

THE

HOME AGENCY

MAGAZINE

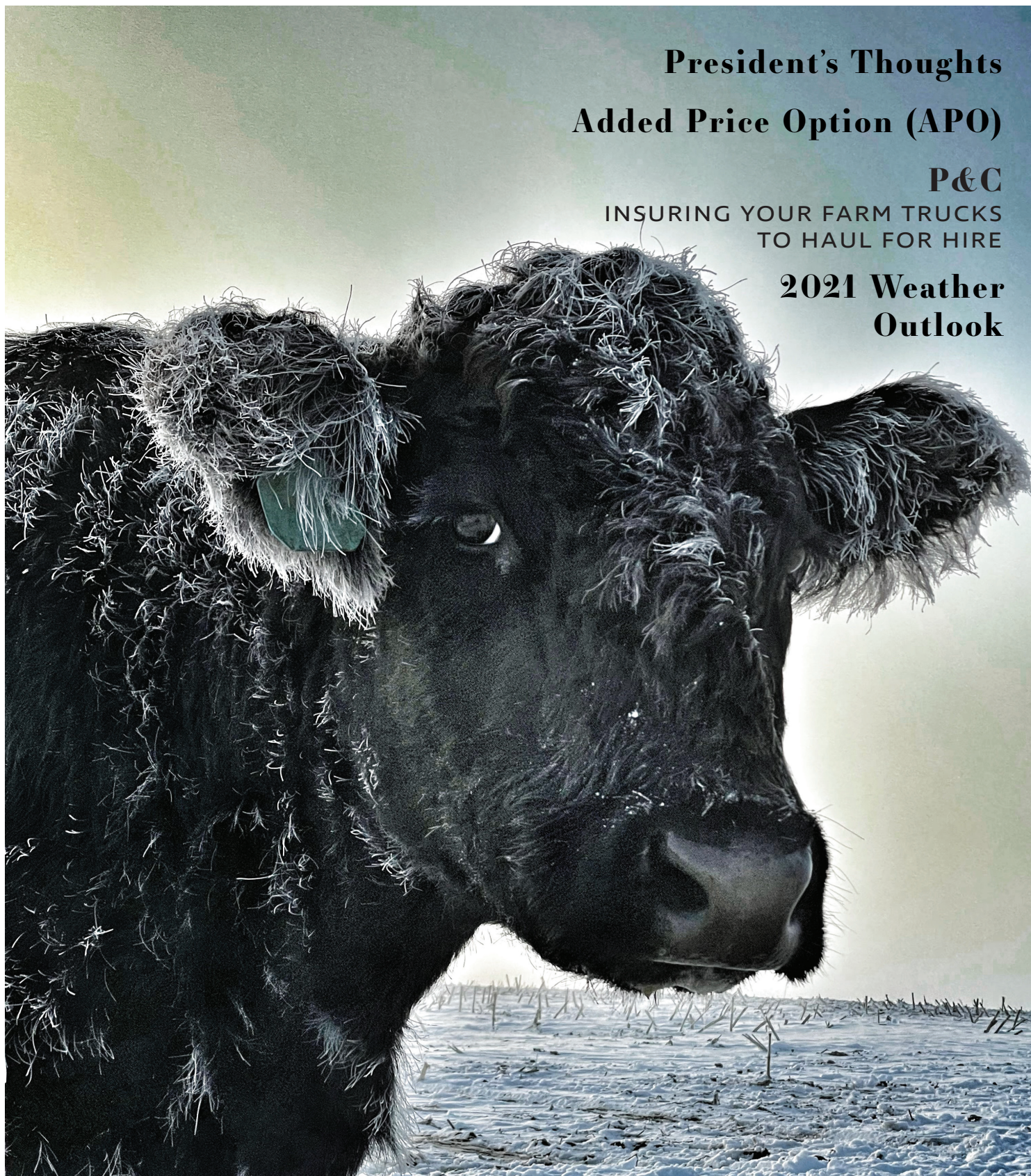
President's Thoughts

Added Price Option (APO)

P&C

**INSURING YOUR FARM TRUCKS
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**2021 Weather
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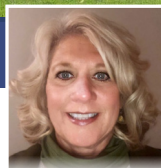
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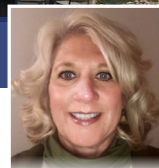
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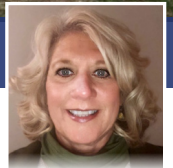
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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO

Milo, Milo, Milo!

For those of you that may be planting milo this year, or at least may be thinking about it because of the positive basis that we have seen, you need to protect yourself against that positive basis. Added Price Option (APO) is what you need to look at. We can add up to \$2.00 to the base price set in February on milo depending on what level of Multi-Peril you purchase. So, for each lost bushel off of your guarantee, you would collect your base or harvest price, as well as the APO you bought. Keep this in mind, it's something you need to look at.

Greetings,

I guess I will start this article the same way as I did the last issue; you know the old sayings "better late than never" or "time will tell." Markets started moving up on September 30th of last year. As I am writing this the end of December, things are looking decent even for new crop 2021. Sure, they are not what we may have gotten at the end of 2020 for our 2020 crops, but a better starting point than a year ago.

I'm looking at Dec 21 corn today (December 28, 2020), and futures are trading at \$4.25. If you remember, the average price for your MP policy for corn last February was \$3.88, and the harvest price was \$3.99, so things are looking better than a year ago. For soybean futures trading again December 28, 2020, for November beans at \$10.80. Last February your MP policy for soybeans was \$9.17, and the harvest price ended up at \$10.55. Again, things are looking better than a year ago. I also understand that the old crop corn and beans are selling for more than these numbers today, but you had to wait all year to get those numbers. You have to start somewhere. You always hope your first sale is your worst sale!

At The Home Agency, we are getting more and more calls from people interested in planting milo for the first time in years or maybe ever! I know I have been told of people making some cash sales for 2021 for \$4.40 to \$4.50. Yes, this may be .50 to .75 cents less than they sold some 2020 milo for, but it's a good place to start for some money to be made at those numbers.

I have no idea where these prices are going, but they are better than a year ago, so let's hope they continue and take advantage of these prices while we can.

Hopefully, 2021 will be a much better year as it sure couldn't get much worse. I can't thank you enough for your business and I hope to see you soon. Be sure to catch more information on the following topics later in this magazine.

Replant Coverage

Replant Option is a must for anyone who wants to plant earlier than they have in the past. Usually, they would forfeit their Multi-Peril replant payment if they did have to replant. With this endorsement, they can plant up to 20 days prior to the crop's MPCl earliest planting date for the crop year in the state or county. For example, for corn in Gosper or Dawson county here in Nebraska, they could plant as early as March 22, and for soybeans, as early as April 5. I feel the cost is very reasonable as it costs 15 cents for \$10.00 for corn with a maximum of \$50.00, and 20 cents for soybeans with a maximum of \$50.00. This endorsement pays over and above what your MPCl policy would pay. Replant Option is definitely something you would want to look into if you want an early start. (Available in Nebraska, Kansas, Colorado, and Iowa.)

Care Home Coverage

Some of you are not getting any younger. Notice I said some of you guys. I'm trying to exclude myself in this age bracket, but I really can't. That's why I have already bought a policy for Sharri and I. Care Home Coverage is something you need to give us a call on. The policy we bought includes life insurance and long-term care home coverage. If both Sharri and I pass and we did not use any Care Home Coverage, our estate gets the death benefit. If one or both of us uses some Care Home Coverage, but there is still some death benefit left, our estate would get that at our passing. When we do go to a care home, it will pay up to \$8,000 per month individually for the duration of our stay. If the payments made to the care home surpass our death benefit, our estate would not get a death benefit, but payments would be made to the care facility for as long as we were there. Once one of us is put on a claim, all premiums are waived. Please, before it's too late, give us a call.

ADDED PRICE OPTION (APO)

CORN - SOYBEANS - MILO

JIM BALDONADO

Here's a quick lesson on how APO works. Let's use the projected base prices below for Milo.

- If you are at 75% level Multi-Peril and the base price comes in at \$4.00 at the end of February, you could add an extra \$1.33 to the base price. You would be paid an additional \$1.33 over and above your Multi-Peril payment for each bushel below your guaranteed bushels.
- If the price goes up at harvest time and the harvest price comes in at \$5.00 and you had a bushel loss, you would be paid the \$1.33 on top of the \$5.00.
- APO pays on optional units even though your Multi-Peril is paying on enterprise units.

Projected Base Price (PBP)

	Corn	Soybeans	Milo
MP Level	4.25 PBP	10.75 PBP	4.00 PBP
75-33.3	1.425	3.579	1.33
80-25.0	1.06	2.687	1.00
85-17.6	0.748	1.892	0.704

If you want to discuss more about the possibility of applying APO in your farming operation, just give us a call at The Home Agency!



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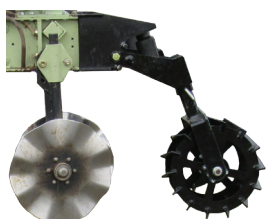
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CROP INSURANCE UPDATE

CINDY DAVIS

Sara Ross

This issue’s articles are usually written in mid-December, and this one is no different. What is different, though, is how much I am looking forward to the new year. I’m not one to wish away time, especially during my favorite holiday, but 2020 has undoubtedly been a trying year! A global pandemic, death and illness, and economic stress caused by the pandemic, protesting, rioting, and looting have led to a very shaky world, filled with fear and anxiety. If you add to those a very boisterous prolonged election in November, one could say 2020 was a year we won’t soon forget! We probably all know someone affected by Covid-19. My heart goes out to anyone who has suffered through it or because of it. I hope you could find some bright spots in 2020, and that 2021 brings much joy to you and yours. As for the 2020 crop year, claims are winding down and weren’t terrible for us in Nebraska. Many producers in Iowa didn’t fair as well, with the devastating derecho earlier in the season. According to the Washington Post, that thunderstorm in August is said to have been the costliest thunderstorm disaster in U.S. history. The National Oceanic and Atmospheric Administration estimated damages from the August derecho, which raced from Iowa to Indiana, at

\$7.5 billion. We certainly hope that the 2021 crop year goes much smoother for all producers and agents!

2020 Row Crop Production
Speaking of claims and costly storms, if you haven’t turned in your 2020 row crop production, your agent is in need of it. Updated databases will help them get you the most accurate quotes going into the new 2021 row crop year. Below you will find the chart showing where the 2020 row crop harvest prices were set.

2020 Spring Crop Prices & Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price-Revenue Protection
Corn	NE, KS, IA, CO	\$3.88	\$3.99
Grain Sorghum	NE, KS, IA, CO	\$3.69	\$3.79
Soybeans	NE, KS, IA, CO	\$9.17	\$10.55

2021 Row Crop Sales Closing Deadline

The next deadline for the mid-west will be **March 15, 2021**. This is the sales closing deadline (SCD) for row crops and the deadline to have all coverage in place, including changes in current coverage, new policies, transfer policies, and cancelations. There have been a lot of changes in the crop insurance industry over the past several years. Many new policies and endorsements have been added, making the sales closing season a tricky one. We encourage you to meet with your agent prior to the SCD to review your policies and elect the coverage that best fits your farming operation. Many producers also take advantage of this time to put their hail coverage in place, knowing that changes can still be made to their hail policies up until mid to late May, or May 1 for wheat in Kansas (assuming no damage has occurred prior to that date). Below are some important reminders and optional endorsements to keep in mind when you meet with your agent.

- Beginning Farmer/Rancher (BFR) and Veteran Farmer/Rancher (VFR) – these endorsements have become increasingly popular for new farmers. They include many benefits that can be applied over a 5-year period for those who qualify. Beginning with the 2021 row crop season, RMA will implement new procedures, allowing participants with farming experience to use Actual Production History (APH) of the previous producer, with permission, on newly acquired land. Previously, the APH could only be used if the beginning or veteran farmer or rancher was involved on the specific acreage acquired.
- Yield Exclusion (YE) – this endorsement also has become a popular option. When elected, a producer can exclude eligible yields from a database. This option is not available on all crops/counties; check with your agent to see if your crops qualify in your county.
- Separate Enterprise Units for Irrigated and Non-Irrigated acreage (if qualified), and separate coverage levels for Irrigated and Non-Irrigated acreage.
- New in 2019 – Multi-County Enterprise Unit Endorsement: This pilot endorsement could be useful for producers who have small amounts of acreage in a county contiguous to their primary county and want to incorporate those acres into an enterprise unit. The contiguous counties must be in the same state, and both counties must be insured with the same Approved Insurance Provider. To qualify for a MCEU, one county must individually qualify for the EU election the producer chooses, and the other county does not. In addition, both county crop policies must have the same elections for MCEU, insurance plan, coverage level, by irrigation practice, if applicable, and enterprise unit by practice.
- Also new in 2019 was coverage for White Corn and Waxy Specialty Corn, in some states/counties, at a more favorable contract price. See your agent for details – must be elected by SCD.

At SCD time, it is also very important to review current policies. RMA continues to data mine for policy errors. If errors are found after the deadline, we may not be able to correct them for the current crop year, and this could prove detrimental to your coverage! Take the time to sit down with your agent **prior to the deadline** and review the following reminders as well:

- Make sure you have a policy for every county you need coverage in, and you have all the crops you want to insure on the policy! If you have acquired new ground or intend to, a new application will be needed prior to Sales Closing Deadline.
- Verify all the information on your policy...coverage plans, coverage levels, and options. Also, double-check the entity name and EIN for the primary insured and all the people listed under that entity.
- Has there been an entity change (a recent marriage or divorce, a new trust or partnership set up, has someone on the policy passed away)? If an entity, such as a corporation, partnership, or joint venture has had someone pass away, the crop companies may require legal documentation to verify whether or not the entity lawfully continues.
- Trend Adjustment (TA) – although this is not a new option, it could prove very beneficial to your yields. The TA option adjusts yields in qualifying databases to reflect increases in yields through time in the county. If you haven't already looked at this option, it would definitely be one to look at with your agent if it is available for your county/crops/practices. This option must be elected by Sales Closing as well.
- Have you broken out new ground or Native Sod? If so, a written agreement may be needed to request coverage on this acreage. These requests are also due by Sales Closing Deadline. Native Sod acreage comes with very strict regulations. It would be a good idea to check with your agent before you break Native Sod acreage to go over the rules and coverage available. In some cases, there could be significant decreases in coverage for up to four years and also a loss of premium subsidy.
- Are you an organic producer? There is coverage available in most areas for organic crops. Let your agent know if you will be farming organically. Your agent will also need, on the date your acres are reported, a current organic plan, a written organic certificate, or documentation from a certifying agency indicating an organic plan is in place.
- Contract Pricing is available in certain counties for certain specialty crops and also for some organic crops. Ask your agent about this option if you are considering a contract price for some of these types of crops.
- If you will be using Precision Farming techniques in your farming operation, be sure to check with your agent for the crop insurance rules regarding this method of reporting. There are a number of requirements that must be met with Precision Farming, and they begin with planting.
- Conservation Compliance was among many of the changes added with the 2014 Farm Bill, and it still causes several errors each year. All producers should have an AD1026 on file with FSA. For some of you, this is nothing new, but where we run into issues with crop insurance is with new farmers. If someone new begins farming, they also need to have the AD1026 on file with FSA. Many new producers are not aware of this rule. Keep in mind also, a new entity also has to have the AD1026 signed. For example, if you have been farming as a married entity but then decide to farm as an LLC or different type of entity – that new entity must sign the AD1026. In an effort to help new farmers with this, RMA has a "First Time Farmer Certification," which is a

Continued on page 7...

one-time exception form that may help them keep subsidy the first year of farming. If you are a new farmer, it is very important that you check with FSA and complete Conservation Compliance paperwork there, in addition to the crop insurance forms.

New for the 2021 spring crops, RMA will be implementing changes with prevented planting coverage. After the floods of 2019 and the unprecedented prevented planting claims, RMA formed a prevented planting taskforce with the goal of improving prevent plant coverage for producers when they really need it, but not to incentivize it, according to RMA Administrator Martin Barbre. New rules and procedures are still being finalized, but should be in place for 2021 row crops. We hope the spring season brings ideal planting weather, however, if you find yourself in a prevented planting situation, it is very important to contact your agent as soon as possible, and definitely prior to the final plant date for the crop in your county.

Also new for 2021 are a couple of new options. The first is called the Quality Loss Option (QLO). The QLO allows producers to replace post-quality production amounts in the Actual Production History (APH) databases with pre-quality production amounts for crop years in which a notice of loss was filed. The QLO is similar to Yield Exclusion (YE) in that both could work to increase your APH, for an actuarial sound premium charge. The second option available is called Enhanced Coverage Option (ECO). ECO is a new crop insurance option that provides additional **area-based coverage** for a portion of producers' underlying yield or revenue-based crop insurance policy deductible. Talk to your agent to see if these options, along with the numerous others, are available for your crop(s)/county.

The chart below will detail when the 2021 row crop prices for corn, grain sorghum, and soybeans will be set.

2021 Row Crop Prices

Revenue Protection/ Yield Protection	Projected Price Tracking
Corn	February 1 - February 28 December Corn - CBOT
Grain Sorghum*	February 1 - February 28 December Corn - CBOT
Soybeans	February 1 - February 28 November Soybeans - CBOT

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

2021 Winter Wheat – Short Rate

March 15, 2021 is also the deadline for short rating wheat. This option is available in most counties. If you would like to short rate your 2021 wheat and pay a reduced premium (nor-

mally 35% of the original premium), you must submit a written notice to your agent **on or before March 15, 2021**. Short rating wheat gives producers the option to pay the reduced premium and intentionally destroy the crop before harvest by grazing or other means. Short rating wheat will not have any impact on the approved production history (APH).

ARC or PLC Election - 2021

Just one final reminder, if you haven't been into FSA to make your 2021 program election for Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC), enrollment is open and that deadline is also March 15, 2021. These safety net programs, through the U.S. Department of Agriculture (USDA), help producers weather the variations in either revenue or price for certain crops. The last election producers made was for the 2019 and 2020 crop years. For 2021, 2022, and 2023, producers will have the opportunity to make new elections for each year during signup.

I've said it many times before; the crop insurance program is always changing. Let your agent help sort through the details with you and find the best customized coverage for your farming operation. As always, if you have any questions, give us a call. We are always eager to help!



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Sara Ross

SHOULD I OR SHOULD I NOT...

ARLYN RIEKER

A common statement I hear each year as I am visiting with LRP clients is, “I can’t insure my heifers because of the 10% reduction in the coverage price compared to the steers.” Using the following illustrations, I will show you the 10% reduction is just a number applied to the heifers, and it is still a good risk management decision to insure your heifers side by side with the steers.

First, I will show some comparisons most of you have seen before that apply the Price Adjustment Factors (PAFs) to the feeder cattle prices. The first table shows the PAFs being applied to the coverage prices when the Steer 2 price is set at \$134.22 per cwt. for the following comparisons.

Coverage prices/Steer 2 price is \$134.22			
Insured Weight range		Steers	Heifers
Type/wt. 1	< 6.0 cwt.	\$147.64 (110%)	\$134.22 (100%)
Type/wt. 2	6.0 – 9.0 cwt.	\$134.22 (100%)	\$120.80 (90%)

The second table applies the PAFS to the ending prices with the Feeder Cattle Index set at \$130.00 per cwt.

Example of Ending Prices/Index set at \$130.00			
Insured Weight Range		Steers	Heifers
Type/wt. 1	< 6.0 cwt.	\$143.00 (110%)	\$130.00 (100%)
Type/wt. 2	6.0 – 9.0 cwt.	\$130.00 (100%)	\$117.00 (90%)

From these tables you can see how the PAFs are applied to steers and heifers for both weight classes, and for both the coverage and ending prices.

Some points to remember:

- Price adjustment factors (PAFs) are applied to the expected ending values, coverage prices, and actual ending values prior to RMA publishing.
- LRP feeder cattle insurance coverage prices and rates are based on the CME Feeder Cattle contract, which is cash settled to the CME Feeder Cattle index (ending price), and both of these change daily.
- The CME Feeder Cattle contract and the CME Feeder Cattle index (700-899 pounds) are only based on the price for steers. Because the CME Feeder Cattle futures prices are for steers, these PAFs are used to calculate expected ending values, coverage prices, and actual ending values for the types of cattle in the prior tables.

Looking back at the two prior comparison tables and the three points to remember, the next table is a comparison applying the PAFs to the steers and heifers. It compares the coverage prices, cost per cwt/head and paid losses in what I tried to illustrate in a “make sense” format. Looking at the cost per head, when insuring a 900# heifer 2, you are receiving a 10% discount/savings in premium compared to the same 900# steer 2. The steer costing \$34.38 and heifer \$30.96. If you don’t have a loss, you have saved 10% cost on the heifer. If you do have a loss, the savings in premium added back to the loss payment is almost the same as the steer loss payment. Comparing the 900# weight 2, the steer loss payment is \$37.98 and the heifer is \$34.20, which is 10% less, but when you add in the \$3.38 you saved on the heifer premium, the values are almost the same at \$37.98 for the steer and \$37.58 for the heifer.

Also, if you notice the heifer 2 (90%) loss payment is 10% less than the steer 2 (100%), and the steer 1 (110%) is 10% higher than the heifer 1 (100%). The losses correspond to the PAFs just like the coverage price and premium.

Insured weight range		< 600#		600 - 900#	
		STEERS WT 1	HEIFERS WT 1	STEERS WT 2	HEIFERS WT 2
PAF (Price adjustment factors)		110%	100%	100%	90%
Coverage price/cwt Steer 2	\$134.22	\$147.64	\$134.22	\$134.22	\$120.80
Gov't cost/cwt		\$6.46	\$5.88	\$5.88	\$5.29
Producer cost/cwt (35%) Subsidy		\$4.20	\$3.82	\$3.82	\$3.44
Insured Weight lbs.		599.00	599.00	900.00	900.00
x Cost/cwt		<u>\$4.20</u>	<u>\$3.82</u>	<u>\$3.82</u>	<u>\$3.44</u>
Cost/head		\$25.16	\$22.88	\$34.38	\$30.96
Heifer savings/head			\$2.28		\$3.38
Feeder Cattle Index (Ending price)	\$130.00	\$143.00	\$130.00	\$130.00	\$117.00
Coverage price		\$147.64	\$134.22	\$134.22	\$120.80
Ending price		<u>\$143.00</u>	<u>\$130.00</u>	<u>\$130.00</u>	<u>\$117.00</u>
Loss/cwt		\$4.64	\$4.22	\$4.22	\$3.80
cwt/insured		<u>5.99</u>	<u>5.99</u>	<u>9.00</u>	<u>9.00</u>
Payable Loss/head		\$27.79	\$25.28	\$37.98	\$34.20
Cost savings per head/heifer			<u>\$2.28</u>		<u>\$3.38</u>
Total loss payment/head		\$27.79	\$27.56	\$37.98	\$37.58

Calculations are rounded and may differ by pennies

Circling back to the original question, should I or should I not... insure my heifers? After writing this policy for the last 16 years and reviewing the comparison, the answer to the question is “Yes.” Insuring your heifers is a good risk management decision.

One other item, if you have visited with me in the past or are considering insuring fed cattle (1,000 – 1,400#), the recent increase in the premium subsidy has made LRP an attractive option for coverage on the cattle you have in the lots for finishing.

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. With the uncertainty and volatility in the markets, LRP is a viable risk management tool to aid you as a livestock producer on your bottom line. Give me a call if you have any questions.

Lastly, with 2020 behind us, I would like to say a big “Thank You” to all the families in production agriculture. During the recent pandemic, I’ve been proud to work with all of you. It has been easy to get frustrated with some of our simple everyday pleasures having been put on hold, but we all have a lot to be thankful for through this. The Lord has given us all a new day to wake up to, and that is truly a gift!

INSURING YOUR FARM TRUCKS TO HAUL FOR HIRE

CORBETT HAHN

Over the past few years, we have been getting more requests concerning hauling for hire. As farmers try to add more non-farm income by using their existing equipment, many have started utilizing their trucks and trailers to haul grain or other items for a fee. Even though farmers are used to hauling grain for themselves, hauling for hire poses a whole new set of risks and needs to be insured differently.

The standard farm auto policy was not meant to accommodate someone using their truck to haul for hire and usually excludes coverage for it. When we look at insuring a trucking operation, we typically need to add coverage under a commercial auto policy. This allows for the correct rating to get the necessary premium to cover the increased exposure for someone that is going to have that truck on the road several hours a day. This also allows us to include other coverages that we can't add to a standard personal auto policy, like cargo coverage.

Cargo coverage can cover property that you own or property that you don't own. If you are hauling someone else's property, you will want to purchase cargo coverage. The amount of coverage you need depends on what you will be hauling. An operation that intends to only haul regular corn at \$4.00 a bushel would be ok with \$5000 of cargo coverage. However, if you decide to start hauling organic corn, you'll probably need around \$10,000 of cargo coverage. I know that if you plan to haul for one of the grain handling facilities, they will usually require proof of cargo coverage before they allow you to haul for them. They may also require general liability coverage. General liability provides coverage for the drivers while they are on-site at someone else's property. Many of the large grain handlers require this, and they will ask for a certificate of insurance as proof of coverage.

If you are considering hauling for hire, please call us first to ensure you have the right coverage in place. This also goes for any for hire operation, like custom farming or custom cattle feeding.



LONG TERM CARE HOME COVERAGE

JIM BALDONADO

A Must Have: Long Term Care Home Coverage with Life Insurance Rider

You heard me mention Long Term Care Home Coverage in my opening article. I genuinely believe this is a must-have when paired with the life insurance rider. I have this policy, I believe in the product, and I recommend this to everyone getting up there in age. Here is why:

- If we never use the Long Term Care Home Coverage (which we hope we don't!), insurance will be paid on the second to die.
- Once one person goes on a claim, premiums are waived on both individuals.
- This policy has unlimited days in the care home for both of us.
- We bought it when we were younger and healthy. It would be best if you did the same because waiting until you are older and unhealthy is too late. Buying when you are healthy gives you more options.
- Sharri and I bought this exact policy when we turned 60. With this policy, our family will get our money back one way or another as long as premiums are paid by policy specifications.

Please consider this as an option for you, your spouse, and your family. If nothing more, give me a call to learn more about it, and you decide for yourself if it is right for you!

Relationships Matter



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Our team has the background, experience, and knowledge of agriculture you should expect from your lender. We are committed to long-term relationships, giving our customers the satisfaction of knowing they can count on us year after year. Give us a call to discuss loans for:

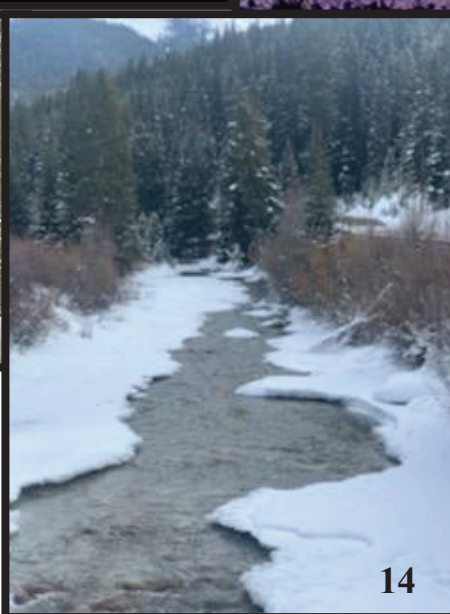
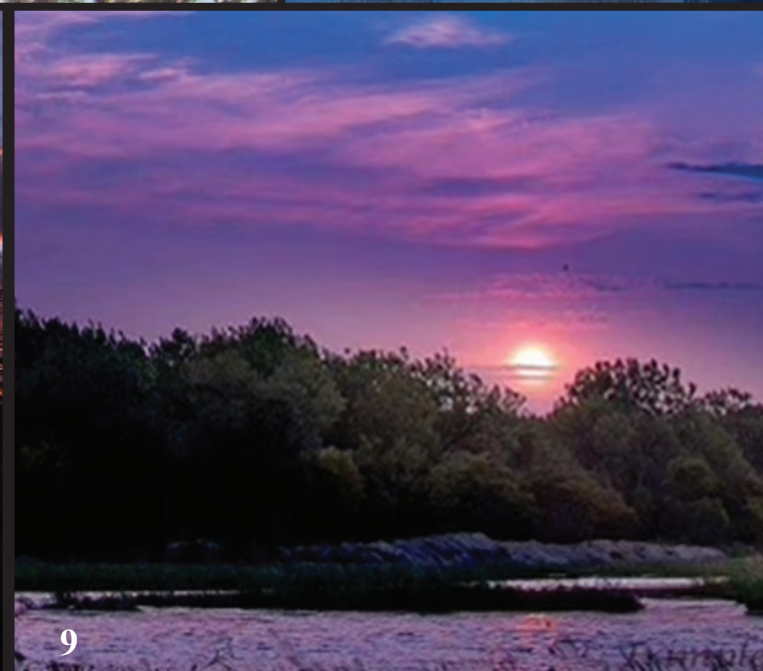
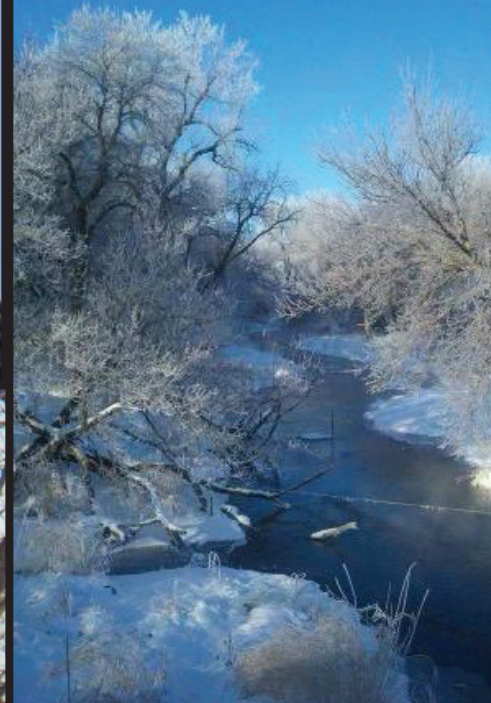
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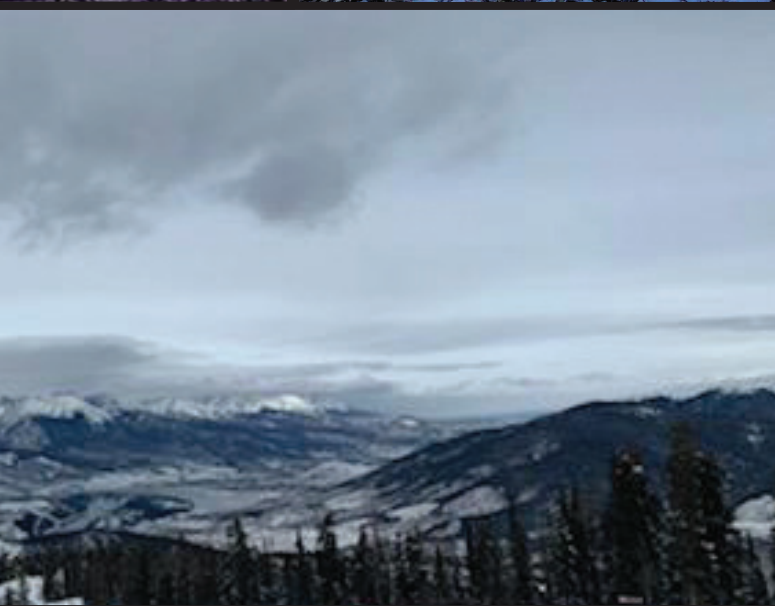
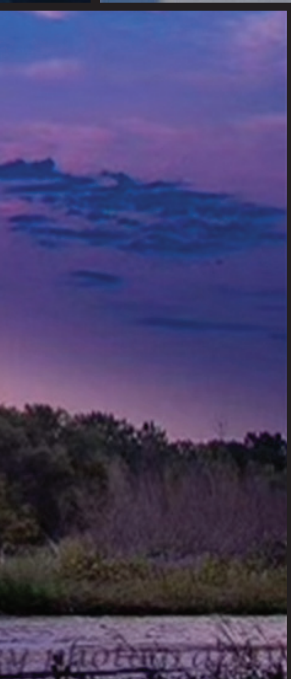
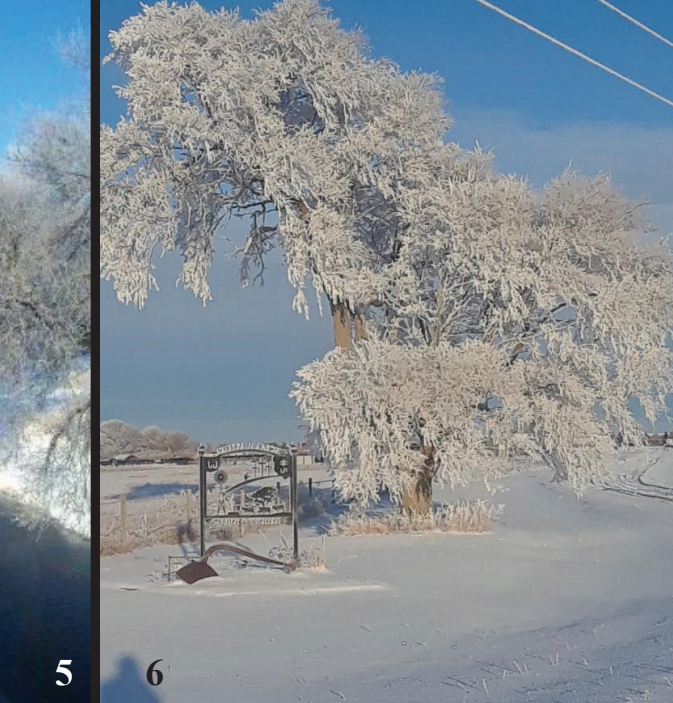


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| 1, 8 | Rod Reynolds |
| 2, 9 | Tamara Rimpley |
| 3. | Arlyn Rieker |
| 5, 14, 15 | Jim Baldonado |
| 6 | Michele Smith |
| 7 | Barry McFarland |
| 10 | Tony & Jan Beckler |
| 11 | Nikki Tuma |
| 12 | Sara Ross |
| 13 | Debra Killion |
| 16 | Chuck & Charlene Tilson |





THE HOME AGENCY DONATES \$30,000 TO BELOIT, KS FFA

The USD 273 Educational Foundation recently kicked off their fundraiser to construct a new Ag Shop and classrooms at the Beloit Jr/Sr High School, along with the remodeling of and expansion of the Woods Classroom and Construction Shop. This new facility will be approximately 60 ft x 180 ft, and a fundraising goal of \$300,000 has been set by the foundation to assist in the funding of this project. This facility will provide new opportunities to USD 273 students including the ability to host FFA competitions and other events, better house and utilize new state of the art equipment such as the CNC Router recently obtained through a special grant, and allow for new and innovative educational opportunities for students in these curriculum.

On Thursday, Dec. 3, FFA met with Jim Baldonado, from The Home Agency and Kevin Ross, past President of the National Corn Growers Association. Baldonado was introduced by FFA President Garner Grauerholz, who in turn introduced Kevin Ross who gave a speech on the diversity of agriculture and the future. During his speech to the FFA, Ross discussed the diversity of careers within the agriculture field, including production, marketing, distribution, biology, chemistry, engineering, finance, and legal fields just to name a few. He expressed his pride in his agricultural roots and how important this is. Ross stressed three key points he wanted the students to take away:

- Be proud of where you come from;
- Be infectious in a positive way;
- Be thankful and humble. Ross talked about the possibilities that will exist from the construction of the new FFA classrooms and shop facilities.

“Agriculture is the future for our community” was the focus of his talk. The meeting ended with Baldonado, on behalf of The Home Agency, providing a donation for \$30,000 to the FFA for the expansion of the shop.

Beloit USD 273 has experienced significant growth in student numbers and in diversity of courses offered within the agriculture and construction areas, and the new facilities will allow for the continued growth and diversity of opportunities

to be provided to the students. One example of this growth can be seen in the growth of the FFA membership. Seven years ago, there were only 14 members in the FFA. Currently, there are over 80 members and it is projected that the Beloit Chapter increase to well over 100 members after the first of the year when new members are inducted. It has been said that 65 percent of technical careers in 2028 do not currently exist or will change drastically from what they currently look like today. The Agriculture and Construction programs are perfect examples of where students will see these changes and these facilities will allow for the scientific and technical advancements necessary in the educational programs to make them not only relevant but leading the way well into the future.

The USD 273 Educational Foundation was established four years ago, with the concept of promoting and celebrating success in education, recognizing staff for creative and innovative teaching, increasing the visibility and value of public education, and encouraging lifelong learners. The foundation understands that public schools forge healthy communities and allow the entire community to invest time, assets, and enthusiasm in the cause: “Great schools are everyone’s business.”

The foundation believes that the opportunity these facilities will provide to increase students education and keeping it relevant for years to come are critical. This project is a great example of a public private partnership, with the foundations goal to raise \$300,000 and with the School District committing to match this funding, along with other grants being pursued all to make this happen.

The school is thankful to the current donors including: Carrico Implement; The Home Agency; Jim and Sharri Baldonado; Joe and Heather File; Todd and Nancy Galloway; Brenda Grauerholz; Dean Graerholz; Enos and Jill Grauerholz (Crop and Livestock Insurance Agents at The Home Agency); Vickie and Charlie Mears; Greg Shamburg

If you would like to donate to this project donations can be sent directly to the USD 273 Educational Foundation at 2020 N Independence Ave, Beloit, KS 67420. Donations can also be made through the Foundations Venmo account: @USD273EducationalFoundation.

Credit: Originally published in The Beloit Call

WANT TO PLANT EARLY?

JIM BALDONADO

Replant Option

Are you interested in planting earlier than 45 days prior to final plant date on corn and soybeans? Like I mentioned in my opening article, usually you would forfeit the Multi-Peril replant payment if you did have to replant. With RCIS early Replant Option, you pick up an extra 20 days. See the chart below and in Nebraska, plant as early as March 22 for corn and April 5 for soybeans.

IPA	2021 RO Premium/Acre	
	Corn Non-High Risk Land	Soybeans Non-High Risk Land
\$10	\$0.15	0.20
\$20	\$0.30	0.40
\$30	\$0.45	0.60
\$40	\$0.65	0.80
\$50	\$0.75	1.00

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Stand Alone Pivot Coverage

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KENT HOLL RETIRES FROM CROP INSURANCE AFTER 31 YEARS WITH THE HOME AGENCY

When we moved to town in August 1983, I learned quickly who my competition was. His name was Kent Holl.

You see, I moved to town to sell Life Insurance for The Northwestern Mutual Life Insurance Company, Kent and Ginger Holl were some of the finest people in the town of Elwood. They have an outstanding family and were involved with everything in the community. Well, here I come and no one knew me from Adam. We nearly starved over the three years we competed. I don't know when for sure I met Kent and Ginger, but my guess it was as soon as we moved to town as we all went to the same church. I remember Ginger helping out when we had twins in February of 1986, as they too had twins. One thing I remember best is that we were always treated like family, which always made us feel at home. We went head to head for three years, and when the dust cleared, I needed to find a new job (which turned out to be The Home Agency in February, 1986).

Kent started introducing me to some of his customers in the Gibbon area and in the spring of 1990, we signed our first and only contract to work together on the crop insurance side.

Well, 31 years later, Kent has decided to retire from the crop insurance business. Over these 31 years, Kent and I have been on almost every road in the Gibbon area (and not just once), looking for that next sale. Those days were great learning days to be riding with Kent. Years ago I was told that God gave me one mouth and two ears for a reason, and to use them accordingly. Believe me, when I was riding with Kent, I listened and I learned.

Moving forward, Colby Hartman, who is Ginger's great-nephew, will be taking over Kent's crop book in the Gibbon area, and we are thrilled to have him!

Kent, Ginger, Sharri and I have taken many trips together and we always enjoy that time. We wish Kent and Ginger well with their newfound free time in the spring! Sharri and I look forward to more time spent together with you both, too.



COLBY HARTMAN - GIBBON, NE

Hello everyone! My name is Colby Hartman. I'm a newly appointed crop insurance agent with The Home Agency. I live in the Gibbon area with my beautiful wife, Lindy, a full time RN at Children's Physicians and Children's Hospital in Kearney, and our four wonderful children; Hallie (10), Garrett (8), Luke (6) and Caylee (2.5). Let me tell you, there's a lot of peace and quiet around our place... I farm with my dad, Wade, and younger brother, Chad. In the winter, we run cattle together.

Being a farmer in 2020, as we all know, there is no room for errors or mistakes. Every dollar spent must go to work for you. That is where I found The Home Agency. Through Kent and Monte Holl, I was introduced to Jim Baldonado and his wonderful staff. Within only a short time, I realized everyone in the agency has the same common goal; to take care of their producers. Not only that, but they have a true, vested interest in each of their customers, operations, and families. I knew I was in the right place.

This past summer, I completed my training and became licensed to sell crop insurance in the state of Nebraska. Through this process and many hours spent learning with Jim and The Home Agency's staff, I gained a new level of understanding of crop insurance and how it can work for the farmers it's designed to protect. This is what I like best about being an agent; educating and helping my friends and neighbors to be protected and profitable.

I firmly believe that being a farmer and user of crop insurance sets me apart in this business. I would never sell something to a friend that I wasn't buying for myself or my own operation. I understand the stress and worry of this business. I believe I can take some of those burdens away. I used to think of crop insurance as just a line-item expense. However, through this process, I've learned crop insurance can be an extremely useful tool on the farm.

I'm your friend, your neighbor, and your advocate. Most of all, I have you and your best interests at heart.

-Colby

REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

Here it is the middle of December as I am writing this, and another year is drawing to a close. For the most part, corn yields were good again in south-central Nebraska, with a few exceptions due mainly to wind. Soybeans yields were a little more uneven and generally a little lower than in the past few years.

I hope everyone had a blessed Christmas and a happy New Year.

Meghann Pursley

Berkelman, NE

It's December 14th, and there is snow falling! Since our last precipitation in May, this is a very welcomed sight, barring the July rains that flooded both North and South Forks of the Republican River. Months and months without a drop of rain, and our production shows it. As I read my article from last December, it makes me laugh a little. "Welcome 2020, we prevailed!" an introduction much more appropriate for 2021, I believe. Nonetheless, our world has prevailed, and I will be more cautious in my excitement to usher in a new year, not knowing what it may bring. Peace, love, joy, success, and all good things, I hope.

If 2020 has taught us anything, it's how to make the best of a lousy situation; something you farmers have done since the beginning of time. Whether it's hail, drought, wind, fires, falling market prices, you endure. Time and time again, you take bad situations and make the most of them. I am grateful to be a part of your operations by providing peace of mind that even though we cannot control these perils, we can at least plan for them.

I am looking forward to seeing you all in March for crop sign up. Please keep in mind that if you plan on short-rating, destroying, or grazing wheat, you must

let me know before the March 15th deadline.

As always, thank you for your business and the essential work you do to feed the world.

Andrew Bellamy

Ansley, NE

Well, we finally got 2020 finished up, and most were very happy to see it over!

Yields for 2020 came in great for the most part, with two products I want to touch on in this issue. One is the upcoming decisions you will be making with your Multi-Peril crop insurance, and to ensure you are using your crop insurance to make the most of your marketing decisions. Crop insurance is more than just defensive protection against low yields. It can be used proactively to take advantage of market gains. If you would like to talk more about getting the most out of your crop insurance, let me know.

The second product that we have been talking to many producers about is LRP (Livestock Risk Protection). Arlyn talks more about this in his article in the front of the magazine, but this product helps livestock producers also take advantage of the market by locking in gains. Let us know if we can help you with either of these products, or any others we offer.

Megan, Maverick, Lincoln, and I are all doing great and have remained healthy. Lincoln is busy moving by himself on his own two legs, and at the time of writing this, he is hard at work rearranging the ornaments on the Christmas tree (at least the ones within his reach). Maverick is enjoying the snow and has become an expert at snow angels, snowmen, and throwing snowballs. To my disappointment, he is still not interested in scooping snow! Megan and I have gotten more time in the house this year than we would have wanted, but have enjoyed the

family time.

As always, thank you for your business. It is a pleasure working with all of you. Please let me know if there is anything I can do for you.

Enos & Jill Grauerholz

Beloit, KS

Wedding bells are ringing! We are happy to announce our son, Gage, is getting married in March to Lindsey Underwood. We're so happy and excited for this blessed event. Exciting times!

We are hoping 2021 will be a better year for our nation and farmers. As we write this in December, we are uncertain what the White House will stand for in the years to come. We are hoping that agriculture stays important and protected. We do know we will be here and continue to protect your bottom line with revenue protection on crops and cattle. Be sure you use your policy to secure good commodity prices when they happen. We are here to help you use your insurance as a tool. Give us a call!

Rhonda Jones

Kirwin, KS

Here we are in 2021! It's been a very volatile year (2020) with the weather extremes, crazy economics, politics, and COVID. Hopefully, we can start this year with renewed optimism for more moisture, better crop yields, and prices.

Due to the pandemic, the grocery shelves were empty of bread and yeast. I read up on sourdough starter and gave it a try. My first attempt was a complete flop. I threw it in the trash after three weeks of feeding it and started over with success. My husband's comments were, "Is this made from sourdough?" I've been practicing on sourdough cinnamon rolls and will share my recipe in the next issue.

I will miss seeing everyone for our customer appreciation meal in February. Hopefully, by the time March rolls around for spring sign up, the mask-wearing and social distancing will be behind us. Thank you for your business, and wishing everyone a healthy and peaceful New Year!

Clark Redding,
Larned, KS

As I sit here working on this article, all I can think of to write about is “getting the heck out of 2020.” What a nightmare of a year. 2020 will be a topic of conversation for years to come. Our kids and grandkids will be recalling, “So you think you’ve got it bad, well back in 2020, it was terrible!” With all of this social distancing, it could be the start of the “Boring Twenties.”

Our Kansas farmers had, despite the COVID crap, a very good year. Fall harvest was better than expected and, in some cases, was the best in years. Timely rains were the difference, at least in my neck of the woods. At this time, Kansas is getting some snow cover. Not a lot, but some here. Southwest Kansas is getting some very needed snow. It’s so dry down there. This La Nina may last into 2021. Here we go again.

Now, if we’re talking dry, we have to talk about northeast Colorado—now that is dry! They got a couple inches of snow during corn harvest, and everyone stopped picking corn and planted wheat day and night until it was all in. It came up, but they need something to sustain it through the winter. A warm, dry Spring is not what is needed. It looks like pasture will also be an issue in 2021.

There is an upside, and it’s the markets. We have finally gotten some relief here. Prices at this time make one think there might be some profit in all this in 2021. Today, December 13, wheat is up 30 cents from last Friday’s close. Beans are up 15 cents, and corn is up 7 cents. If we can hang onto these prices, we’ve got a chance. As usual, everyone’s fingers are

crossed.

Above all else, everyone stay safe and healthy. We’ll see you in 2021!

Kevin & Sara Ross
McClelland, IA

Winter greetings from SW Iowa! Sadly, I think I said nearly the same thing a year ago, but this time, even more folks seem glad to see 2020 in the rear-view vs. 2019. Challenging years provide perspective though, and after another holiday season, I hope most all found plenty of reasons to be thankful even in the year of a pandemic. We all adapted, overcame, some got sick, and hopefully, most are fully recovered. Our heart goes out to those of you that lost someone you care about to COVID or from other reasons. Still, we can all learn a few lessons about what is important in life, accept challenges, and have differing opinions on tackling them sometimes.

We give a sincere thank you for the opportunity to serve your past needs in crop insurance, and look forward to meeting with you in February and March to discuss options for your farm businesses to protect your crops and the bottom line.

On a positive note, we are starting with much more optimism moving into this next year’s growing season with higher commodity prices. Locally, we are still in a drought area with subsoil moistures tapped from dryness this last year. Globally, demand continues to be high, and we have seen a significant drop in ending stocks from what was projected just last year.

I would be happy to meet up in person, virtually, or however best suits your comfort level. Crossing my fingers that it is the year of the vaccine instead of the virus, and we can all get back to normal! Best of luck in 2021!

Goulash

A warm, feel-good meal

Sharri Baldonado

INGREDIENTS

2lbs ground beef, browned
1-1lb. pkg of shell macaroni
64oz crushed or diced tomatoes
1 small yellow onion, diced
garlic powder, to taste
salt, to taste

DIRECTIONS

Cook macaroni until almost done, drain. Brown ground beef and onion, drain. Place macaroni, ground beef, onion, and tomatoes back into pan. Add salt and garlic powder. Cook for 15 minutes so all ingredients blend together

Enjoy!



TERESA OSBORN PROUDLY SERVES COZAD, NEBRASKA!

Hello to all! I was born and grew up in Nebraska. For the majority of my life, I have lived in Cozad. Our family moved here when I was in the third grade. I have lived in Cozad for almost 50 years, so you can say I'm a local and proud of it!

I graduated from Cozad High School. I attended college at the University of Nebraska at Kearney and the University of Nebraska at Lincoln. I have a Bachelor's degree in education, 2 Master's degrees, and one endorsement. My areas of study have been education, media/technology, data analysis and assessment. Yes, I like going to school, I love learning new things, and that is why I jumped at the opportunity to join The Home Agency and take on a new industry.

For those of you who don't know me, my husband and I have three sons, two daughters in-law, and seven grandchildren. We are fortunate that we have lived our entire lives in rural Cozad, Nebraska. All three sons live in Nebraska, and our grandchildren are close. We love that. We have a 200 head cow/calf operation and manage another 350 head cow/calf operation, so we are busy with cattle. We also raise alfalfa, corn, and beans. When I can, I help on the farm. The only pieces of machinery I haven't run are the planter or combine. I think with today's technology, I could run both! The farm and ranch operation has been in existence for three generations, with the fourth generation growing strong.

In 2020, I retired from Cozad Community Schools and love my new career here at The Home Agency; with my ag background, this feels like home. I actually started preparing, studying, and acquiring my insurance licenses 18 months ago. Now I am licensed to write all lines of insurance, but I specialize in ag-specific insurance such as crop, hail, pivot, LRP, etc.

I know some will say I am too new, and they will stay with their current insurance agent. My response to that is that it's not just me that will be working for you. I'm surrounded by staff that have been in the insurance industry for 35 years. They are willing to work not only with me and help me succeed, but also with you as my customers to get the best coverage and to make sure you are being cared for as you should be by your insurance agent. Additionally, if you feel like your insurance needs are being met, good! I am glad you have been intentional with protecting yourself and your livelihood. What I like to do is ask for 20 minutes of your time to review what you have in place, confirm you are good to go, or point out gaps where it could be better.

Reach out to me today and let's get started! I look forward to serving Cozad's insurance needs in 2021 and beyond. I am local and I am here to help you!

-Teresa



DAVE HENGEN JOINS THE HOME AGENCY FAMILY!

Here is a little bit about me! I am a husband to my wife, Della, and father of a 10-year-old girl and 7-year-old twins, one boy and one girl. Way before that, I was born and raised in Gothenburg, so I'm as local of a kid as you can get! The only time I left Gothenburg was to attend college for a few years. For several years after college, I worked for an older farmer and rancher gentleman east of Gothenburg. It was there I started up my own small farm ground operation and a nice little cow herd with the help of my then boss. When my boss decided to retire from the life he knew, the cows got leased out, and the farm ground went away, so I got a job at the local Co-op.

At the Co-op, I worked my way up from sprayer operator to sales/operations manager. Working there gave me a lot of general knowledge and lessons in agronomy, sales, and service. I stayed in ag retail for 16 years between two companies, gaining a lot of general agriculture experience over the years.

I was shocked to get a phone call from Corbett one day during harvest. The insurance industry was never even a thought for me until we discussed an opportunity to fill the spot of Steve Johnson here at The Home Agency in Gothenburg. It turns out that it made pretty good sense merging the two.

A number of positive things stood out for me to consider joining The Home Agency. One big one was the possibility of continuing to work with most of the same people and customers that I have been working with for the past 15 plus years. Building relationships is a big deal in agriculture, and I feel fortunate to work with many great people over the years and build those great relationships that I value, and I hope they do too. The second thought I had about The Home Agency is that when people go to work there, they seem to stay there. Everyone I talked to gave me the impression that it is a great place to have a career, not just a job. I am glad to join The Home Agency team, and I am excited to see what my future holds going forward!

As an additional note, my past experiences and educated advice will benefit our customers while they make their insurance decisions. I also have and maintain a Certified Crop Advisor (CCA) license as determined by the Nebraska Agri-Business Association. Compared to some other agents who might know only the insurance side of ag, my experiences give me a different understanding of our farmers' decisions.

I look forward to serving Gothenburg and the surrounding areas for any ag-related insurance needs customers may have. Whether it is crops or critters, plants or pivots, I want to service agriculture and help my customers continue to succeed as I have in the past.

-Dave

RETIREMENT NEAR FOR STEVE JOHNSON

Now is the time for me to give up working the job that I loved and enjoyed. Dave Hengen will be filling my position. I will continue working with Dave until March 15th. He will be a great addition at The Home Agency. Dave has over 15 years experience in ag retail sales as well as 6 years experience farming and ranching. He brings a wealth of knowledge and experience working with our local agricultural producers. Dave will be handling crop insurance for the Gothenburg agency, a position that I have filled for over 20 years. I will help Dave get acquainted with our clients. We feel Dave will allow us to continue to offer our customers the service and expertise they have come to expect. You can learn a bit more about him in the next article!

As for my future plans, they will include golfing, travel, and enjoying all of my family from Florida to California. I am sure I will be stopping by The Home Agency often to say hello to my friends and ask how they are doing. I also want to remain being involved with the community.

Finally, I want to say THANK YOU to all of my clients that I have gotten to know and serve. Thank you to all of my co-workers for all of your support and help you have given me. You are the best, and are like my second family. We have worked and laughed together for many years!

My parting words are THANK YOU, Jim, for the opportunities you have given me. I appreciate that very much. I will miss you all!

-Steve

2021 WEATHER OUTLOOK & NEW WEATHER & CROP YIELD PROTECTION PROGRAMS

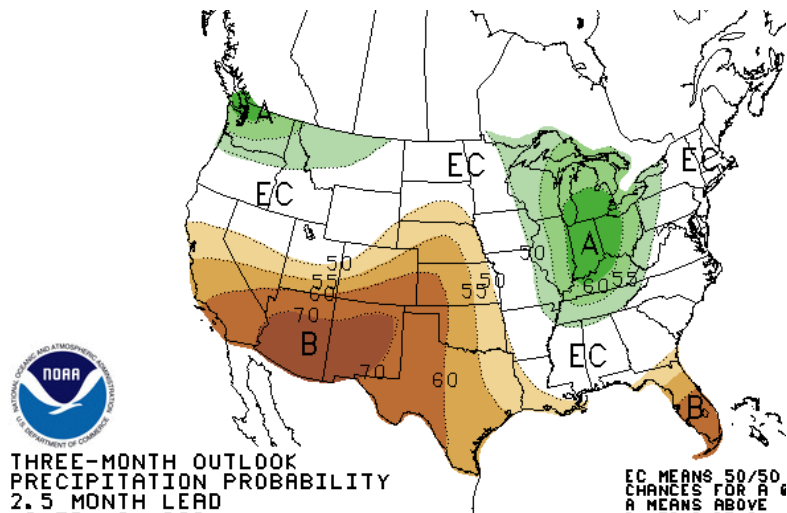
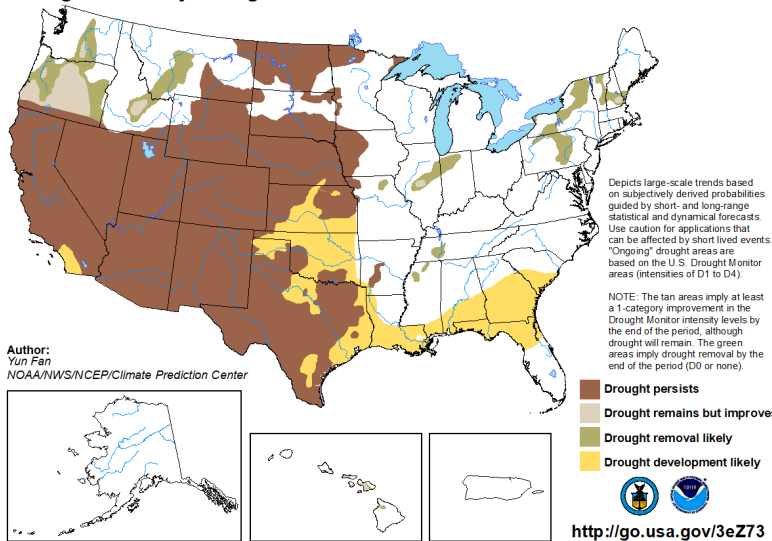
BRIAN O'HEARNE

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 last 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, but for 2020, the rain has turned off. In the last issue we suggested the La Nina should increase precipitation in the Pacific Northwest and rob the Plains of moisture with below to much below normal precipitation, and this is now fact. The latest US Seasonal Drought Outlook issued December 17th and valid through March 31, 2021 shows drought persisting in brown or developing in yellow for a good portion of THA's territory eerily similar to the situation in 2011 that lead to the heat and drought event of 2012. The latest long lead precipitation outlook for March, April, and May shows the Plains south and west as below to much below normal and the Ohio Valley and PNW wetter than normal.

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

Valid for December 17, 2020 - March 31, 2021
Released December 17, 2020



Arbol and The Home Agency are experts in minimizing risk for your crops as well as livestock. Rainfall guarantees to complement your Pasture Rangeland and Forage 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!

Even better, in 2021 Arbol and The Home Agency are excited to launch yield guarantees for double crops. The wheat should be coming off early, soybean and milo prices are strong and these second crops generally don't qualify for crop insurance—2021 should be a great year to double crop and take advantage of these new Arbol yield guarantees!

With these new programs, The Home Agency team has the tools you need to cover seasonal issues. Using a weather or yield hedge to offset your risk is great way to keep your overall return on investment protected and help you market your 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 your Home Agency agent for more information and a quote for any weather risk you are concerned with.





GOODBYE, SWEET OREO

Back in January, Megan had to say goodbye to her best buddy, Oreo. For almost 16 years, Oreo had been part of our family and we will miss him dearly. I'm sure Duke, Tank, and Frannie were happy to see him. Miss you, buddy.

- Jim

I gave you shelter,
You gave me joy.
I gave you food,
You gave me loyalty.
I gave you walks,
You gave me companionship.
I gave you my heart,
You gave me unconditional love.

It's so hard to believe I had you for almost 16 years. I remember the day I picked you up. You were the last one to be spoken for because you were the runt of the litter. You were my favorite. You were so cute I just knew my dad couldn't be mad that a 19-year-old just bought a dog and brought him home after he had told me no to getting you.

You were with me through college, all six moves, a handful of jobs, and when Maverick came around, you were fine sharing your snuggles with him.

You adjusted to life on the acreage better than I expected. Maybe that's because I told you, if I can do it, you can do it.

I know you're back to running and pushing a beach ball around with your face, playing fetch and tug-of-war, and eating all of the raw hides I wouldn't let you eat because you'd basically eat them whole and then get sick.

You have the best view on Paw Hill overlooking the lake, even though you hated swimming.

See you again some day, Oreo. We miss you so much.

-Megan

THANK GOODNESS IT'S 2021!

AL KUZMA

It's Tuesday, December 15, 2020. The Huskers are preparing to play Rutgers in football; an article in today's World Herald quoted several players that they feel they are "getting close." As one that bleeds Husker Red, I believe them.

As you read this, it's probably February 2021. My suspicion is New Year's Eve was raucous, and no one was sorry to see 2020 leave. Traditionally by this time of the year, the New Year's Resolutions are long forgotten. The top 3 resolutions are to lose weight, stop smoking, and saving more money. Sorry, I can't help with losing weight (I struggle with this myself, dang jelly donuts) or stop smoking, but I can offer some thoughts regarding saving more money.

To save more money, one either has to earn more money and leave their expenses alone or earn the same amount and reduce costs. As I have mentioned before, you have to know where you are financially right now. That means that dreaded word...budget! I realize that not everyone relishes the idea of proactively managing money and maintaining a budget, so I have some help for you. From old school to the latest apps, here is help to keep your spending on track.

10 Simple and Free Budgeting Tools

1. **Pen and Paper.** While technology is everywhere, you don't need anything more than a pen and paper to write a budget. Basic budgeting is first identifying all your income and then keeping track of expenses. Expenses essentially fall into two categories: fixed and variable. Fixed expenses are the reoccurring ones; mortgage, utilities, food, transportation, insurance, etc. These typically don't get people in trouble. It's the next category, variable expenses, that can add up. Very basic budgeting is to carry around a small notebook and write down every dime you spend, then categorize them. If your expenses exceed your income, you'll need to determine what needs to change. Here's what I have found; we spend money on things we need and things we want. Typically it's the things we want that are the budget busters.

2. **Envelopes.** I remember my parents using this method. They would cash their paychecks and then allocate the cash to envelopes marked for major budget categories such as groceries, dining out, and clothing. This makes it easy to see how much money is available for each spending category. It's simple because when the envelope is empty, you stop spending in that category until the envelope is replenished.

3. **Spreadsheets.** These can be either paper or electronic. The easiest and more precise way is to download budgeting spreadsheet templates that come formatted with formulas, dates, and labels. This method helps take the guesswork out of organizing a budget and makes it easier to edit and track income. If this appeals to you, check with Microsoft or Google. YouTube is also quite helpful in this area.

4. **Worksheets.** If you are brand new and have no idea how much of your earnings should be allocated to a specific category, worksheets are extremely helpful. The nonprofit, the American Consumer Credit Counseling, offers free online budget worksheets, which are excellent.

5. **Mint.** If you haven't seen this spiffy app, I highly encourage you to check it out. Mint may be the most well-known of the internet and smartphone budgeting applications. The best part, it's completely free. Simply link your bank accounts and credit cards to the app, and it does the rest. It will categorize spending and even has a bill reminder. I use it and find it extremely handy.

6. **SoFi Relay.** Another free budgeting app is from SoFi Financial, a financial technology startup. It also allows you to link accounts, review balances, and set spending targets. It will aggregate accounts and make it easy to review spending by category. The app also provides access to VantageScore 3.0 credit scores and makes it simple to connect with a professional to discuss financial goals and strategies.

7. **Goodbudget.** This is the online technological version of the envelope cash management system. Instead of paper envelopes, you have virtual ones. The free version includes ten regular envelopes, ten additional envelopes, one year of account history, and access to community support forums.

8. **Personal Capital.** An app that isn't just for budgeting. It tracks expenses and categorizes expenses in addition to letting one see investments and retirement accounts.

9. **Albert.** Designed with the Millennials and Zoomers in mind, it is especially helpful for those brand new to budgeting. This app is designed to analyze spending habits, categorize spending, and one interesting aspect is it suggests where savings can be found.

10. **Banking Tools.** Free budgeting tools might be as close as your local bank's website. Check with them to see what's available and how it can interface with your account.

There you have it, tools to help you be financially proactive and get a handle on where your money is going. If you have questions, reach out to the good folks at The Home Agency, or feel free to contact me! Until next time, be well, be safe, and God Bless.



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BALDONADO PERSONALS

You know, I can't always talk about my grandkids! I want you to meet Sadie, my new black lab puppy. Sadie was born on August 25th and came to live with us at six weeks old. She now has the run of the house. Yes, she is still a puppy. Yes, she does all the things a puppy does. Yes, sometimes Sharri is not happy with either of us. However, I think Sadie is growing on her (the verdict is still out on me, however...).

On January 5th, Sadie headed south to Texas to train for the winter with Bart Peterson of Bar Ten Kennels. It will be interesting to see what all she knows when she comes home. My guess is she will be ready to play in the water.

My grandkids are good, we just don't get to see them often enough. I am looking forward to spring and summer so I can get them on the water and see what we can catch!



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