

THE

HOME AGENCY

MAGAZINE

President's Thoughts

Cattle News

THE LRP TRANSFORMATION OF 2020

P&C

**HOME INSURANCE:
OPTIONAL ENDORSEMENTS**

**Team Jack
Radiothon 2020**



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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO



Greetings,

Well, you know the old sayings “better late than never” or “time will tell.” I was putting my President’s Thoughts together on September 30th, 2020, which was a couple weeks late as I have been dragging my feet on what to talk about. Then all of a sudden, we had a big bump in the market on the 30th and that gave me a thought. Lord knows we needed this bump, and hope it continues the upward climb until you’re reading this the first week of November. As most of you know, we have been keeping track of the Friday’s CBOT close for corn, soybeans, and wheat dating back to the late ‘80s. They sit in the upper front left corner of my desk for those of you that don’t know where they are. On September 30th we closed at \$3.79 for December 2020 corn and \$10.27 for November 2020 beans. July 2021 wheat closed at \$5.29.

Looking back to the first three weeks of January, we were trading over \$4.00 for December 2020 corn, but only by a few pennies. Did you make sales back then? If so, great—as you know, you hope your first sale is your worst sale. Then the market started heading down, down, down to a low of \$3.21 on Friday, August 7th. Now remember, I only track the close of every Friday. Sure, the market may have been lower during the week or even during the day, but we always use the close. August and September have been good months as the market started creeping up ending up at \$3.79 on September 30th. I don’t know if people made any sales on September 30th or not, or did they wait

for the market to go up another 20, 30, or 40 cents? Again, I am writing this on September 30th and I sure hope the market continued to climb versus hitting its high and starting to fall back. I guess time will tell when this magazine comes out on November 1st.

The same goes for Soybeans; the first three weeks of January we traded over \$9.60, then started falling back to a low on Friday, April 24th of \$8.42. The markets bounced around in the \$8 and \$9 range until August 21st when we closed at \$9.05. Then the market started moving upward to a close of \$10.44 on September 18th. Again, I ask, did you make sales on the 18th, or did you wait for them to go higher? Hopefully, they did, and you did not miss the opportunity.

Looking at 2021 wheat, we closed at \$5.29 on September 30th. Was that a good place to start making sales? It sure looks good compared to the last year or so.

Take a look at the chart on the next page for crop years 2011 through 2020 for the base price set for your MPC policy. Note how many times the base price is higher than the harvest price. That should tell us something. Sure, we all remember 2012, when we hit a home run by waiting until harvest to price our grain, but those home runs do not come very often. I would rather be the guy that hits singles and doubles year in and year out, staying in the game for the long run, rather than the guy that has to hit a home run in order to play another game. You always want to be on

offense, know your cost of production, know your guaranteed bushels, and get them marketed when the price is right. If the market keeps going up and you run out of guaranteed bushels for this year, look into next year and maybe 2022. Like I said earlier, you have to start somewhere, and you always hope your first sale is your worst sale. Like my good marketing buddy, Jody Lawrence, told me, nudge your producers toward selling rallies and they will be better off than most.

My point that I am trying to make is, were you ready to pull the trigger on making sales? Do you know what your break evens are? It's hard to know if you're making or losing money if you don't. Remember to use your MPC policy as a guide on how many bushels to sell and always try to sell your guaranteed bushels if the market gives you the opportunity sometime prior to harvest.

All in all, I hope these markets continue to rise and you have a bountiful and safe harvest. Take care and stay safe on and off the farm, and I hope to see you soon.



2011 - 2020 CROP PRICES - NEBRASKA

	<u>Base Price</u>	<u>Harvest Price</u>	<u>Change - Base to Harvest</u>
<u>Corn</u>			
2011	\$ 6.01	\$ 6.32	\$ 0.31
2012	\$ 5.68	\$ 7.50	\$ 1.82
2013	\$ 5.65	\$ 4.39	\$ (1.26)
2014	\$ 4.62	\$ 3.49	\$ (1.13)
2015	\$ 4.15	\$ 3.83	\$ (0.32)
2016	\$ 3.86	\$ 3.49	\$ (0.37)
2017	\$ 3.96	\$ 3.49	\$ (0.47)
2018	\$ 3.96	\$ 3.68	\$ (0.28)
2019	\$ 4.00	\$ 3.90	\$ (0.10)
2020	\$ 3.88		
<u>Soybeans</u>			
2011	\$ 13.49	\$ 12.14	\$ (1.35)
2012	\$ 12.55	\$ 15.39	\$ 2.84
2013	\$ 12.87	\$ 12.87	\$ -
2014	\$ 11.36	\$ 9.65	\$ (1.71)
2015	\$ 9.73	\$ 8.91	\$ (0.82)
2016	\$ 8.85	\$ 9.75	\$ 0.90
2017	\$ 10.19	\$ 9.75	\$ (0.44)
2018	\$ 10.16	\$ 8.60	\$ (1.56)
2019	\$ 9.54	\$ 9.25	\$ (0.29)
2020	\$ 9.17		
<u>Winter Wheat</u>			
2011	\$ 7.15	\$ 7.57	\$ 0.42
2012	\$ 8.70	\$ 8.70	\$ -
2013	\$ 8.79	\$ 6.99	\$ (1.80)
2014	\$ 7.11	\$ 6.43	\$ (0.68)
2015	\$ 6.41	\$ 5.43	\$ (0.98)
2016	\$ 5.34	\$ 4.15	\$ (1.19)
2017	\$ 4.74	\$ 5.14	\$ 0.40
2018	\$ 5.08	\$ 5.06	\$ (0.02)
2019	\$ 5.84	\$ 4.40	\$ (1.44)
2020	\$ 4.48	\$ 4.45	\$ (0.03)



CROP INSURANCE UPDATE

CINDY DAVIS

It hasn't been the easiest crop year for anyone; in fact, 2020 has been kind of rough. The last few years certainly weren't a "walk in the park" either; with hurricanes, floods, wildfires, and droughts hitting the U.S. In August of this year, a fast-moving thunderstorm complex known as a derecho tore through the Midwest in a 700-mile path from Nebraska to Indiana. Hit the hardest was Iowa, the nation's top corn-producing state. Crops were in their late development stages, and according to 'The Washington Post,' the storm damaged more than 10 million acres of Iowa's corn and soybean crops. In September, the wildfire season began in the west and it has been brutal. California, Oregon, Washington, and several other states are still battling fires. It has been said that the 2020 wildfire season has been the worst on record in the history of California. The smoke from these fires is reaching as far as Europe and leaving behind very poor air quality. If these disasters weren't enough, they are all being battled during a global pandemic! They say Covid-19 is not going away or being confined any time soon. Almost 200,000 deaths and 6.7 million confirmed cases in the U.S. alone as of September 17th, 2020. In a time when people take to the outdoors for a little peace and "social distancing" activity, we are hoping Mother Nature will be a little more accommodating very soon, for everyone's sake!

Speaking of the outdoors, we hope harvest has gone well. For the most part, crops have looked very good, with very little hail this year. We are thankful we had crops to harvest this year in Nebraska, unlike some of the producers in Iowa hit by the derecho system. With any luck, Iowa's neighbors to the

east and west will make up part of that crop loss with higher than normal yields. And once again, I am grateful for the crop insurance programs. Without them, the last few years would have been unbearable for some producers.

2020 Row Crop Harvest

Whether or not you are done harvesting, below is a recap of some of the harvest reminders:

- If you have grain remaining from last year stored on the farm, it must 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.
- 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.
- 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 entirely 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 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. It is always



- a good idea to keep additional hard copy records as well.
- Native Sod acres/production must be kept separate from other acreage within the field. Contact your agent with any questions concerning Native Sod.

Report your production to your agent as soon as possible once harvest is complete, but do not wait until this time to report a loss. It is very important to report losses timely. As soon as you are aware, or even have a suspicion there will be a loss on a field, give your agent a call. The Risk Management Agency (RMA) has put very strict guidelines in place on loss reporting. We would much rather withdraw a claim then to find out a company has denied it!

If you purchased a production hail policy this year, those claims cannot be finalized until your production has been submitted. Keep in mind with a production hail policy, some companies will work your claim by field. If you have more than one field within a unit, we strongly suggest that you keep the production separate for all fields.

The harvest prices for 2020 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 2020 row crop prices is below.

2020 Spring 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...

2021 Winter Wheat – Acreage Reporting Deadline

I usually don't say this, and I never want to wish time away, but I am looking forward to the new year already. It seems 2020 will be one for the history books! But before we close the door on this year, we do have a couple crop deadlines to get through. Back in September you should have met with your agent to make decisions on your 2021 wheat coverage. Now is the time to report those wheat acres. If you have certified your acres with FSA, bring those documents with you to assist in reporting to your agent. (All acres must be reported by CLU (common land unit) consisting of farm number, tract number, and field number). You can also bring in the map books that The Home Agency prints and sends to you, with all your planting records. Your agent also has several different methods available to help in the acreage reporting process, if you would rather not report in person. Give them a call to inquire. There are a couple other reminders below to keep in mind during the acreage reporting process:

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

The deadline to report wheat acres in Nebraska and Colorado is November 15th, 2020, and the deadline for Kansas and Iowa is December 15th, 2020.

The chart below contains the 2021 Winter Wheat 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.

Pasture, Rangeland and Forage Program

Once again, the Pasture, Rangeland and Forage (PRF) program is available for the 2021 crop year. Do you need coverage for your hayland? Or perhaps you have an interest in livestock and need to insure your grazing land? A 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 grazing land 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 with the exception of a few grids that cross international borders. Producers are given several coverage options to be able to tailor the coverage to their farming operation. They will need to choose between haying or grazing production (or both), coverage levels, index intervals, irrigation practice, productivity factor and the number of acres insured. The deadline to purchase a PRF policy is November 15th, 2020, 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.

The crop insurance program seems to be ever changing. Whether they are clarifying rules or adding new coverages and supplements, RMA definitely keeps us on our toes. In doing so, they have also kept the program strong for today's producers, and for that we are thankful. With so many different plans and options it does get a little confusing though. The Home Agency agents take pride in staying up-to-date and current, despite the constant change. If you have any questions, regardless of the time of year, give your agent a call. We are always here to help!

We hope 2021 is a much brighter, cheerful year and the end of 2020 brings you hope, joy, and more time with loved ones! Happy Holidays! Stay safe.

2021 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	\$4.48	Sept. KCBOT July 1 - July 31
KS	\$4.90	July KCBOT June 1 - June 30
IA	\$5.60	Sept. CBOT July 1 - July 31

FIRE SOUTH OF EUSTIS, NE

SHANNON & JULIE RUPE

On October 3rd, our dryland field went up in flames. Our best guess is that a chain came off the sprocket on the corn head and sparked the fire. We were able to get all equipment out of the field before any damage was done. Fortunately, the field was almost picked, so only a small portion of the standing corn burned. Minimal crop loss and all humans and machinery are okay! We want to send out a special THANK YOU to the Eustis and Farnam Volunteer Fire Departments—we are so appreciative for what you do for our communities. Additionally, we want to send a HUGE thanks to our amazing friends and neighbors for your help...honestly without all of you, this would have gotten out of control before the fire trucks arrived...we are truly grateful.





THE LRP TRANSFORMATION OF 2020: IT MAY BE TIME TO TAKE A SECOND LOOK!

ARLYN RIEKER

Throughout the years, crop insurance has proven to be successful risk management for crop farmers. Yet, for all its successes, there has never been a widely used product to help cattle producers manage price risk. Effective September 2020, RMA approved revisions to LRP. LRP will now have the same capability to provide livestock producers risk management that is similar to crop insurance. When I saw the changes, I couldn't believe it. I was keying coverage the evening of September 14th for a producer; I was quoting using the 25% premium subsidy from the information I had at the time, but the endorsement wouldn't transmit to the government. An error message kept popping up in the system. When I texted our underwriter in South Dakota, she said the subsidy levels had changed. I had no idea this was happening, and neither did the company until earlier that day. I quote LRP almost everyday cattle are trading, so I am up-to-date on the changes, but was unaware of this. I will touch on some of the key improvements that have been approved since July 1st, 2019.

On July 1st, 2019, one key improvement was made.

- Increased the premium subsidy from **13-25%** for the highest levels of coverage and even higher for coverages with over a 5% deductible.

Just recently, in September 2020, these increases were made to the premium subsidy levels post July 1st, 2020.

Feeder cattle, fed cattle, and swine

Coverage Level (Percent)	Revised (Current) Subsidy Rate	Previous Subsidy Rate
100 - 95	35%	25%
94.99 - 90	40%	30%
89.99 - 85	45%	35%
84.99 - 80	50%	35%
79.99 - 70	55%	35%

How does this increase subsidy help me as a producer? Here is a September 16th, 599# steer (cost per cwt of \$5.737) quote comparing the changes in the subsidy levels and how it has changed the out of pocket cost for the producer. I am only quoting the highest coverage level for comparison purposes.

As you can see, the cost/head in the past calendar year has decreased \$3.42 from \$25.76 to \$22.34 and if you look back Pre July 1st, 2019, it has been reduced \$7.55 from \$29.89 to \$22.34.(applying the same government cost/cwt for all comparisons)



Gov't cost/cwt 599# Steer End date 1/13/2020	Producer cost/cwt Pre July 1 st , 2019 subsidy 13%	Producer cost/cwt Post July 1 st , 2019 subsidy 25%	Producer cost/cwt Post July 1 st , 2020 & succeeding crop years 35%
\$5.737	\$4.99	\$4.30	\$3.73
Cost/head 599# Steer	\$29.89	\$25.76	\$22.34

For all the producers who purchased LRP after July 1st, 2020, this updated premium subsidy will be applied to your premium due and we will be checking the billing statements to make sure this has been applied.

Additional approved changes:

- Delayed Premium: **Allowing premium to be paid at end of the insurance period.**
- Increase head limits to:
 - Feeder Cattle – 6,000 head per endorsement/12,000 head annually
 - Fed Cattle – 6,000 head per endorsement/12,000 head annually
 - Swine – 40,000 head per endorsement/150,000 head annually

LRP has been available since 2003, but participation has remained low partly to the cost being overpriced compared to a “Put”. We have always been able to compete with the “Put” price for the coverage level, but the premiums were higher. Now that has changed.

A September 14th LRP quote for a 750# steer was \$140.13 per cwt with an end date of January 11th. The government cost per cwt was $\$5.732 \times 65\%$ (producer subsidized premium 35%) = $\$3.73$ per cwt $\times 750\# = \$27.98$ per head for the LRP. We compared that to a Put and its cost was $\$5.17$ per cwt $\times 750\# = \$38.78$ per head.

Comparing a 50,000# contract

LRP: $\$3.73$ per cwt $\times 500 = \$1,865$ for 50,000#

Put: $\$5.17$ per cwt $\times 500 = \$2,588$ for 50,000#

The LRP was \$1.44 less per cwt or \$723 (50,000#) less than the Put (September 14th comparison) and you have the flexibility to insure 1 to 6,000 head per contract. I know you have the ability of rolling the Put options, which you do not have with the LRP. Once you purchase the LRP you are committed to that coverage and end date. Also, remember the LRP premium is now due at the end of the insurance period, not at the time we write the endorsement.

As you can see, this is why I’m excited to see these changes implemented to the LRP policy. I now know LRP is definitely a viable livestock risk protection tool.

In the past, LRP was the Ford Granada being passed on the interstate by the Camaro, now it is a Dodge Challenger running side by side with the Camaro. Together these changes make LRP significantly more appealing to producers. It’s important to note that today’s LRP isn’t the LRP of old and is worth a second look. If you have any questions, don’t hesitate to give me a call.



HOME INSURANCE: OPTIONAL ENDORSEMENTS

AUSTIN DAVIS

I was recently visiting with a client about a new home insurance policy we would soon be writing. We started by going over the basic parts of the policy, ensuring we had adequate coverage in place for his home, his personal property, any detached structures, and making sure we had an appropriate amount of liability coverage in place. Once finished, we moved on to the optional endorsements section. These are endorsements that are not automatically included in the policy, but can be elected and added. As we were moving through this section, many of the endorsements the client had not heard of and was surprised they could be added to a home insurance policy. That got me thinking, what other optional endorsements might our customers be unaware of?

Service Line Coverage

This is an endorsement that provides coverage for loss or damage to most any underground line that provides some sort of service to your home. Be it water, gas, sewer, electrical, or internet, all of these are examples of service lines that could be covered under this endorsement. Any labor costs charged by the plumber, electrician, or whoever is fixing the issue, may also be a covered cost. Another great feature of this endorsement, which is hard to find in the insurance world, is that ‘wear and tear’ of one of these service lines is a covered peril.

Water Backup of Sewers or Drains

Imagine coming home from a week-long vacation. You had a great time, but are worn out from the trip home, and are ready to unpack and relax. You walk downstairs to put your suitcase away and the unthinkable has happened; you have 3 inches of sewer backup all over your basement. While the situation, and probably the smell, is anything but pleasant, you can breathe a sigh of relief knowing this is likely a covered loss under your home insurance policy as long as this optional endorsement was added to your policy. The endorsement not only covers the cost to fix the sewer backup, but will also cover the cost to fix any flooring or drywall, as well as replace any personal property that was damaged.

Equipment Breakdown Coverage

Similar to a home warranty to a degree, this endorsement provides coverage for physical loss or damage to equipment caused by mechanical or electrical breakdown, rupture, bursting, bulging, implosion or explosion. Some examples of covered equipment included your home’s furnace, air conditioner, water heater, and kitchen appliances. Anyone that has had to replace a furnace or air conditioner because of a mechanical issue knows just how frustrating and expensive that can be. This endorsement is available to help offset that cost.

Inland Flood Coverage

This is a fairly new endorsement and one not offered by all companies. It is important to not get it confused with flood insurance, as that is a separate policy. Inland flood is defined as “overflow of inland waters or an unusual and rapid accumulation of runoff of surface waters including rainfall and ice melt”. Unfortunately, over the past couple of years our part of the country is no stranger to inland floods. Those who were affected by it know just how devastating it can be. If elected, this endorsement will cover damage to the dwelling, replacement of personal property, and if needed, will cover the cost for the insured to move to a temporary location while repairs are being made.

Home insurance policies have many great optional endorsements that can be added to the policy to help cover a wide variety of losses. While these added endorsements do come with an added premium, if any of the above situations occur, the insurance provided will usually far offset the additional premium. Have questions on any of these optional endorsements? Give us a call, we’d be happy to go over them with you.

*Not all companies offer the above endorsements. Consult with your agent to see what endorsements your insurance company offers.

HOMEOWNERS POLICY: DO YOU NEED A PERSONAL INJURY ENDORSEMENT?

TINA MUIR, CIC

In today's new "normal" many things in our daily lives did a 360. Technology became imperative in every household as schools across the country closed their buildings and pivoted to online classes and virtual learning environments. Offices closed their doors as employees started working from home, if at all feasible. This led to increased activity on social media such as Twitter, Facebook, and Chat Rooms, by users of all ages.

Social media allows us to interact in ways we could never do before and, as with any tool, there are risks from using it. As parents, we do not always know what our children are posting when accessing social media sites, and do not always think before commenting ourselves until we are served with a defamation of character lawsuit or personal injury lawsuit. Just when you thought you had it all covered, a new risk exposure evolves, which could leave you one tweet away from financial disaster.

Your standard homeowner's policy **excludes** coverage for personal injury claims **UNLESS** you have the Personal Injury Endorsement added to your policy. This endorsement extends coverage under your homeowner's liability coverage for **OTHER THAN BODILY INJURY OR PROPERTY DAMAGE**, such as defamation of character, libel, slander, and false arrest. Most Personal Injury Endorsements will also cover the cost of legal defense. Note: adding the Personal Injury Endorsement does not in any way give you the license to say, write, or post derogatory comments, opinions, or half-truths, and will be subject to policy form exclusions and limitations.

Unfortunately, we live in a litigious world where people think nothing of suing the other. We are not only responsible for our acts, but also vicariously responsible for our children's acts, including while on social media.

The Personal Injury Endorsement usually costs between \$15 and \$20 per year on your homeowner's premium. A very reasonable cost for the coverage, and there is no price tag for your own peace of mind. And we can all use a little more peace of mind today.

COMMERCIAL INSURANCE ENTERING A HARD MARKET

CORBETT HAHN

What does that mean for your business?

When insurance companies talk about the state of the marketplace, they will refer to it as a soft market or a hard market. A soft market is good for the consumer and a hard market is not. Think of it in terms of the real estate market. We sometimes hear that it's a seller's market or it might be a buyer's market. Insurance acts the same way except that the consumer is always hoping it's a buyer's market. For the past 10 years or so, it really has been a buyer's market. That looks to be changing.

What causes a hard market? A hard market is brought on by several factors which range from inaccurate pricing to increased size of claims. It means that insurers are trying to make up for a period of eroding premiums and higher than expected losses. Higher loss activity is usually a big factor.

When we look back at the claim activity over the last several years, we can point to things like Hurricanes Harvey, Irma, and Maria. We can also point to things like the wildfires that occurred in California and the west coast a couple of years ago. The current wildfire situation going on now will also contribute to the hard market. Covid-19 has also had a big impact.

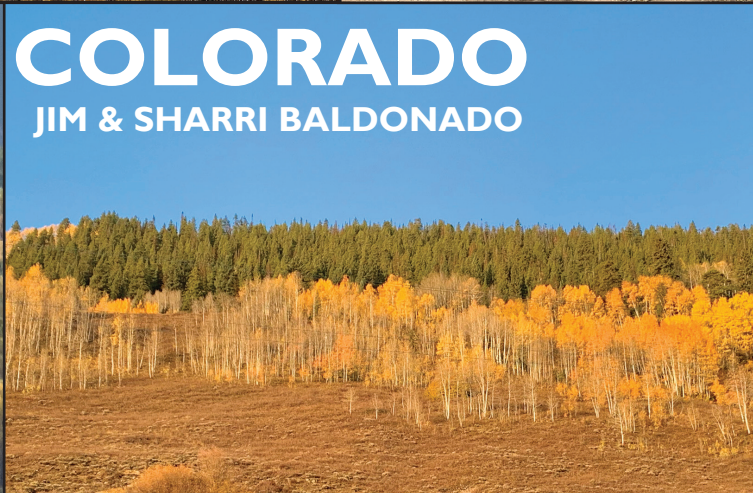
Covid-19 has really had an impact on the cost of claims. This is due to the disruption in the flow of buildings materials. The cost of building materials is at a record high. Combine that with a shortage of skilled labor, and you can see why the size of claims has risen tremendously.

So, what does all this mean for your business? The simple answer is that your premiums are most likely going to go up. You are also going to see tighter underwriting requirements that will make it harder to find coverage through another carrier. Right now, this seems to be affecting the commercial markets more than personal insurance lines, like home and auto, but I expect it will creep into that market as well. As always, we are here to work through this situation with you. If you do find yourself in a situation with a large premium increase, we will try to find an alternative carrier. If that proves difficult, there might be other things we can do. We are here to help.



COLORFUL COLORADO

JIM & SHARRI BALDONADO





1



2



3



4



5

- 1, 8. Diane O'Donnell
- 2, 5, 7. Sara Ross
- 3. Julie Rupe
- 4, 9. Zack Janus
- 6. Jim Baldonado



REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

It's September 19th and harvest is underway. A dry spell late in the growing season and some fungal issues took some of the shine off what could have been a record setting crop. The dryland crops needed one more rain to really be exceptional. The damp nights in June and July were a breeding ground for many types of fungi, not only for fall crops, but also for lawns and trees.

I hope everyone has a safe harvest.

Meghann Pursley

Benkelman, NE

Fall is here and harvest has started! I love this time of year. Finally, time to reap what we have sown and enjoy some Husker Football...well at least we hope! If not, I'm sure the election will suffice for our fall entertainment. Not too many unusual weather events to report on this year. We didn't get the much-needed rain before drilling wheat. Let's hope for some moisture this winter. Last year some of you were able to receive WHIP payments based on too much moisture. I can't see that being a qualifying peril for next year. Keep in mind that in order to short-rate your wheat, you need to notify me no later than March 15th.

I'm sad to say that I will no longer be servicing the Stratton, CO office. I have enjoyed working with so many of you there, but the distance from my family was a struggle. I will be more than happy to meet you all at the winery on my way through sometime though! I am however grateful to continue working with all of you in southwest NE. As always, if you ever need anything, please call the office or my cell phone so we can schedule a meeting.

Thank you for your business and have a wonderful holiday season!

Andrew Bellamy

Ansley, NE

At the time of writing this, combines are just starting to get into full swing and by the time you're reading it, the majority of another crop year will be in the books!

We had our share of isolated hail and windstorms that packed a good punch for several producers, but on the total hail and wind losses for the area weren't too bad. However, an extra rain late August/early September would have done a world of good!

But moving on...looking forward for those in the area that have cattle or pasture ground; you need to take a look at a couple of programs when you get a chance. The two programs I'm referring to are LRP (Livestock Risk Protection) and PRF (Pasture Rangeland and Forage Insurance). Both are excellent programs for protecting revenue. The LRP program has undergone several changes in the last 18 months. If you haven't looked at it since the subsidy was 13%, you really should check it out now with recent changes taking the subsidy up to 35%, making this already-popular plan even more appealing to use in protecting market losses. If you haven't read Arlyn Rieker's article in the front of the magazine, I would recommend flipping to it to get more information on the changes and the reasons to take advantage of this plan.

Megan, Maverick, and Lincoln are all doing great. Lincoln isn't walking on his own yet, but with mom or dad's help he loves to move fast. And I'm sure by the time you read this, I'll be out of breath trying to catch him. Just in the last month or so it has become tough enough staying ahead of his reaching and climbing ability. Maverick is talking and using more words all the time and sharing his

opinion about most things. He loves to tell people that Bobby (our naughty rooster) needs to go to town. One of his favorite pastimes is finding out where the chickens are laying their eggs. We have a few that like to venture out of the coop, and it's always an adventure for him to check out all their favorite places. Come Easter time he'll be a pro at finding eggs! Megan claims she didn't want a garden, but she sure looks like she has enjoyed the last month of turning our produce into canning. We won't be going hungry over the winter, that's for sure. It's been a year for us in our house and we are still slowly getting finished settling in, but have really loved the new place and all the experiences it has brought us.

I hope everyone had a safe and bountiful harvest. And, as always, thank you for your business. It is a pleasure working with all of you. Please let me know if there is anything else I can do for you.

Enos & Jill Grauerholz

Beloit, KS

As we write this, we've been through two drastic months with the weather. July blessed us with over 48 inches of rain, and then August blessed us with zero precipitation. These things impact everything. We are now just starting to harvest and hope the crop can get in before the next extreme weather event happens. Will that be wind, rain, snow, or hail? You just never know around here. We had some good wind and hail policies taken out for just that reason. For \$.50-\$3.00 per hundred, you can add a wind endorsement to your corn hail policy. That is a good rate for peace of mind.

We have also seen more interest in the APO (added price option). Getting an extra dollar or two per bushel when a loss has occurred is just another way to keep peace of mind in these volatile

times.

On the home front, our youngest son Garner was able to start his senior year with in-person classes. We are happy he can go and get in a somewhat normal day. He is very active in FFA and recently won district and state with his grain proficiency. He was disappointed that the national convention was cancelled as he would have been able to walk across the stage. He did find out his placement in Grain Production Proficiency – a Gold Division Finisher. Garner's proficiency placed amongst the top 12 student grain production proficiency programs in the nation! We are so proud!

Hoping your harvest is complete and went smoothly. We look forward to getting your production turned in.

Rhonda Jones

Kirwin, KS

Soybean harvest has started here in north-central Kansas. Crop yields are going to be all over the chart from lack of rainfall this summer and triple digit temps in August. We experienced hazy skies in the middle of September from the fires in Colorado and other western states. The sun looked like an orange moon coming up in the east. Wheat drilling will be in full swing with a lot of it planted behind soybeans. The markets have been rallying with soybeans posting the highest prices in two years. Hopefully corn and milo will follow. Opportunities for marketing your 2021 crops may be something to watch for.

We all push to get the crop in the bin, but don't do it at the expense of safety. Watch for those vehicles approaching from behind. Our son had a close encounter turning the semi into our drive as an out of state vehicle thought he was getting over for them to go around. That same day a local farmwife was making a left-hand turn with a semi and got hit on the side. Thankfully, she had no life-threatening injuries. Good luck and stay safe this fall 2020!

I'm always looking for a no-bake

recipe that I can whip up quickly for harvest meals. Payday Bars are a family favorite and can ride in the combine or tractor for several days and still taste delicious!

PAYDAY BARS

1 cup sugar
1 cup white Karo Syrup
1 cup creamy peanut butter
1 tsp vanilla
6 cups corn Chex/Crispix cereal
1 cup cocktail peanuts

Mix sugar and Karo in a small saucepan. Cook over medium heat, stirring constantly until boiling. Stir in peanut butter and vanilla. In a large bowl, mix together the cereal and peanuts. Pour hot mixture over and stir to blend. Press into a lightly greased 9 x 13-inch pan. Cool and cut into bars.

Clark Redding,

Larned, KS

As I write this, wheat planting is in full swing. Here in Pawnee County, Kansas, we were blessed with anywhere from ¾ to 1.5 inches of slow rain over a two-day period. We couldn't ask for anything better. The minute the ground was dry enough, the drills were in the fields. What a great way to start!

Corn and milo harvest are right around the corner. These crops look fantastic. Kansas has been blessed with moisture this summer at some crucial times, and the crops show it. It should be a very good harvest.

Northeast Colorado is another story. They didn't get rain when Kansas did, they got snow. Anywhere from 4 to 6 inches with some temps in the 20's. Has winter arrived? Well, not really; it was 90 degrees in Stratton not too long ago. However, the

moisture was greatly appreciated, and the wheat drills are now going all day every day. The moisture wasn't enough to help the dry land corn—a good part of that is toast, literally. Northeast Colorado may be one of the toughest places in the country to farm. I know the people sure are.

Like all of you, I will be glad when this upcoming election is over. Tired of all the b.s. rhetoric. We are getting ready to vote for the lesser of two evils. Which is which? Well, you pick.

Kevin & Sara Ross

McClelland, IA

Amazing how quickly we have gone through another season. Dry, dry, and drier around here all year. We will definitely NOT be setting records on our farm this year for corn or beans. On the bright side, by the time you read this I think harvest will have progressed so fast in our area that we will be nearly wrapped up. Harvest started about the 10th of September and with the crops having progressed fast, the machines cruised. We weaned calves early due to pastures becoming brown so prematurely, causing us to supplement the cows since July. Our kids were very happy to get back to school this year and over the last few weeks I am glad to have been back on the road to meetings for NCGA. We have worked very hard with government officials on relief packages for farmers. Additionally, the derecho that rolled through our state has made for some interesting discussions with fellow farmers that were devastated by the wind damage. The recent rise in prices has given some folks a chance to make a buck or two again, between lowered production and exports on fire, we can hopefully see a sustained recovery. Stay safe this fall and don't forget to vote this year!

SIGNIFICANT OTHERS, SIGNIFICANT ISSUES

KRISTY DIENFENBAUGH

Abstract: In 1950, over 80% of households were occupied by married couples. Today that number is less than 50%. Today, households are comprised of singles and, increasingly, couples living together. If one-half of the couple had a homeowner's policy, is the other covered??

If you are living with a significant other and not married, there are some important things you should understand about your home insurance:

Standard home insurance is designed to cover damage to personal property like furniture, electronics, and clothing that is owned by the named insured and those who are related to the person listed on the actual home policy (i.e. you). The term "related" is where your significant other's problems begin.

Certainly, the cost to replace your property items is essential, but home insurance has another important role, personal liability coverage. Personal liability is insurance that will cover expenses for which you are liable, like when a guest slips and falls on that loose step or your amateur attempt at controlled brush-burning sets your neighbor's house ablaze.

The following are some important limitations found in a standard home insurance policy that you and your significant other should know:

First, there is no personal liability insurance offered to individuals residing in the home who are not related to the named insured on the home insurance policy. For example, did your boyfriend move his dog in? Does your girlfriend's son host football games in the back yard? Examples like these (dogs can bite and children will hurt themselves) serve as a reminder of the unpredictable nature and expenses of a liability claim. The good news is that your personal liability is covered by your home insurance. The bad news is your significant other is not – a potentially devastating expense that he/she will have to pay for out-of-pocket unless he/she has his/her own insurance.

Second, personal property of a non-relative is not covered by your home insurance. This means no coverage for claims like when your significant other's laptop is stolen from home or school, or if that special piece of jewelry is lost.

If you are living with your significant other and not a Named Insured on the homeowner policy, there are ways to make sure your liability and personal property are covered. In some cases, it is possible to modify a standard home insurance policy to cover losses to your significant other's personal property. Some companies will allow you to add Unrelated Persons liability.

However, not all companies will offer these endorsements. If this is the case, the best solution is for your partner to purchase a policy to cover their own personal contents and liability— often called a Renter's Insurance policy. A renter's insurance policy will offer your significant other protection for expensive property losses and/or significant liability expenses. Please call me at The Home Agency if you have any questions or want any assistance evaluating your current coverage.

Information obtained from Big "I" Virtual University bigivu.com

DEER & VEHICLE COLLISIONS

DIANE O'DONNELL

Cars and deer can be a lethal combination. The Insurance Information Institute estimates that there are more than 1.5 million deer-vehicle collisions each year, resulting in 150 occupant deaths, tens of thousands of injuries, and over \$1 billion in vehicle damage.

Deer migration and mating season generally runs from October through December and causes a dramatic increase in the movement of the deer population. As a result, more deer-vehicle collisions occur in this period than at any other time of year.

Drivers should be aware of the following steps that can decrease the likelihood of a deer-vehicle collision:

- *Deer are not just found on rural roads near wooded areas; many deer crashes occur on busy highways near cities.

- *Deer often move in groups. If you see one, there are likely to be more in the vicinity.

- *Always wear your seatbelt. The Insurance Institute for Highway Safety reports that in a study of fatal animal crashes, 60 percent of people killed were not wearing a seatbelt. Sixty-five percent of people killed in animal related crashes while riding motorcycles were not wearing a helmet.

- *When driving at night, use high beam headlights when there is no oncoming traffic. The high beams will better illuminate the eyes of any deer on or nearby the roadway.

- *Be especially attentive from sunset to midnight and during the hours shortly before and after sunrise. These are the high-risk times for deer-vehicle collisions.

- *Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious crashes occur when a driver swerves to avoid a deer and hit another vehicle or lose control of their car.

- *Do not rely on devices such as deer whistles, deer fences, and reflectors to deter deer. These devices have not proven effective.

Damage caused by an accident with deer or other animals is covered under the optional comprehensive portion (not the collision portion) of an automobile insurance policy.

Contact The Home Agency as quickly as possible in the event of a deer-vehicle collision. Feel free to call us with any questions or concerns you may have.

Information provided by: www.iii.org and www.iihs.org



TEAM JACK RADIOTHON 2020

SARA ROSS

On August 27th, The Home Agency hosted the 8th Annual Team Jack Foundation Radiothon for the seventh year in a row. The last two years it has been held in Elwood, NE at The Home Agency where they were again the presenting sponsor along with the Jim and Sharri Baldonado family.

They all knew that this year would be different for a number of reasons. For starters, the world is going through a global pandemic and hosting an in-person event would definitely look different. Luckily, the Radiothon mostly takes place online and over the phone, so Covid-19 didn't stop funds being raised for pediatric brain cancer research.

Kylie Dockter, the Executive Director of the Team Jack Foundation, said, "We are so thankful that at a time of uncertainty so many people were willing to support the radiothon. Even during the ongoing pandemic, the need for research funds to help us fight childhood brain cancer is great. Each day, 13 families are still receiving the devastating diagnosis of a pediatric brain tumor. While times are challenging, we know we have to push on with our mission to continue to fund impactful childhood brain cancer research. And we are honored to have partners like Jim and Sharri Baldonado and their family and team at The Home Agency who continue to stand by our side and fight this awful disease. The generosity of our sponsors and our supporters is truly amazing. On behalf of the Team Jack Foundation and families fighting child brain cancer, thank you for continuing to help us push forward in the fight."

Calls came in over the phones and the website all day, and by the time the Radiothon wrapped up at 6 pm, over \$100,000 was raised, with donations continuing to come in. This year during the Radiothon, Jim and Sharri, along with The Home Agency, decided to try something different to raise even more donations for Team Jack. They donated \$25,000 to be used in a cash giveaway contest! Raffle tickets were bought at \$1,000 apiece and the winner was to be drawn the middle of October. As of writing this at the end of September, total amount raised for the Radiothon is at \$112,000.

This year was also different because it was "Twice the Fight". We had found out on Sunday, July 19th, Andy Hoffman (father of Jack) had what they believed to be a seizure while on a run in Atkinson, NE. A subsequent MRI revealed the unimaginable: Andy had a large, inoperable brain tumor. They proceeded with chemotherapy and radiation and are very thankful for all the support and prayers again for their family.

Prior to his diagnosis, Andy had been working on a special project, a book titled Yards After Contact, which is an inspiring story of his son, Jack Hoffman through the eyes of his father. For those who don't know, Jack was diagnosed with an inoperable brain tumor at age five, and this story chronicles Jack's fight to survive his tumor, not only with treatment and surgery, but through a friendship with the University of Nebraska Cornhusker football team. Jack stole the hearts of people across the country with "The Run," a touchdown during the Huskers spring game. Jack's run earned an ESPY for "Best Sports Moment" and brought much needed awareness to childhood brain cancer funding and research. To preorder your book, go to <https://www.teamjackfoundation.org/yac>.

The Home Agency wants to thank the community of Elwood for all of the help and generosity they have provided to Team Jack over the years. Many businesses pitched in and held fundraisers of their own to donate to the Radiothon. Some of those included Steak Master, the Elwood Senior Center, Brell Realty & Auction, the Elwood Hometown Cooperative Market, The Elwood Lions Club, and many members, organizations, and businesses of the community.

All proceeds raised during this event and all of Team Jack Foundation fundraisers goes directly towards childhood brain cancer research and to create national awareness for this disease. To date, the Foundation has raised over \$7.5 million for research! Thank you again, to all who have donated!

2020 FALL & WINTER WEATHER OUTLOOK AND NEW RAINFALL PROTECTION PROGRAMS

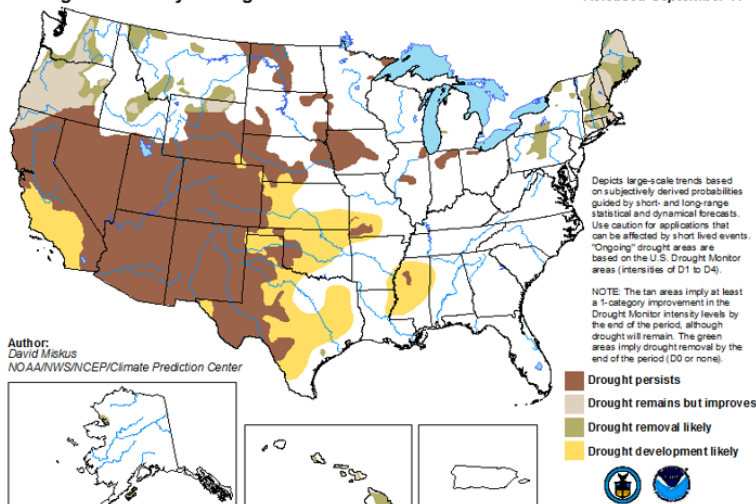
BRIAN O'HEARNE

In this edition, we remind folks of the collaboration between The Home Agency and Arbol, which acquired the team and technology from The Home Agency's long-time weather partner, eWeatherRisk, just this February. Together, The Home Agency and Arbol have the leading tools to protect you from adverse weather.

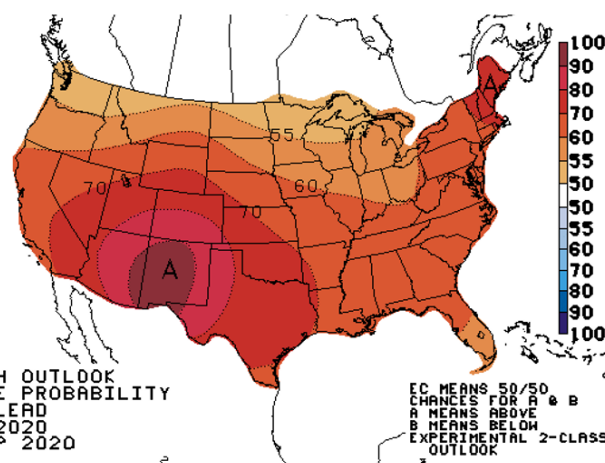
2019 was the wettest year on record for the continental US and 2020, through the first five months of the year, was even wetter. From June through a good part of August, the rain tap has turned off and as of this writing, the Fall looks warm and dry! The latest US Seasonal Drought Outlook issued September 17 and valid through the end of 2020, shows drought persisting in brown or developing for a good portion of THA's territory, eerily similar to the situation in 2011 that led to the heat and drought event of 2012. The latest long lead temperature outlook for October, November, and December shows the entire US in above to much above normal conditions which should add to the drought. This is consistent with what we discussed last issue with the developing La Nina increasing precipitation in the Pacific Northwest and robbing the Plains of moisture with below to much below normal precipitation.

U.S. Seasonal Drought Outlook Drought Tendency During the Valid Period

Valid for September 17 - December 31, 2020
Released September 17



THREE-MONTH OUTLOOK
TEMPERATURE PROBABILITY
0.5 MONTH LEAD
VALID END 2020
MADE 17 SEP 2020



Arbol and The Home Agency are experts in minimizing risk for your crops as well as livestock. Rainfall guarantees to complement your PRF, as well as to help your winter wheat, are recommended with this forecast. Standard drought protections, as well as excess rain at planting in case conditions break or even combinations of the two are available through your Home Agency agent!

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 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.
- Check the status of your contract at any time with our new SmartWeather feature.

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



LESSONS TO BE LEARNED

AL KUZMA

I must say that 2020 has been the most memorable year. Candidly, it's a year that most of us would rather soon forget. My prediction is that the celebration on New Year's Eve will be off the charts!

I do this subject every couple of years, and it just seems like now is the appropriate time. The subject is "Estate Planning Blunders of Celebrities-Don't You Make Them!!"

With all the money that celebrities have, you would think they would be able to afford good estate planning advice. But too often after celebrities die, we learn they made some serious mistakes that triggered years of court battles or have cost their heirs millions of dollars.

Article continued on next page...



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*Investment Advisory Services offered through Capital Markets IQ,
an SEC Registered Investment Advisor*

1. Mistake: not having a will (or any estate planning documents in place). Remember the singer Prince of “Purple Rain” fame? He died unexpectedly at age 57 on April 21, 2016. He was worth \$300 million but died without a will. Due to his lack of planning, a Minnesota judge was tasked with deciding how to distribute his estate among six siblings. What a mess this was. It should come as no surprise that other “heirs” have surfaced including a federal inmate claiming to be Prince’s son.

2. Mistake: Inadvertently omitting a child. While doing research for this article, I was stunned to find numerous incidents where parents didn’t update estate planning documents to include all children. Remember Glen Campbell? He was married four times and excluded three of his eight children from his will. Actor Heath Ledger died in 2008 at the age of 29 and had failed to update his will to include his daughter! As a result his \$20 million estate went to his parents and three sisters. And then there was David Cassidy of Partridge family fame. His daughter, Katie Partridge, is a TV star in her own right. Apparently the two had been estranged and then reconciled prior to David’s passing. But alas, he failed to update his will to include her.

3. Mistake: Keeping a will’s location secret: Do you remember the Olympic Gold Medalist Florence Griffith Joyner? “Flo Jo,” as she was called, had a will at the time of her death. The problem was that no one could find it! As a result it threw her relatives into an estate planning battle and it took four years longer to close her estate.

4. Mistake: Failing to use trusts wisely: Academy award winner Phillip Seymour Hoffman was determined not to let his children turn into spoiled “trust fund kids,” so he chose not to create a trust. As a result, when he died in 2014, his entire \$35 million estate went to the mother of his three children, creating a whopper of an estate tax bill. A trust can be customized as to when and how children receive money. Had Phillip Seymour Hoffman created such a trust under what circumstances the children received money, including a provision that they work, millions of dollars in estate taxes could have been avoided.

5. Mistake: Failure to fund a trust: A trust is a wonderful estate planning tool. It can settle an estate in an expedient time frame, have very little additional cost, be totally private, and can never be challenged if it is funded. By funding, I mean actually having the ownership of assets transferred to the trust. Michael Jackson, The King of Pop, had a trust. It just wasn’t funded. The result was that his \$600 million estate wound up numerous times in probate court. The only winners on this one...the attorneys!

6. Mistake: Making oral promises: Omaha born actor Marlon Brando had an estate plan for his \$10 million estate when he died in July 2004. The problem was his estate plan excluded certain oral promises he allegedly made to his long term housekeeper, Angela Borlaza. She filed two lawsuits after she was kicked out of Brando’s California home, claiming the house was a gift to her from Brando. The actor never completed the paperwork to transfer the deed to Borlaza.

7. Mistake: Not finishing planning: Sopranos actor James Gandolfini was reportedly worth \$70 million when he died in June 2013, while on a trip to Rome. His will provided for his widow, daughter, and two sisters. His mistake was that he failed to do proper tax planning. If Gandolfini had incorporated trusts into the estate plan, who knows what the estate tax savings would have been?

8. Mistake: Not updating the will: Whitney Houston is one of my favorite singers--she knocks me out. Whitney Houston drew up a will a month prior to the birth of her daughter, Bobbi Kristina, in 1993. In the 1993 will, Whitney Houston stipulated that Bobbi Kristina was to get only 10% of her estate if she died prior to her daughters age of 21. Then the balance was to be paid to her at age 21. Whitney died in 2012, when Bobbi was 18, with an estate of \$20 million. As a result, Bobbi got the \$2 million but not the rest of her inheritance. She died three years later, in 2015, of drowning and drug intoxication. In another instance, singer Barry White was separated, but not divorced, from his second wife at the time of his death. He never updated his estate planning documents and as a result, his second ex-wife got everything and his live-in girlfriend of several years got nothing.

9. Mistake: Not planning for taxes: Poor planning could force your heirs to sell valuable or sentimental items because they don’t have the liquid assets to pay the taxes. This is where a properly designed life insurance program can save the day. Consider the case of Joe Robbie, founder of the Miami Dolphins and partial owner of Joe Robbie Stadium. His heirs had to sell his stake in both to raise cash to pay estate taxes.

10. Mistake: Not including personal property in your planning: When it comes to personal property, Robin Williams’s family has engaged in a legal battle over the late actor’s film memorabilia, while Martin Luther King Jr.’s children fought over his Bible and Nobel Peace Medal.

The point I’m trying to put across here is that 2020 has been stressful enough. Please review your estate plan to make sure it doesn’t create additional stress.

If any of this has struck a chord and you need help, please reach out to the good folks at The Home Agency for direction or feel free to contact me at 402-438-4200.

Until next time, God bless.



BALDONADO PERSONALS

I don't know how many times I have heard that we will sure be glad when 2020 is over. I will have to admit that it hasn't been the best year, but it could have been worse. I still have my family, and we are all healthy. I still have my home, and we sure have been spending a lot more time there in the last eight months. I still have our businesses, and for the most part, all our staff are staying healthy. And we still have you, which is as important as anything above, because if we don't have you, we have nothing. So, if I don't tell you that often enough, I'm sorry, because you are very important to me.

A couple of sad things that did happen this year are that Sharri and I both lost our dogs. Mine wasn't quite a year old when I lost her in January, and Sharri's dog, Frannie, was eight when she passed away on the 3rd of July. We knew she wasn't doing well, so we kept her home with us when our whole family was home for the 4th. We all got to see her before she passed. Sharri says she is not ready to get another one, but I am, and I will have picked her up in the middle of October. We have always had a dog around for over 30 years.

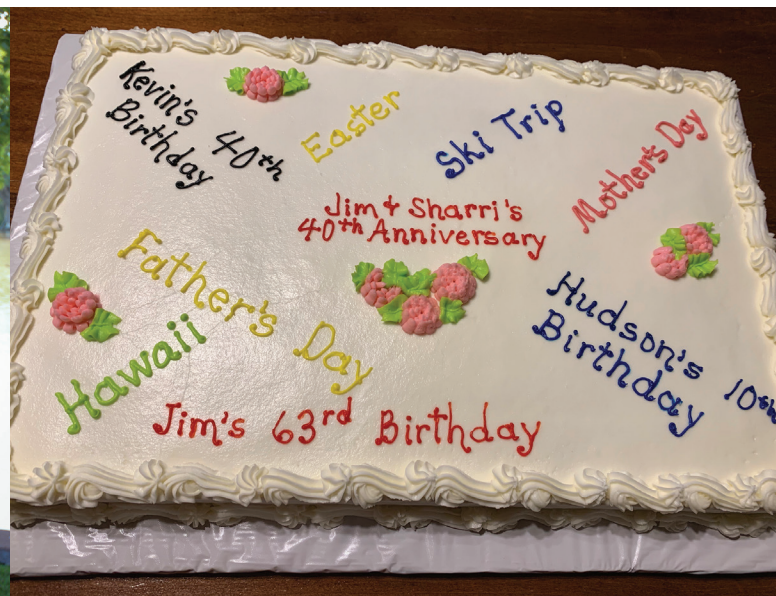


With Covid-19 shutting a lot of things down this year, our family wasn't able to celebrate a number of big events, like everyone else. I always look forward to snow skiing with the girls and the grandkids, but that didn't happen. Sharri and I were to celebrate our 40th anniversary with the kids and grandkids in Hawaii, but that didn't happen either. After a few months of not seeing each other in person, we did get together over Memorial Day weekend AND 4th of July this year at the lake. Not sure when the last time was that the whole family was home for both of those holidays in the same year! It WAS the first time in over 20 years that we were out on Johnson Lake in our boat for the fireworks, I do know that! While we were all together, we celebrated all the things we missed: Hudson's 10th birthday, our annual ski trip to Colorado, Easter - which also fell on mine and Sharri's 40th wedding anniversary, Kevin's 40th birthday, Mother's Day, Jim's 63rd birthday, and Father's Day. Even though we didn't get to travel, it was good to just be able to see the kids and grandkids in person again!

This fall, with no Nebraska Football early and no volleyball, again, we spent most of our time at home. It's amazing how many things get done when you have no place to go. We did find a weekend where all four Iowa grandsons played football or soccer, and it was sure fun to watch them play. I will tell you one thing, there will be some speed with those boys. Having Maverick and Lincoln just a few miles away in Cozad is sure nice too. Maverick is busy with his chickens and gathering up eggs daily. They have a big garden, so both Maverick and Lincoln ride in their little 4-wheeler to haul all the produce back to the house.

So, like I said, things could have been worse. I hope and pray all is going well with you. I hope you are staying healthy, and this darn virus goes away sooner than later. If I can help in any way, please don't hesitate to call.

Jim



NEBRASKA

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800.245.4241 | 308.785.2803

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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

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308.928.8919 | 308.928.2744

ANSLEY

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800.245.4241 | 308.325.7105

BROKEN BOW

800.245.4241

LOUP CITY

609 'O' STREET, 68853
402.525.5249

BERTRAND

406 MINOR AVE, 68927
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LOOMIS

307 COMMERCIAL ST, 68958
308.991.1906

KANSAS

BELOIT

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LARNED

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KIRWIN

1934 EAST 1100 ROAD, 67644
800.245.4241 | 785.543.7104

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STRATTON

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YUMA

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