

THE

HOME AGENCY

MAGAZINE

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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO

The last two years leading up to the May issue of our magazine, I have said, “Hopefully, by the time you’re reading this the first part of May, COVID will be gone.” Well, fast forward to May 2022, and we are getting closer, but not out of the woods yet. Who would’ve thought two years ago we would have this mess? Over that time, we lost some really good friends and came very close to others. So, let’s hope and pray it continues to go away.

Well, now let’s talk about something exciting! The commodity market. Yes, markets are high, but we will need every bit of it to cover our expenses. I am writing this article on March 22, and December corn closed at \$6.70. November soybeans closed at \$14.98. July KC wheat closed at \$11.09. Looking back at the Revenue Protection (RP) policies for 2022, base prices were set at: corn - \$5.90, soybeans - \$14.33, and July wheat - \$7.10. That, my friends, is why you buy your revenue product. Remember you have coverage to the upside to twice the base price, something to keep in mind.

I was also curious what some highs looked like. On the corner of my desk, there are some papers dating back to 1992, and we keep track of the current year’s Friday closes. The highest I could find for new crop of December corn was Friday, July 27, 2012. December corn closed at \$8.15. On Friday, August 31, 2012, November new crop soybeans closed at \$17.54. And the one that I would have never guessed was Friday, March 14, 2008. July KC new crop wheat closed at \$12.22. I know some of you will say that you remember prices higher than these, and yes, so do I, but we only track the Friday close for December corn, November beans, and July wheat. Other contract months had higher prices. Also, one year later, from those high prices, Friday, July 26, for new-crop December corn closed at \$4.75. On Friday, August 30, November beans closed to \$13.58. July wheat on March 13, 2009 closed at \$5.79.

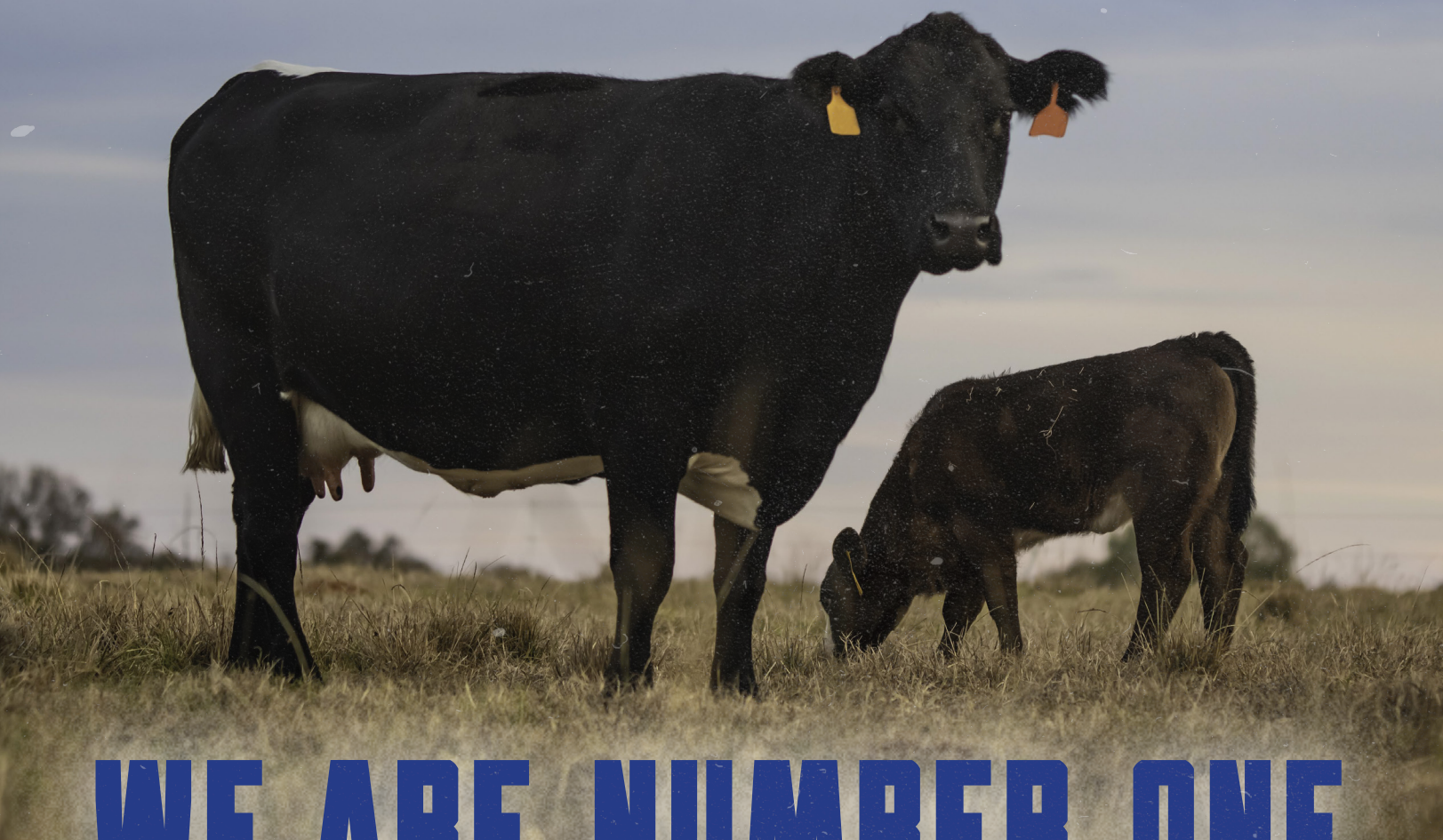
I have no idea where these prices can go, but this goes to show how fast these markets can fall. These prices don’t come around very often; take advantage of them. Over the years, I have seen these prices come and go, and too many try to hit the high and end up missing the boat. Be happy hitting a double every time at bat.

Yes, this is easy for me to say as I am on the other side of the fence. I thank God every day that I’m on this side. The farmers and ranchers are a very special breed. I thank God for you as well.

Take care and good luck. If I can help in any way, please let me know.

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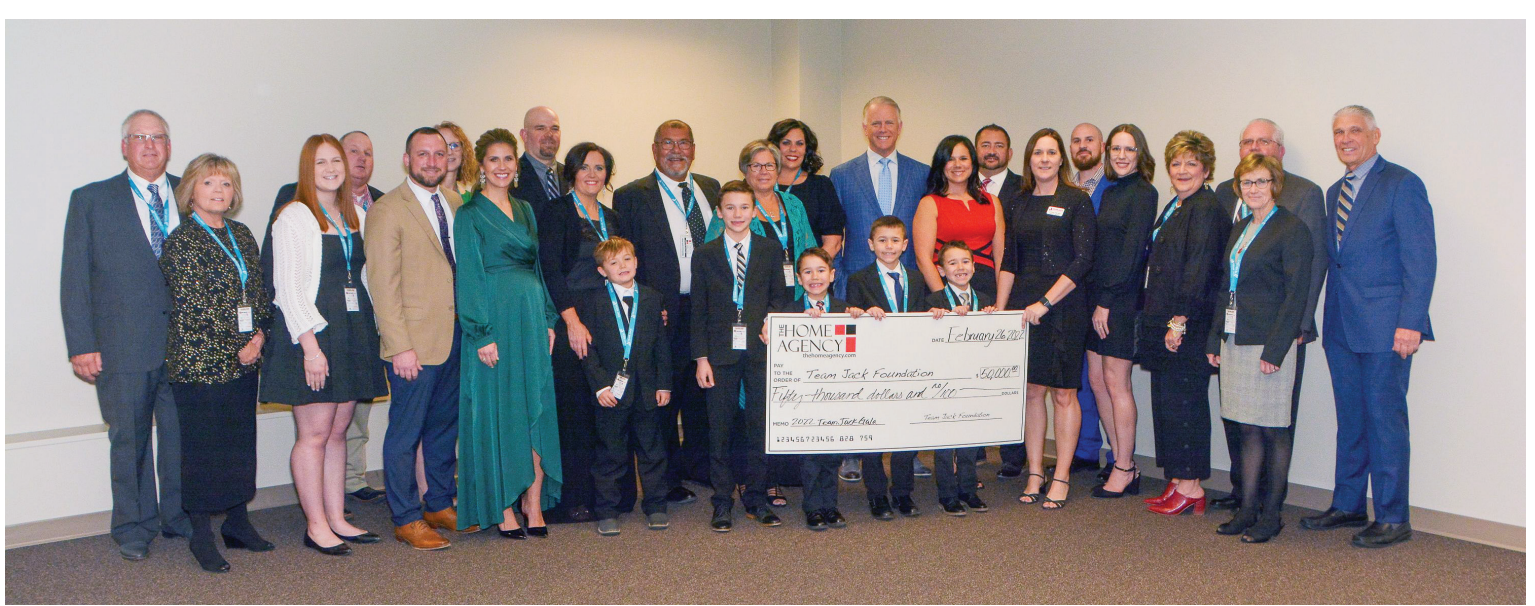
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2022 TEAM JACK FOUNDATION GALA

MEGAN BELLAMY

This year, it was another record-breaking night for Team Jack as they held their annual gala on February 26, 2022, at The Cornhusker Hotel in Lincoln, NE. Rick Allen emceed the gala, and the guest speaker was Boomer Esiason. Together they helped raise \$622,000 for childhood brain cancer research, the most ever!

The Home Agency sponsored the Spotlight Story again this year. It told the story of Kallie Brovold, 13 years old, who was diagnosed with brain cancer at the age of 4. She has been cancer-free for almost ten years now. However, she still has to deal with the side effects of her treatment. The Home Agency presented Kallie and Team Jack with a check for \$100,000.

We cannot thank our family, employees, and customers enough for sending in their donations so The Home Agency could match them. Those of you who were able to join us, thank you. What a great night it was. Boomer said it best, “money buys science, and science buys life.” That couldn’t be more true, so again, thank you for all you do and for your business.



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CROP INSURANCE UPDATE

CINDY DAVIS

I don't think I've anticipated the spring season more than the one upon us. Looking back on the last few years, with floods, disasters, and the Covid-19 pandemic, it's easy to see why. It was so nice to be able to get out and meet with producers this year, as we went through the sales season. It is one of my favorite parts of the job! Seeing all the baby calves, the flowers trying to push up through the ground, watching the lawns green up, and seeing the planters roll, are all sure signs the season is close. It has been a very mild winter, and we are in dire need of moisture. I sure hope the month of April brought with it many showers.

For all the row crop producers out there, March 15th, 2022, was the deadline for several programs. This was the date to make any changes to your crop insurance policies. It was also the deadline at FSA to get signed up for the Farm Bill programs. Below are the 2022 row crop projected prices, along with the harvest price tracking dates.

2022 Row Crop Prices and Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$5.90	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$5.88	*Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$14.33	Nov. SBean CBOT Oct. 1 - Oct. 31
* Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

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

- Initial and final plant dates could vary between counties/states. Check with your agent to find the correct dates for your crops and counties. Planting a crop prior to the initial plant date will surrender any possible replant payment unless you have purchased a supplemental Replant Coverage policy.
- If you will be electing prevented planting on any of your acres, be sure to contact your agent in a timely matter. You must give notice to your agent within 72 hours after the final planting date for the crop in your county, or if there is a late plant period available in your county, within 72 hours after you determine you will not be able to plant within the late plant period. Don't wait until acreage reporting time to let your agent know - this could jeopardize any possible indemnity.
- If you need to replant any acres, be sure to let your agent know prior to replanting. Your agent needs to turn in a replant loss and get an adjuster in contact with you before the actual replanting occurs. The same procedures will apply this fall if you will be chopping any acres for silage. Give your agent a few days' notice so an adjuster will have time to appraise the acres if needed.

Precision Farming - if you will be utilizing this technology for your crop insurance program, your records need to begin with planting. There are a number of rules and factors involved in order for these records to be acceptable. If you have any questions regarding Precision Farming technology as it relates to your crop insurance, give your agent a call today.

Precision Farming - if you will be utilizing this technology for your crop insurance program, your records need to begin with planting. There are a number of rules and factors involved in order for these records to be acceptable. If you have any questions regarding Precision Farming technology as it relates to your crop insurance, give your agent a call today.

2022 Row Crop Acreage Reporting

The next deadline for your crop insurance policy will be Acreage Reporting. The deadline for Nebraska, Iowa, Kansas, and Colorado is July 15th, 2022. You will need to report your acres to your agent before this date. All acres must be reported, whether they are insurable or uninsurable, planted or prevented from planting. Your agent will also need your plant dates and any sharing parties. If you have added ground, be sure to include this when you report your acres. This deadline is very important for producers, it establishes the liability/coverage on your acres. Errors that occur during acreage reporting usually don't show up until a claim arises, and can prove to be very costly, especially if acres were missed. Double-check your acreage reports prior to signing. As in years past, your agent will need to report your acres by each CLU – (common land unit). It will help to bring your 578 Forms and maps from your FSA office if you have already certified your acres. If you use the map books The Home Agency has made, bring those with you as well. It is difficult to make changes to your coverage after the final acreage reporting deadline and if there are any errors on your acreage report discovered after a loss is found, your coverage may be jeopardized.

2022 Hail Coverage

As you continue to spend long hours in those tractor cabs, keep in the mind the very unpredictable months approaching - the severe weather season. Your hail coverage will need to be reviewed very soon if you haven't already done so. Depending on the type of policy you had last year, your coverage could soon be expiring. Did you know your hail coverage does not have to be written with the same agent as your MPCCI coverage? Forgive us if we missed you during the MPCCI sales season, but we would love the opportunity to show you the hail coverages we have available. We have a couple of the new companion plans that will total out quicker than the production hail plans. You may also want to look at adding wind coverage to your hail policy, given the unpredictable weather we normally see over the summer. Most hail policies that are not continuous have a carry-over (or right to renew) provision included, up to a certain date. For wheat, those dates are May 1st in Kansas and May 15th in Nebraska and Colorado. The row crop date is June 1st. We can certainly write straight hail (non-HPP) coverage after those dates, but why wait and risk having a gap in coverage. Production Hail policies are continuous; but any changes, as well as new apps, we need to have changed and/or written by June 1st. Give yourself peace of mind, and avoid those sleepless nights; put your hail coverage in place today.

2022 Winter Wheat

We didn't see many acres of winter wheat that were short-rated in March, but that was not surprising, given the crazy markets this year. Hopefully, the wheat will have

ideal growing conditions to finish up, but if not, and you find yourself in a loss situation, give your agent a call as soon as possible. In most dryland situations, the wheat must be appraised and released to destroy prior to heading, for the second crop to be insurable. Remember, never destroy your crop (unless it was short-rated) before speaking with your agent and the adjuster! If you are taking the crop to harvest, you will have several options to consider, they are listed below. (These rules assume you do NOT qualify for double-cropping status.)

- Take 35% of the wheat payment and insure the second crop (If the second crop qualifies for coverage – in some areas it may not, particularly non-irrigated acreage), pay 35% of the premium. If there is a loss on the second insurable crop, collect that loss or collect the remainder of the wheat loss and pay the additional 65% of the wheat premium.
- Take 100% of the wheat payment and do not insure a second crop.
- Take 100% of the wheat payment and don't plant a second crop. In most of our areas, if the 2022 wheat was insured as Summer Fallow practice, is destroyed by June 1st, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow for 2023.

In no case will you collect more than 135% of crop indemnities on two insured crops in the same crop year. Give your agent a call as soon as possible if you suspect you will have a wheat loss, or if the crop will need to be appraised. The chart below will show when the Winter Wheat Harvest prices will be set for the 2022 crop year.

2022 Winter Wheat Prices and Harvest Tracking Dates

State	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection (RP)
NE, CO	\$7.10	Sept. KCBOT July 1 - July 31
KS	\$7.08	July KCBOT June 1 - June 30
IA	\$7.16	Sept. CBOT July 1 - July 31

Wishing you a safe and productive planting season! Give your agent a call with any questions that come to mind.

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STEERS VS. HEIFERS: INSURABILITY OF BOTH

ARLYN RIEKER

Spring is here again, and with it brings many similarities and changes from the past year. As in years past, The Home Agency offered livestock mortality insurance at the Cattleman's Classic and our agents, Tina and Lori, were on hand to answer questions and sell policies. Lori and I also attended the Hueftle Cattle Company production sale and The Cattlemen's Cut production sale. This is always an exciting time for us to visit with many producers, who are either purebred breeders or commercial cattlemen. What a great opportunity for us to help sponsor these events, return the loyalty shown to us, and be with our friends and clients outside of our office. Thank you to each of you for allowing us to be a part of your day.

Also, a "Shout Out" to all of the people in production agriculture. As I began to write this article, I realized it was the week of National Ag Day (March 19th). Past and future generations of the agriculture sector put in countless hours, day after day, to provide safe and reliable food for our nation and around the world. I extend a sincere and heartfelt thank you to each of you.

Getting back to spring and summer... LRP, Livestock Risk Protection, is one of the risk management tools that can be used as a price floor for cattle producers. LRP is exactly what the name says "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle.

LRP is a continuous policy and may be purchased at any time throughout the year, making it easy to ensure your coverage will correspond with the marketing time of your livestock. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, and actual ending values are posted daily. The quotes change daily with different coverage prices, levels offered, and the premiums are available at 3:30 pm CST each trading day. If coverage is available, it can be written from that time until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with producers to keep them up-to-date on the coverage prices. These quotes and Actual Ending Values can be found on our website, www.thehomeagency.com.

One question we are often asked is, "Does it matter what

the cattle weigh or what I sold them for?" The answer to both of these questions is no. It doesn't matter what they weighed on sale day, what you sell your cattle for, or even if you retain ownership (feeder cattle). What determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 60 days prior to your LRP contract ending date, your coverage will be voided. Also, just a reminder, this is not a mortality policy.

We receive numerous calls on newborn calves and the possibility of putting coverage on them for this fall. In the past, your calves had to be on the ground before we could write coverage. However, now we are able to insure the unborn calves also. Many producers have taken advantage of this new change this year.

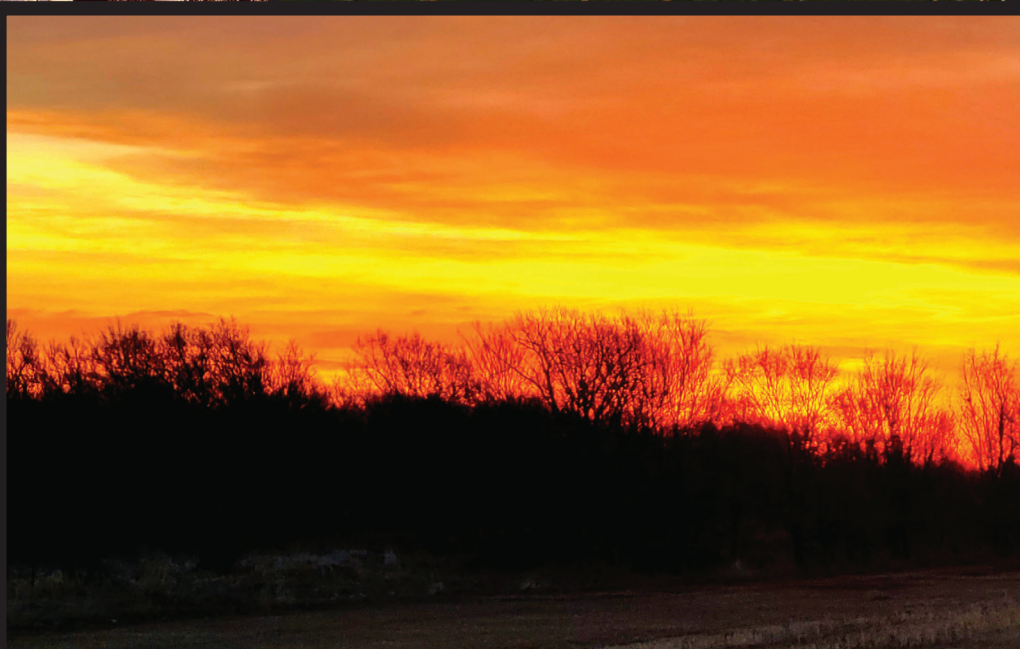
Currently, we are writing coverages for the calves ranging from 800-900# for mid-summer to fall and baby calves going to grass with coverage for October-November. These coverages range from \$202.26 on the 599# steers and \$183.88 for the 800-900# steers. One type of cattle gaining interest is the LRP coverage for the fed cattle; these insurable weights range from 1,000 to 1,400#.

As I mentioned previously, there have been many changes to the LRP policy recently, and I'd like to highlight some of them:

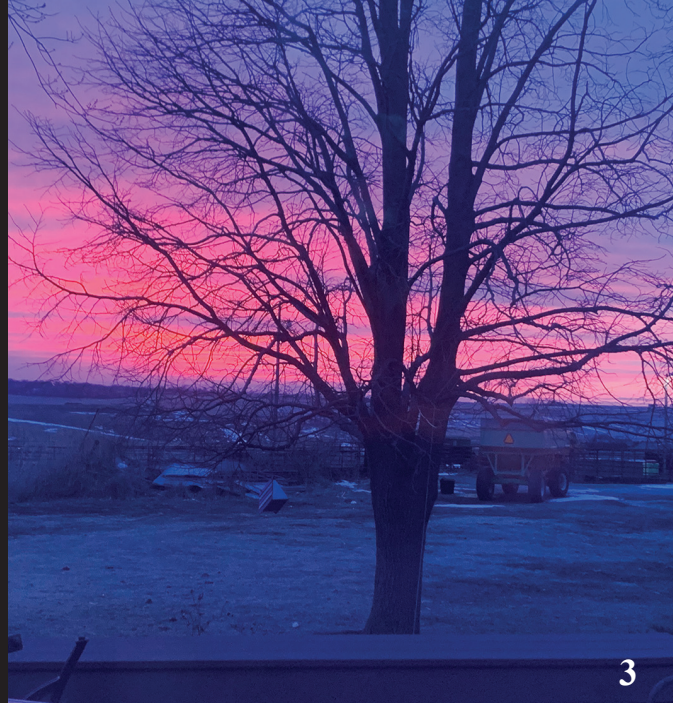
- Premium subsidies have increased, resulting in lower premiums
- Expanded the 30 days to 60 days before the end date to sell your calves without voiding your coverage
- Unborn calves can now be covered up to 599#
- Increase the total number of head to be covered annually to 12,000 head for feeders and fed cattle
- Premiums are not due until the month following the end of the endorsement

These are some really nice changes made to the policy and have made the policy more producer friendly for the cattlemen.

Give us a call at the office, and we will be happy to visit with you and assist you with a risk management tool for your livestock.



- 1 Alyssa Gunnels
- 2, 4, 7 Diane O'Donnell
- 3 Sharri Baldonado
- 5, 6 Ben Rand



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4



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TEENAGE DRIVERS

KRISTY DIEFENBAUGH

Teenage drivers add additional expenses when adding them to your auto insurance. Inexperience and immaturity make it much more likely that a teenage driver will have an accident than an adult. A driver aged 16-19 is **FOUR** times more likely to have an accident than an adult over age 22. A 16-year-old is **THREE** times more likely to have an accident than someone 18-19 years old. Another frightening statistic is that over 1/3 of all deaths in the 16-19 year old range are due to auto accidents.

These statistics help to explain why it can be expensive to have your teenager as a rated driver. Here in rural Nebraska, most parents provide a vehicle for their teens to drive to and from school and other activities. To help save on insurance premiums, we suggest a reliable, used vehicle. Anticipate at least one or more fender benders. In general, you are better off not buying collision insurance and reporting these minor claims...an increased claims frequency can result in even higher premiums or nonrenewal.

Many parents contact me asking to quote their teenager on their own policy. From an insurance standpoint, it is less expensive and more advantageous to keep your teen-

ager on your policy. They get the advantage of several discounts like multi-car, multi-policy, and credit score. Another way to help ease the cost is to have your teen enroll in a Driver's Education class. If applicable, ask us about a "Good Student" discount. If your child's grade point average is a "B" or better, you could get a discount of 10-20%.

More importantly, practice sound loss control. When dealing with teen drivers, preventing accidents is better than relying on insurance to fix things. Insurance can replace your vehicles and pay for broken bones, but it can't replace the most important thing in life...your child. Talk to your kids about the dangers of horseplay, driving under the influence, and of course, **STAYING OFF THE PHONE** while driving! Many adults need to practice staying off their phones and set a good example for their teens.

Driving is a privilege, not a right. If your child violates your rules or the rules of the road, it's ok to take that privilege away until they can demonstrate that they understand the seriousness of this responsibility. Let's keep everyone on the road safe.

**Information and article from www.bigivu.com*

PREPARING FOR THE UNEXPECTED

DIANE O'DONNELL

What would you do if your home was destroyed by a fire, or one of your water pipes burst while you were on vacation or a burglar stole valuable items from your home? You can't prepare for everything, but planning for the unexpected when dealing with property claims could make these situations easier to handle. Below are some things to consider before a loss happens:

- Take photographs with a phone camera to document ownership of items.
- Walk room by room, making notes of items. Don't forget things like artwork, bedding, and clothing.
- Prepare an inventory list of your property throughout your home.
- Make sure you record high-value items such as antiques, guns, and jewelry.
- Don't forget storage sheds and your garage for contents you may have outside of the home.

If you suffer a loss, below is a checklist of things to do to make the claim go more efficiently:

- Notify your agent.
- Protect your property from further damage.
- Create an inventory of damaged or destroyed items.
- Keep your inventory cataloged by room. This way you'll be less likely to forget something.
- Fully describe each damaged item, including quantity, age, brand, model, and serial number, if available.
- Submit completed inventory forms to your adjuster as soon as possible.
- Save all receipts for items you replaced and number each to correspond with your inventory.

Dealing with a loss can be emotional and time-consuming. It is our agency's goal to provide excellent claims service. By using these tips, you will be better prepared for the unexpected and know what to do if a loss occurs. Please call The Home Agency for more information and help with any of your insurance needs.

**Information provided by: Auto-Owners Insurance*



WE ARE ASKING YOU TO HELP US KEEP YOU PROTECTED!

TINA MUIR

Spring is finally here, but unfortunately, so is storm season and currently red flag fire warnings. **Are you insured to value on your home, buildings, grain bins, and other miscellaneous structures?** I'm sure you have heard Jim talk about this on the radio, and we have dedicated our team to try and reach out to you prior to your renewal with updated values on your structures. However, all renewals are not in the spring, so we ask you to set aside some time to review your current values. We have the tools to revalue your structures with current replacement costs. Most insurance carriers use an inflation factor on home values to keep current on the increasing construction costs. Prior to COVID-19, this kept the insurance value consistent with the cost to replace your home; this no longer is true. Carriers are trying to "catch up" by automatically increasing this percentage to reflect the current cost; however, this does not guarantee the value is accurate. **Farm structures, outbuildings, and personal storage buildings do not have inflation protection built into the policy.** The responsibility to keep the value current on other structures lies with the insured. 95% of the other structures we have revalued were over 50% under the current cost to replace.

Don't stop there! Structures are not the only thing inflation has affected. Have you priced equipment? WOW! If you did "bite the bullet" and replaced machinery, your dealer usually will make sure to contact your agent to assure the equipment is on your policy with the correct value. Nevertheless, please do not rely on the dealer to contact us; always give us a call or stop in with your changes. So, when was the last time you reviewed your farm blanket? Again, our team at The Home Agency is dedicated to reaching out to our customers, but we ask you to help us by taking the time to review your blanket values and call with your updates. We can provide you with your current farm blanket to review. Farm blanket items need to be within 80% of their current value to stay within your co-insurance requirement. We recommend you are always at 100% of value. You will never be indemnified for more than the value listed on your blanket.

Please take the time to review your insurance coverage now and avoid finding out you are underinsured after the storm.

REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

It is March 18th and planting season is just around the corner. It is extremely dry in south-central Nebraska. We had our first significant moisture, of the last six months, on the 17th, with rainfall totals of between half an inch and an inch. Hopefully, this signals a long-term change, and we can return to more seasonal patterns. Grain prices look great, but like always, the inputs have ramped up also.

I hope everyone has a safe planting season and a profitable year.

Andrew Bellamy

Ansley, NE

I can't say that I'm tired of winter since I'm not sure we really had one, but it is nice to see more of the sun and have spring really upon us. Hopefully, with the official start of spring will come some measurable moisture. I know there is a lot of concern about where most of the area sits going into planting, and I am staying positive that Mother Nature will make good on giving us what we need!

Megan, Maverick, and Lincoln are doing great and enjoying the weather! Megan has stenography keeping her busy when we aren't spring cleaning the landscaping and chasing the boys. We are also counting down the days with excitement until our newest addition to the family joins us at the end of July. Maverick is getting close to wrapping up his first year of preschool and has really enjoyed making friends. We're not worried yet, because I think he is just trying to trick me, but when I ask him what he learned, he always claims that he didn't learn anything that day! Lincoln is becoming more and more vocal and opinionated. He has his favorite words and knows what he likes. Lately, it's

telling Dad higher on the swing.

Hopefully, when this issue comes out, the skies are clear and damaging weather is far from your thoughts, but we all know how quickly it can change. Mother Nature owes us some moisture, and hopefully, it doesn't come in an icy form, but regrettably, it can and will somewhere. Hail and wind coverage is great to add some protection to the top end of your existing coverage. Unfortunately, as the markets rally, so do your input costs, so make sure you're covered!

Thanks again to all of my insureds for allowing us to help you with your risk-management decision for the 2022 crop year. Please don't hesitate to call if there is anything else we can do for you in the future.

Enos & Jill Grauerholz

Beloit, KS

We are so happy to announce we became grandparents!!! Trace Dean was born on January 14th and is the most perfect blessing!!

As we write this, it is an uncertain time. We have a war going on in Ukraine. Gas and diesel prices are climbing to all-time highs. Grain prices are high and volatile. Be sure to use your policy to forward contract your grain. We also have uncertainty in the livestock market. LRP is an under-appreciated product. It has a very low percentage cost and a high payout ratio. Livestock risk protection guarantees you a specific dollar amount per cwt. You pick your weight and expiration date, and we can find the endorsement for you. Quotes are available after 3:30 pm until 9 am the following day on days the market is open. We must have an application in prior to you buying a specific endorsement.

Rhonda Jones

Kirwin, KS

Northcentral Kansas update! What a crazy weather pattern we've been in for most of the winter and start of spring. One day it's insulated coveralls and the next day, no coat. I'm not complaining! We finally received some measurable snow the second week of March and it melted within two days. Any moisture we can get is very helpful with the extreme dryness we are encountering. Oat planting and a lot of field work is getting done.

Calving season for February was fantastic and March seems to be similar. Cattle prices are up significantly right now, along with grain. LRP contracts with an ending date the last of October are over \$30/hundred higher this year than last year. Definitely something to think about insuring! Give me a call if you'd like a quote.

This nice weather has me itching to get into my flower beds. I better be patient a bit longer as there is still plenty of time for freezing temperatures. The spot where our old house was is finally cleaned up and leveled off. Now what to put there? Maybe a She Shed!!! Something so my husband doesn't turn it into a machinery parking lot....

I'm always looking for recipes that use ingredients I canned from my garden. This Pepperoni Spaghetti Pie made with my pasta sauce was a winner. I substituted cottage cheese for ricotta. This is a great make-ahead dish: Just assemble and freeze it without cooking, thaw, and then bake just before serving.

PEPPERONI SPAGHETTI PIE

1/2 box COOKED Spaghetti
1 to 1 1/2 cups Pasta Sauce
2 T. olive oil or melted butter
1/4 c. sliced pepperoni, about 20 slices
2 large eggs, well beaten
1/2 c. (2oz) shredded mozzarella cheese
1/2 c. plus 2 T. grated Parmesan cheese, divided
1 c. ricotta cheese

Preheat oven to 350 degrees. Coat a 10-inch pie plate or a rectangular glass baking dish with cooking spray. In a large bowl, toss spaghetti with olive oil or butter. In a small bowl, combine eggs and 1/2 cup Parmesan cheese. Stir into spaghetti then pour into prepared pie plate or dish and form into a "crust". Spread ricotta evenly over crust, but not quite to the edge. Top with pasta sauce and pepperoni slices. Bake uncovered for 25 minutes, then top with mozzarella; bake 5 more minutes, or until cheese is melted. Remove from oven and sprinkle with remaining Parmesan cheese. Cool 10 minutes before slicing into wedges.

Clark Redding, Larned, KS

My God, my yard looks awful! We have lived in this house for 45 years and I have never seen it look this bad. We will see if we get some rain this spring.

Colorado is looking about the same. However, some got a pretty good snow last month (February) and that has certainly helped. Problem is, some got it and some didn't. Ten miles from where there was 15 inches on the ground there was 3. Not fair.

Have you sold any wheat yet? My guess is most of you have. You know the old saying, "You hope your first

sale is your worst sale." Same story with corn and soy beans. There is opportunity out there this year and let's hope we can take advantage of it. It will take all we can get to offset these outrageous fuel prices. Might take \$7 corn to get it out of the field and to the elevator.

I'm trying to keep all this in perspective with what's happening in Ukraine. Here in the Midwest we are worried about rainfall and there it's bomb-fall. We worry about fuel prices and they're just needing fuel. The cost of food is going up like crazy and they just want food. They say we are now living in a global community. Well, we've got a neighbor down the street that is misbehaving and should be dealt with before he starts tearing up your yard. And he will.

Kevin & Sara Ross McClelland, IA

Warm spring greetings from SW Iowa! Amazing how quickly we seem to get from one season to the next, with a fresh start and spring into our next step, moving into planting. This year it seems even more with great spring prices that everyone seems to want to take advantage of in some form or fashion. It is a breath of fresh air for us to be able to insure at high values this year, which take just a little sting out of the already high input costs. The name of the game is protecting your investment in the crop or livestock business, and once it's growing, protect the physical asset. I genuinely want to say thank you to all The Home Agency customers for allowing us once again to help cover the needs of each farm business we touch. It's always the fun time of year for us at home with calving and our optimism for the growing season. In my dreams, it all goes smoothly, but the reality is that we know there will be hick-ups throughout the year. Stay safe, alert and don't ever hesitate to call with any questions. Prayers to our fellow farmers across the globe that are dealing with much more significant challenges than the weather. Best of luck in 2022!

Ben Rand Benkelman, NE

Spring is in the air. With MPCCI renewals behind us, it was great getting out and meeting everyone in southwest NE and northwest KS. What a different way of farming from what I'm used to! After many conversations on addressing the risks and concerns for the 2022 crop year, the obvious issue remains prevalent: drought. From wheat crops under stress to questions about what row crops will look like in the area, drought is on everyone's mind. We talked through adding APO on MPCCI, and for those who didn't go that route, the conversation turns to weather contracts to hedge against that risk as we move forward.

As we traverse these tumultuous times, it only adds to the stress of marketing grain. I'm fully expecting a hypersensitive, weather-driven market. Dry forecasts will be supportive and any rain added will pressure summer crop prices heading into fall. Questions surrounding the Ukraine conflict and their ability to grow a crop and export it will be answered in the months to come, focusing on damage to infrastructure and shipping mechanisms.

As spring rolls around, I'll disappear east for a week or two to plant. I'll turn pumps on to get water off the farm while you turn them on to put water on. Please remember to be safe as you start unfolding planters and seed into tenders. Feel free to call or text if you need anything at all.



HOW ARE THE CHIP SHORTAGE & GLOBAL SUPPLY CHAIN ISSUES AFFECTING MY INSURANCE?

CORBETT HAHN

Spoiler alert: This article is not just a rant about how the ongoing chip shortage and global supply chain problems affect your insurance. We also included some practical tips because there's enough stress in the world right now.

1. Less spare parts may mean a longer repair process
2. Your vehicle may be totaled from less damage than usual
3. Finding a rental car is difficult
4. What can you do?

1. Shortages in auto parts may mean a longer repair process

Between the chip shortage and the problems with the global supply chain, replacement parts for your vehicle may be harder to find. During the pandemic, some manufacturers had to halt the production of parts, which has created a shortage.

So, in the event your vehicle is damaged in an accident or needs something replaced, the repair time may be significantly longer. By extension, if your car is damaged in a covered loss, the overall process may take longer.

This is one of many reasons why it's important to stay up-to-date with routine maintenance and get your vehicle in for service quickly when an issue arises. And, as always, report your claim as soon as possible and provide all the requested documentation.

2. Your vehicle may be totaled from less damage than usual

The significant increase in the cost to repair a vehicle, due to the low supply of replacement parts and increased labor rates right now, makes it easier for damages to exceed the value of a vehicle. This means that more vehicles than you would expect are being considered "totaled" even though the damages may not be severe.

Generally, a vehicle is considered "totaled" or a "total loss" by your insurance company when the cost to repair your vehicle is 70% or greater than what your vehicle is currently worth or the damages exceed a state-mandated threshold.

This may leave you looking for a replacement or rental vehicle, which is no easy feat right now either.

3. Finding a rental car is difficult

If your vehicle does end up needing repairs, your auto insurance may cover a rental car to use while your car is being fixed. However, rental cars are also scarce since fewer cars are being produced. So, if you find yourself in a position of needing a rental vehicle, be sure to reach out to rental companies as soon as you can and be open to the options available.

4. So, what can you do?

Besides being vigilant in avoiding car accidents and keeping up with routine maintenance, there are a few things to consider.

One, consider increasing your Rental Car coverage to the maximum amount possible. This may help you squeeze more time out of your rental vehicle, which is helpful since repairs are taking longer. Most people have a limit of around \$30 a day with a maximum amount of \$900. You can increase that to \$50 a day with a maximum amount of \$1,500 and choose the smallest/most affordable rental car available to stretch the amount of time you have that vehicle.

Two, consider adding Purchase Price Guarantee coverage.

If you're looking at replacing a vehicle, you will quickly learn that prices are high for both new and used vehicles. Purchase Price Guarantee coverage may be good to consider, especially if you end up purchasing a vehicle at these higher prices. It protects your investment and ensures that you'll be compensated for the higher amount you paid if your vehicle is totaled within two years of the purchase date. (Please note: This coverage requires your vehicle to have comprehensive and/or collision coverage and that the policyholder is the original titled owner of the vehicle.)

We don't know when these shortages and supply chain issues will pass, in the meantime, please stay safe and follow us on Facebook for more helpful articles, tips, and fun!

**Information provided by: Auto-Owners Insurance*

2022 WEATHER OUTLOOK & NEW WIND & HAIL PROTECTION

BRIAN O'HEARNE

2021 and the start of 2022 have been very dry for a good part of the Corn Belt and almost everywhere west of the Mississippi. The image below compares the drought monitor from mid-March 2022 on the left and mid-March 2012 on the right. The statistical comparison below shows that the current drought in the more extreme D2-D4 is twice as severe as in 2012, one of the worst corn and bean yields in generations. Both winters were La Nina winters which tend to lead to heat and drought in the coming growing season and a higher risk of wind and hail.

La Niña conditions have strengthened over the last month after fading in January, and most of February, which brings the risk of drought expansion across the Southwest into the Plains and is supported by the seasonal drought outlook calling for drought for most of the US west of the Missouri and Iowa borders.

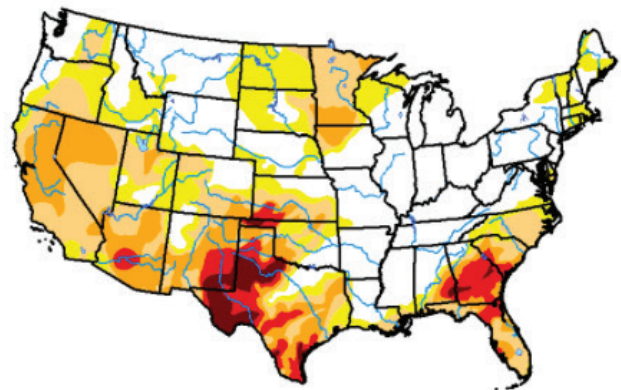
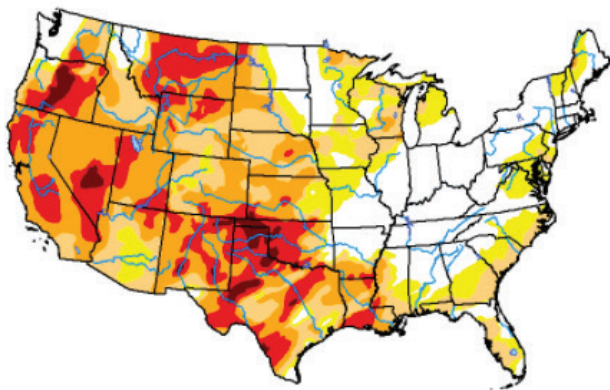
The Home Agency is an expert in minimizing risk for your crops and livestock. Rainfall guarantees to complement your PRF and help your winter wheat are recommended with this forecast and next summer's weather risks. Extreme drought conditions increase the risk of severe storms and associat-

ed wind and hail. Advances in weather data, including local hail and wind sensors, now allow for localized hail and wind programs that you can ask about and get detail from The Home Agency team. Whether you are using a weather hedge, excess heat, drought, or the new hail/wind programs to offset your risk, all are great ways to protect your overall return on investment. These can help you market your crops when prices are at their highest early in the season when there is the greatest weather uncertainty.

The Home Agency 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

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



Statistics Comparison

Week	None	D0-D4	D1-D4	D2-D4	D3-D4	D4	DSCI
2022-03-15	25.75	74.25	60.98	42.40	17.04	2.08	197
2012-03-13	41.76	58.24	39.77	20.86	7.29	2.41	129
Change	16.01	-16.01	-21.21	-21.54	-9.75	0.33	-68

10 TIPS YOU CAN TAKE TO THE BANK

AL KUZMA

As I write this, it's March 16. Corn beef and cabbage are being cooked, beer is dyed green, and March Madness officially starts tomorrow.

My Final Four-Gonzaga, Kentucky, Tennessee, and Iowa. Tennessee and Iowa play for all the marbles-Tennessee wins. We shall see how close I come; hindsight is a wonderful thing.

Currently, there is a lot of angst on the financial side. The war in Ukraine, supply chain issues, inflation, and the Fed considering raising interest rates. What do you do? Concentrate on what you can control.

Here are my Top 10 Tips to Take to The Bank:

- 1) Live within your means but below your means - I was an economics major in college. There is a concept called marginal propensity to consume; essentially, the more you make, the more you spend. If you are getting pre-approved for a mortgage and the bank says you qualify for \$300,000, you don't have to spend the entire \$300,000. If you can find a great home for \$225,000, you will save a lot of money on other important goals.
- 2) Have eight months of expenses in the bank-Hey, life happens. And when it does, cash is king. You need access to cash to tide you over. So, number one-figure out what it costs to live each month. See what you have access to without penalty-savings account, non-retirement investments, cash value life insurance, Roth IRA-be sure to adhere to withdrawal rules. This dovetails directly into the following recommendation...
- 3) Pay yourself first via automatic deduction-This is a time-tested strategy, but if you wait to save what is left at the end of the month, you have nothing.
- 4) Wealth Account-this is a simple but effective way to capture those unexpected dollars. Throughout the year, you will have "found" money. This money comes into your life through a tax refund, pay raise, and paying off an existing bill. It's money you have now, but didn't have 2 or 3 months ago. If you want this "found" money to work for you, you must segregate it. It's as simple as setting up another checking account linked to your primary checking. Whenever the "found" money shows up, transfer it, preferably electronically, to your Wealth Account. Once it is there, you can decide if you want to spend it, save it, or a combination of the two. This works!
- 5) Don't lease a car-buy instead: Leasing is the auto industry's way of getting you into a car you really can't afford. The problem is that when you lease, you tend to keep leasing forever. I love leases-or shall I say ex-leases. The cars I drive are 2- or 3-year-old vehicles in great shape with a modest number of miles. I buy them for about 45-60% of the sticker.
- 6) Stop paying extra for minor conveniences-I have friends that LOVE Grub Hub. The difference between paying for food delivery instead of cooking might seem small, but it adds up over time. I had a client come in last week-she told me she ordered Chinese, a \$14 dinner, and with delivery and tip, it turned out to be \$24! Point me to the nearest grocery store.
- 7) Pay your student loans on time-Student loans are one debt you cannot wipe out in a bankruptcy. And if you don't pay it, the government has all sorts of ways to get the money-including garnishing your wages. The bottom line-don't fall behind on your student loans.
- 8) Be patient when it comes to long term investing-Assess your risk tolerance. Back in the old days, you would ask yourself, am I a conservative, moderate, or aggressive investor. Today, many great software programs use science and math to assess your risk tolerance. My favorite is a program called Riskalyze. With Riskalyze, you answer 8-10 qualifying questions, and then you are assigned a risk number between 1-and 99. The higher the number, the more risk you are comfortable with. You can then input information about prospective investments, and the program will assign a risk number for your investment choices. Let's say you are a 74 and your investments are a 75, then I would forget about them and review your risk tolerance every year. If you invested in US Stocks from 2000-2017, you would have earned an annualized return of 7.3% even though there were two major bear markets.
- 9) Don't underestimate your life expectancy when planning for retirement- Life expectancy for a male in the US is 76.3, and for a female is 81. Interestingly, if you are married, there is a 50% chance that one spouse will live to age 90 and a 27% chance one will live to age 95!
- 10) Trust your instincts - If your gut is telling you a financial decision is a bad one, don't ignore the signs. Think twice before you say 'yes' if your gut is saying 'no'.

So, there you have it, ladies and gentlemen, ten good common-sense action steps that tilt the odds in your favor.

If you have any questions about these, please get in touch with the good folks at The Home Agency or feel free to reach out to me. 'Till next time, God Bless.



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BALDONADO PERSONALS

For 30+ years, my family always looks forward to the 15th of March coming around, because crop sales season would be over and it would be time to head to the mountains skiing. Because of COVID, not much skiing has been done in the last couple of years.

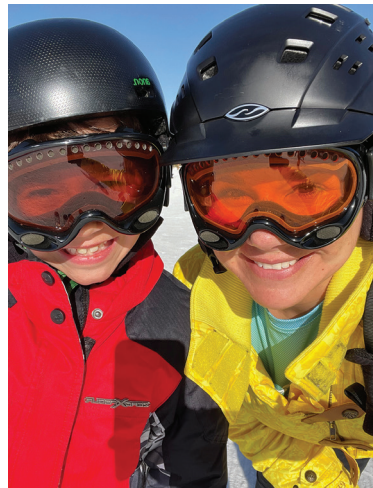
This year there were five boys coming down the mountain. Hudson, Axten, Hollis, and Carver Ross, and Maverick Bellamy. Skiing with them was Aunt Sara and Uncle Andrew. Grandpa (because of some lower back issues) had to stay home this year. I'll be ready for next year. But from what I hear, Grandpa will have to put some breaks on Hudson as he is turning into quite the skier!

Since I didn't make it up to the mountains, Grandma and I (and Lady) got to watch Lincoln while everyone skied. For this year, it was the best! It's not very often we get to spend time with just one grandson, so the four days we had with Lincoln Pep Bellamy was fantastic.

Lastly, our Easter weekend was spent all together. Our home was certainly a bit more active than normal...and we wouldn't want it any other way!

Now that it's starting to warm up, Grandpa is looking forward to having the boys out to do some fishing real soon!

Lin



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