

THE

HOME AGENCY

MAGAZINE

President's Thoughts

Livestock Risk Protection

P&C

HOMEOWNERS: MAKE TIME FOR
YOUR ANNUAL REVIEW

Team Jack Radiothon 2021

Finance

7 STEPS TO TAKE BEFORE
DECEMBER 31



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CONTENTS

The Home Agency Magazine

- 3 President's Thoughts
- 5 Crop Insurance Update
- 8 Livestock Risk Protection
- 9 Team Jack Radiothon 2021
- 10 Your Home May Be Underinsured

- 11 Fall Photo Favorites!
- 13 How Auto Shortages Will Affect Your Auto Claim
- 14 Why Is My Homeowner's Coverage Less Than What I Paid For My Home
- 15. Homeowners, Make Time for Your Annual Review

- 17 Regional News
- 19 Seven Financial Steps to Take Before December 31
- 20 Weather & Crop Yield Protection Programs
- 21 Governor's Agriculture Excellence Award
- 22 Baldonado Personals





PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO

Oh, what a great late summer and early fall we are having! The weather has been almost perfect for getting harvest started. Across The Home Agency territory as a whole, this is the least amount of hail and wind we have had to date (10-15-21) in years. Now we pray the wind stays away another 2-3 weeks.

The last week of September, we were blessed with some nice rains across most of the area, getting two and a half inches where we live at Plum Creek. It settled the dust and helped with the winter wheat that had been planted or still needed to be.

At The Home Agency, we do our best to give you the most and best information we have. Just like last year, prior to March 15th, we let you know what the volatility factor was doing, as well as where the base price had been set. As I wrote last quarter, the volatility factor for corn was set at .23, which was over a 50% increase. Price was set at \$4.58, which was an increase of 18%. For soybeans, the volatility factor was set at .19 for an increase of 58.33% over 2020, and the price was set at \$11.87, up 29.44% from the previous year.

So, when looking at projections for 2022, remember these increases may not be over. In '09, we had a volatility factor of .37 for corn and .31 for soybeans, and we do not want to go back there. Like I have told several people, and my guess is that I also said it on the radio, if you don't like these high premiums, pray for base prices like we had in 2016—\$3.86, 2017—\$3.96, 2018—\$3.96, 2019—\$4.00, and 2020—\$3.88 for corn. For soybeans 2016—\$8.85, 2017—\$10.19, 2018—\$10.16, 2019—\$9.54, 2020—\$9.17.

As of 10-15-21, when I am writing this article, we are one half of the way through October, 11 trading days out of 21, and corn is at \$5.30 and soybeans at \$12.28, with 10 more trading days to go. My guess is the harvest price will be within 10-15 cents of these numbers.

I hope all is going well with harvest. Please slow down and be safe. Talk to you soon.

Corn

	Volatility Factor	Base Price	Harvest Price
2011	.29	6.01	6.32
2012	.22	5.68	7.50
2020	.15	3.88	3.99
2021	.23	4.58	?

Soybeans

	Volatility Factor	Base Price	Harvest Price
2011	.23	13.49	12.14
2012	.18	12.55	15.39
2020	.12	9.17	10.55
2021	.19	11.87	?

ARE YOU INSURED TO VALUE?

Grain Bin

2017 - 50,000 Bushel

\$82,000

Today - 50,000 Bushel

\$150,000

Pivot 7-Tower

2016

\$65,000

Today

\$100,000

DO NOT BE UNDERINSURED!

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CROP INSURANCE UPDATE

CINDY DAVIS

It's the first day of fall as I begin this article and my favorite time of year! There have been days recently that sure don't feel like fall; it seems summer does not want to move on any time soon, but that is usually how September goes here in the Midwest. The recent weeks have sure helped the crops dry down, and it won't be long before the colors start changing, the leaves will fall, and the air will get brisk. The combines will begin rolling, in fact, there are already quite a few who have begun, and for some, the 2022 winter wheat will be drilled. It is definitely a busy time of year for producers. In some ways, it feels like 2021 has flown by, and in other ways, it feels like 2020 and 2021 have been the longest years ever. The Covid-19 pandemic is most likely the main reason for the long years, and here we are almost finished with 2021 still amid that relentless virus. Whether or not we are ready for 2022, it will be here soon.

I was listening to a podcast the other day about staying positive in uncertain times. It was definitely a good listen, with some great suggestions. But, if I had to pick the one topic that stuck with me, it was resilience. I can't think of a better example of a more resilient person than a farmer or rancher. The agriculture industry faces challenges every year, but during a global pandemic, it may see markets and prices become even more volatile, input costs increasing, and an unprecedented supply and demand shock to the world's food systems. On top of this, they face the common worry of their health and the health of their families and employees. And yet...they carry on day after day, and year after year. I am proud to work for an industry and company that will keep one thing certain, the crop insurance policies producers can depend on...year after year!

2021 Row Crop Harvest

By the time you receive this issue, some will be done with harvest and others may have many acres to finish up. Hopefully, Mother Nature cooperated during harvest and an abundant crop was brought in. Below are our annual harvest reminders:

- If you had grain remaining from last year stored on the farm, it has to be measured before adding any new crop grain to the same location. When storing grain on the farm, be sure to mark each bin or storage structure clearly for each separate unit added to the same location.
- Production should be kept separate by unit, even if you elected Enterprise Units on the crop. Commingling grain will be very detrimental and could even take you completely out of a loss.
- If not already listed on your scale tickets and ledger sheets, it is a good idea to mark the production records with unit number and legal location.
- When utilizing precision farming techniques and records at loss time, your planting records will also be needed, as well as your written calibration report for each crop.
- Native Sod acres/production must be kept separate from other acreage within the field. Contact your agent with any questions concerning Native Sod.
- Never destroy any portion of a crop until you have been in contact with your agent and an adjuster has given consent to do so. Destroying a crop, without consent, could jeopardize a loss and have a very negative affect on your approved production history.
- We always say that once harvest is complete, send your production to your agent. This is still true; however, we don't want you to wait until after harvest when you finally get that chance to sit down and go over all your harvest records to file a notice of loss. Losses should be turned in as soon as possible – at first discovery. If you are aware or even have a slight suspicion that you may have a loss, give your agent a call. There are very strict guidelines when it comes to losses, and it is much easier to withdraw a claim than to file a late notice of loss and wonder if it will be paid.



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

The harvest prices for 2021 row crops will be set during the month of October for Revenue Protection plans (RP). Keep in mind that if the harvest price comes in lower than the base price, which was set during February, you may have a price loss indemnity, even if you harvest over your guarantee bushel. That’s another good reason to get your production turned in to your agent. The chart detailing 2021 row crop prices is below.

2021 Row Crop Prices and Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection and Revenue Protection	Harvest Price Tracking Dates - Revenue Protection
Corn	NE, KS, IA, CO	\$4.58	Dec. Corn CBOT Oct. 1 - Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$4.40	*Dec. Corn CBOT Oct. 1 - Oct. 31
Soybeans	NE, KS, IA, CO	\$11.87	Nov. Sbean CBOT Oct.1 - Oct. 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA			

2022 Winter Wheat – Acreage Reporting

The 2022 Winter Wheat crop year began in September, when producers elected their coverage. The next deadlines are quickly approaching. Wheat production from the 2021 crop year should have already been reported; however, there is still a couple weeks to make any changes or to get it to your agent. November 14, 2021 is the production reporting deadline. The very next day, **November 15, 2021 is the acreage reporting deadline for the**

new 2022 Winter Wheat crop year, for Nebraska and Colorado. The deadline for acreage reporting in Iowa and Kansas is December 15, 2021.

Once again, all acres need to be reported down to the field level, or common land unit (CLU). This would include farm number, tract number, and field number of the acreage. There are several options available that will help you and your agent complete your acreage report with this prerequisite taken care of. If you have certified your acres with FSA, bring those documents with you to assist in reporting to your agent. You can also bring in the map books that The Home Agency prints and sends to you, with all your planting records. Another option is automated crop

reporting for those of you who utilize precision farming techniques. Regardless the option, if acres are not reported by CLU, then the acreage is considered unreported acreage and misreported penalties will apply – including denial of any liability for those acres. Get in to see your agent soon; they can definitely assist you in reporting your winter wheat acres. Remember, all acres must be reported, whether or not they will be insurable. If you have a wheat policy but did not drill any acres this fall, your agent will still need your signature on the acreage report, reporting zero acres. Prevented planting acres should already be turned into your agent, so losses could be turned in. These acres also need to be reported on your acreage report. Let your agent know as soon as possible of all added land to your farming operation. If you are adding over 2,000 acres of cropland,

a written agreement request may need to be sent to RMA prior to the acreage reporting deadline. Verify all information reported on your policy. Once you receive your confirmation of coverage, or schedule of insurance, double check that all information is accurate.

The chart on the next page contains the 2022 Winter Price Projected Prices for Yield Protection (YP) and also Revenue Protection (RP). It also includes the tracking dates for the Harvest Prices that will be attached to the RP plan next June and July.

2022 Winter Wheat Prices and Harvest Tracking Dates

State	Projected Price - Yield Protection (YP) and Revenue Protection (RP)	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

Pasture, Rangeland and Forage Program

Do you need coverage for your hayland or perhaps you have an interest in livestock and need to insure your grazing land? A pasture, rangeland, and forage (PRF) policy could be just the right fit for you. A PRF policy is based on a Rainfall Index that provides coverage for a single peril, lack of precipitation. The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, and a grid system to determine precipitation amounts within an area. This program was designed to help protect a producer's operation from the risks of forage loss due to the lack of precipitation. It is not intended to insure against ongoing or severe drought since the coverage is based on expected precipitation during specific intervals only.

The Rainfall Index utilizes a productivity factor so a producer can individualize coverage based on the productivity of the acreage insured. The coverage is based on areas within a grid, which is approximately 17 x 17 miles, and also the index interval periods (2 month intervals) that you elect. It is important to note that coverage is based on the experience of

the entire grid, not on individual farms or ranches, or specific weather stations in the area. With a PRF policy, you do not have to insure all acres of haying and/or grazing land in your operation, but you cannot exceed the total number of haying or grazing acres that you operate.

PRF coverage is available in the 48 contiguous states with the exception of a few grids that cross international borders. Producers are given several coverage options to be able to tailor the coverage to their farming operation. They will need to choose between haying or grazing production (or both), coverage levels, index intervals, irrigated practice, productivity factor and the number of acres insured. The deadline to purchase a PRF policy is **December 1, 2021**. As you can see, there are several choices to be made when purchasing a PRF policy. Give your agent a call today to inquire about this type of coverage.

We hope harvest went well for everyone, that you find time to rejuvenate and relax toward the end of 2021, and we wish you joyous Holidays spent with loved ones.

INSURE ONLY THOSE
ACRES IMPORTANT
TO YOUR GRAZING
PROGRAM OR HAY
OPERATION.



Sales Closing is December 1

Pasture, Rangeland, Forage (PRF) is designed to provide insurance coverage on perennial pasture, rangeland or forage acres, based on precipitation (Rainfall Index). The program helps protect your operation from the risks of forage loss due to lack of precipitation.

Find out more. Talk to your Home Agency crop insurance agent today!

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LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Writing this, I realized it is the “Autumnal Equinox.” This is when the day and night are each about 12 hours long, or the first day of fall. This time of the year is my favorite, for producers in the agriculture sector, we begin the harvest of the year’s labor. Whether it be crop or livestock producers, this time of the year gives great opportunity to see the results and accomplishments of all their hard work. Farmers are starting to harvest high moisture corn; soybean harvest is in full swing, and it is weaning time. Calves are in good health and weaning weights are good. Many cattle producers have said their pregnancy rates are good also. Coming in to fall, coverage levels for wheat have been finalized, wheat has been drilled, and cattlemen are looking at protecting their margins on their livestock.

Using LRP (Livestock Risk Protection), a very simple mechanism, producers can protect the down side of the markets. LRP is a flexible product, with no sales closing date which means it can be purchased almost every day cattle are trading on the Mercantile. The coverage is based on the estimated ending weight of the animal for the timeframe the animal is intended for market. Coverage prices and rates are established from the Mercantile and the actual ending value for feeder cattle is established from the CME feeder cattle index. These prices and rates change from day to day. Producers have voiced that while the cash prices are high, input costs are going up also. With the profit margins being tight, many producers are looking at LRP to protect their profits. We have been writing coverage on all of the types of cattle ranging from light weights up to the 900# calves along with fed cattle. Currently the heavier steer and heifer weights seem to be the types most producers are interested in, whether it is for their own cattle herd or for cattle they are purchasing to background into the spring months. For the heavy steers, we are looking at coverage in the range from \$157 to \$166/cwt. On a 900# steer this gives you coverage of \$1,494 per head with a cost of around \$45 per head. One of the highest coverages we have written on a 599# steer was \$183.54/cwt with a cost of \$23 per head resulting in \$1,099 coverage per head. With these prices,

producers have felt very comfortable putting a price floor on their cattle for sale time.

I’m often asked, “Does it matter what the cattle weigh or what I sold them for?” The answer to both of these questions is, no. It doesn’t matter what they weighed on sale day, what you sell your cattle for, or even if you retain ownership. What determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 60 days prior to your LRP contract ending date, your coverage will be voided. Also, this is not a mortality policy; however, if animals die, we need to be notified of the death and document the death loss. If you have an indemnity, you may still be paid the LRP loss on the dead animal.

A new type of coverage I think many producers will be interested in is coverage on unborn calves. Instead of waiting until the calves are born, you can now write coverage on unborn calves as long as you have ownership on the pregnant cattle at the time of writing coverage. This past spring many producers took advantage of this option while coverage prices were high. If anyone is interested in this, please give me a call and I’ll visit with you about it.

Here’s a reminder of a couple major changes made to LRP:

- Increased the premium discount to 35% for the highest levels of coverage
- Delayed Premium: **Allowing premium to be paid at end of the insurance period**

These are very good changes to the policy, both of which benefit you, the producer.

One consistency in the cattle market is the presence of the all famous volatility. With increasing expenses, many cow-calf producers have seen that the margins are tighter. With the profit margins being tight, many producers are looking at LRP to protect their profits. Please give us a call and we can answer any questions you may have about how LRP may be a fit for your livestock operation.



TEAM JACK RADIOTHON 2021

SARA ROSS

This past September 16, 2021, was the 9th Annual Team Jack Radiothon held at The Home Agency's main office in Elwood, NE. This was the third year in a row it has been in Elwood, and the community came out strong again!

Huskers Radio Network with host Kevin Thomas, took to the microphone promptly at 7:00 am to kick off the day. The radio crew and volunteers answering the phones were all stationed under a large Team Jack branded tent, generously donated by Paulsen, Inc. At lunch, the meal was donated by Steakmaster in Elwood and Sharri Baldonado (who made her famous potato salad). It was cooked and served by the Elwood Lions Club. Dessert consisted of root beer floats, once again served by the Elwood Senior Center and Lana Bennett. Sonny's Superfoods in Cozad donated pop and water. Phones were answered by The Home Agency staff and friends, and the t-shirt booth was manned by Sharri Baldonado and daughters. Applied Connective Technologies of Albion powered the programming as well as the phone lines for the ninth straight year, and a bake sale was run by the Lexington Lions Club and brought in around \$1000. "We couldn't pull this day off without all the help from all the volunteers and businesses. It goes to show how supportive our community and the surrounding areas are when it comes to this day and raising funds for pediatric brain cancer research," said Jim Baldonado, owner of The Home Agency.

For 13 hours, there were celebrity interviews and family stories explaining the mission of Team Jack and how critical funding impactful research is to move towards a cure. Dr. Sidharth Mahapatra, a principal investigator and internist from UNMC, spoke about how Team Jack is an important partner in the pursuit of gentler, more targeted therapies for young tumor fighters. Rex Burkhead, Dr. Tom Osborne, Dick Vitale, Jeremiah Sirles, Kenny Bell, Olympian Jordan Larson, Larry the Cable Guy and state leaders including Governor Pete Ricketts

and Senator Deb Fischer were guest speakers throughout the day on the radio.

One of the highlights of the day was when students from Elwood preschool marched to The Home Agency office, chanting "Go Big Red," wearing their "Twice the Fight" t-shirts purchased for them by Jim and Sharri Baldonado. They brought two wagons carrying huge water jugs filled with the pennies and change they had collected over the last month. The jugs contained nearly \$300 which they donated to Team Jack!

"This is the third year we have hosted this event at our offices in Elwood, and I have to say I am so proud of the way Elwood, Lexington, Cozad and the surrounding communities have stepped up to make the Radiothon such a success," said Home Agency President Jim Baldonado. "Andy Hoffman worked so hard establishing the profile of Team Jack in this state, and we are happy that we can help elevate the awareness through this event. Every dollar raised will help the kids in Nebraska get the top notch care they deserve through the efforts of Team Jack."

The Home Agency, the Presenting Sponsor, led the charge for an additional fundraiser within the Radiothon again this year. They underwrote a \$25,000 raffle prize. We sold 42 available raffle tickets at \$1,000 each during the broadcast, and the winner was announced during the show. Ron Leifert from Lincoln, NE was the lucky winner! He has since donated the entire amount back to the Team Jack Radiothon! THANK YOU, Ron!!!

As of the time of this printing, Team Jack had raised over \$145,000 and counting from the 9th Annual Radiothon. Thank you again to all those who helped that day and made donations! Please mark your calendar and tune in next year on September 29, 2022, when we celebrate the 10th anniversary of the Team Jack Foundation and Radiothon!



TEAM JACK FOUNDATION



YOUR HOME MAY BE UNDERINSURED.

KRISTY DIEFENBAUGH

You pay for home insurance to avoid incurring large out-of-pocket expenses in case of a loss to your house and personal property. The last thing you need is an insurance company explaining the “adequate limits” after the fact, especially if in the end it means more cost to you.

According to CoreLogic, an organization specializing in building cost research, 64% of homes nationwide are underinsured by 27%. Some reasons for the high number of underinsured homes include inaccurate valuation, complacency with current home value and failure to report value-changing improvements and betterments.

The penalty for underinsurance is costly. Your home insurance company requires that you pay for enough insurance to cover the value of the home at the time it is damaged, not when the policy is issued. Most home insurance policies contain a provision requiring the limit of insurance to be equal to or greater than 80% of the replacement cost of the home to pay for the full cost of the damage. For example, say your house catches fire and ¼ of it is damaged. While adjusting the claim, the insurance company determines that due to increased construction costs, your home’s current replacement value is now \$100,000 – you need to carry at least \$80,000 on your home/dwelling. If your current limit on your dwelling is less than \$80,000, you will only receive a portion of the \$25,000 and you will have to pay the difference on the repairs out of your own pocket...yuck!! Despite the above example, you should never carry a limit of insurance less than 100% of your home’s

current replacement value. Here’s why: Consider the previous example, only this time the fire damage is so severe that your entire home must be torn down and rebuilt. If your policy limit is anything lower than \$100,000 you will again have to pay the difference yourself.

To make matters more difficult is the constant flux of property values. According to the National Association of Home Builders, the cost of common construction materials such as cement, drywall, lumber and nails have soared over the past few years. According to Marshall & Swift/Boeckh, some homes that were built just a few years ago for \$125 per square foot may now cost over \$200 per square foot to rebuild.

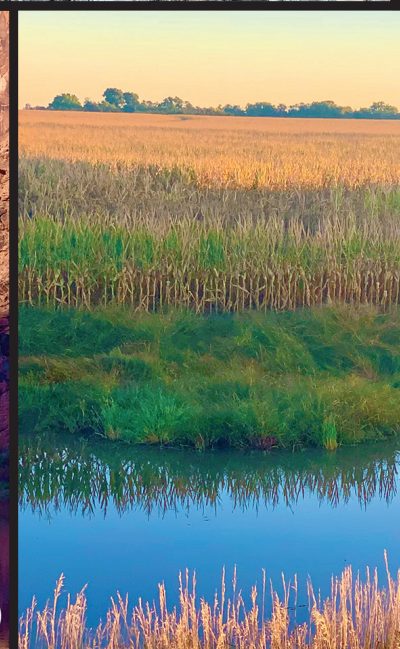
People also forget to count improvements. Have you added a burglar alarm system, closed in the garage, put in new floors or remodeled the kitchen? Improvements like these are fair game in determining the value of your home. In addition, many homeowners do not understand that factors like market price, property tax appraised value and mortgage amount are not the same as the cost to repair or rebuild your home after a loss.

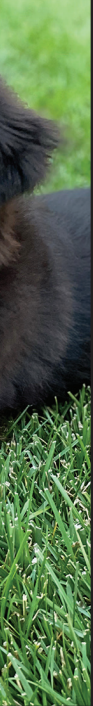
Most home insurance policies can be modified to increase insurance limits automatically. If you have questions regarding your homeowners coverage and want to know if you have “adequate limits”, please contact an agent at The Home Agency. We will be happy to give you an insurance proposal and a replacement cost estimate for your home.

Information provided by Big “I” Virtual University www.iiaba.net/vu



- 1, 5, 7, 8 Diane O'Donnell
- 2, 6 Sara Ross
- 3, 10, 11, 12 Sharri Baldonado
- 4. Jacey Edson
- 9. Erik Pedersen







HOW AUTO SHORTAGES WILL AFFECT YOUR AUTO CLAIM?

CORBETT HAHN

Over the last year, we have seen used car prices increase substantially. This has been due to low used vehicle inventories that have been brought on by a shortage of new vehicles. You've probably heard how the lack of computer chips, due to Covid, has caused huge shortages of new cars and trucks. This lack of new inventory has made used vehicles more valuable. In some cases, people have been offered a few thousand more dollars for their used vehicles than what they book for. These stories have generated some questions about how this increase in value would come into play on an auto claim.

Let's start with how claims are settled. In most cases, auto claims are settled on an actual cash value basis or ACV for short. This means when you have damage to your car, let's say you hit a deer, the insurance company will pay for the repair to your vehicle less your deductible. That is because the actual cost to return your car to the same condition it was prior to the accident, is the actual cost of the repair or the actual cash value of the loss. However, there are a few items where you can have some depreciation deducted from the claim. Tires are a good example of this. If your tire or tires are damaged in a covered loss, the insurance company will usually depreciate the tires based on how much of the original tire had already been used up.

So, what happens on a loss where the cost to fix the car is more than it's worth? You've probably heard this referred to a car being totaled. The good thing about loss settlement being done on an actual cash value basis is that the market dictates the cars value already. The fact that the used car market is currently higher than normal is already going to factor into the claim adjustment. When a total loss occurs, the adjuster's job is to determine what the current value of that vehicle was at the time of loss. The adjuster looks at the current market and tries to find several of the same vehicles for sale with the same features and mileage. He puts these numbers together to determine what the car is currently worth. Since the used car market is very high right now, the price offered by the insurance company will reflect the higher market value.

We have had several of our insurance companies start to offer new car replacement coverage in the last few years. This coverage is something we need to add and is usually only available on new vehicles if you are the original owner. Essentially, this provides coverage against the large amount of depreciation that a new car has and is available during the first 2 to 3 years or a certain mileage limit, whichever comes first. If you buy this coverage and your car is totaled during the coverage period, you will get paid for the cost to purchase a new vehicle that is as close to the same make and model as the one you had. This is a nice coverage to have and it does not cost that much to add.

WHY IS MY HOMEOWNER'S COVERAGE LESS THAN WHAT I PAID FOR MY HOME?

TINA MUIR

Homeowners often confuse market value with replacement cost. The market value of your home is the price you would get for your home or paid for your new home on the real estate market, which includes the land and is often based on recent comparable home sales in your area. Replacement cost covers the cost to rebuild your current home on the current site and does not include land or foundation. For example, you may be able to sell your home for \$500,000, but it may only cost \$250,000 to rebuild.

There are ways to ensure the limit on your homeowner policy will cover the cost to replace the home without any depreciation. It is important to make sure your home is insured to 100% of replacement cost. Yes, this will increase your premium if your home is not currently insured to 100% of replacement cost. You may also be able to add the Guaranteed Replacement Cost endorsement to your homeowner policy. This endorsement covers your home for the full cost to replace, even if it exceeds the limit on your policy due to inflated prices of construction. Your policy will have had to been written at 100% replacement cost at issue for this endorsement to apply. Most homeowner policies have an inflation factor built in, which is why you see an increase in the insured dwelling amount on your homeowner's policy at renewal; however, this does not always keep up with current rate of inflation.

You should inform your agent anytime you do an addition, put on a new roof, update mechanicals, or do extensive remodeling to your home, as these may increase the cost to replace your home and may qualify you for a discount. Make it a practice to contact your agent every 2-3 years to have a new replacement cost estimator completed on your home.

The agents at The Home Agency are always willing to estimate your replacement cost for you.

ACTIONS SPEAK LOUDER THAN WORDS.

HELP SAVE A LIFE TODAY!



Meet Jon Kneifl. Jon is 47 years old and is in need of a new kidney. This would be his second kidney transplant, the previous kidney lasting 13 years. His kidney has now failed and his health is suffering.

A lot of people mistakenly think you need to be a close relative of the person needing a kidney in order to be a donor. But that's not at all the case — for many people, they don't have a close relative who is a match for them. So unless someone like you comes forward in time, no other options exist.

You could be a direct match if you are a A+, A-, O+ or O- Blood Type. Any blood type will help Jon enter exchange program improve his odds of being a recipient. Donors are eligible for protections such as lost wage reimbursement, travel, lodging, and mileage reimbursement, life insurance, disability insurance, legal support, etc.



If you're ready to start the living donor process, please start by calling **Linda** at **308-325-6387** or emailing her at **linda@bharealestate.com**.

Linda Kneifl
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HOMEOWNER'S: MAKE TIME FOR YOUR ANNUAL REVIEW

DIANE O'DONNELL

It's important to review your homeowner's insurance coverage every year. Make sure it includes any remodeling, the addition of expensive new personal property (such as jewelry or electronics), the installation of security equipment, or other changes that might impact your policy.

Price

The price of homeowners insurance depends on a number of things:

- **Your Home:** The cost to rebuild it, whether it is made of brick or wood, how far it is to the fire department or a water source, its age and condition, and the home's claims history.
- **About you:** Coverage and deductible, length of coverage, insurance-based credit history, claims history, and whether you insure multiple properties or personal properties such as a car with the same company.
- **Other characteristics:** Other factors may impact the price: smoke detectors, a swimming pool or trampoline, pets, or running a business in your home all factor in.

Coverage

- Different types of homeowners policies protect your home and personal property in different ways. Insurers describe coverage by the cause of a loss- a peril is the cause of a loss. Comprehensive policies insure against all perils except ones the policy explicitly excludes. The most basic policy insures only against the perils named in the policy, such as fire and theft. You can add riders to cover a risk a policy doesn't cover. Examples include damage due to sewer or drain backup and sump pump overflow.
- Most homeowner's policies don't cover earthquakes or floods, but you can buy separate policies to cover those risks.
- Policies typically insure not only the home but also other structures, such as garages. Most policies cover belongings in the home up to the amount stated in the policy and personal liability if you are sued.
- Most policies reimburse some of your expenses if you have to live somewhere else while your home is under repair.
- There are specific policies for condos, mobile homes, and older homes.
- Be sure to discuss all of your options for coverage with your insurance agent.

Claims

It's a good idea to review what you need to know if you need to file a claim:

- **A Deductible:** The money you have to pay out-of-pocket on a claim before the policy pays the loss. For example, assume you have a \$1000 deductible and the total claim is \$5000. You would pay the \$1000 and collect \$4000 from the insurer. A deductible may also be a percentage of the home's insured value, not a fixed dollar amount.
- **Actual Cash Value coverage:** Pays the repair or replacement costs after the insurer subtracts an amount based on the home's or personal property's age and the wear and tear. (depreciation)
- **Replacement Cost Coverage:** Pays the full repair or replacement cost, without subtracting for depreciation, for materials of like kind and quality.

How to Protect Yourself

- Shop around: The premiums insurance companies charge for homeowners insurance vary widely. It pays to take time to shop around to get the best value. Be sure to ask if you qualify for any discounts.
- Examples of discounts to protect your home (for example, add storm shutters), update the home's electrical or plumbing systems, get a new roof or add home security devices (for example, a burglar alarm). Memberships in certain organizations may also provide a discount.
- Consider bundling your insurance with one company: Some companies offer multi-policy discounts. For example, if you buy homeowners and auto policies from the same insurer, you may get a discount.
- Choose your deductible: A higher deductible may help you save money on your homeowner's insurance premium. Just be sure you can afford the deductible if you have a loss.
- Understand the trade-offs: Know the difference between actual cash value and replacement cost coverage. The premiums probably are lower for actual cash value coverage. But, replacement cost coverage pays more if you have a claim.

Top Things to Remember

- Know the risks to your home and take actions to reduce those risks. Know important policy terms. If you don't understand, ask.
- Compare insurers. Shop around to find the best price and coverage for you, including discounts.
- Choose the deductible and policy that meets both your need for coverage and ability to pay for insurance.
- Keep a printed inventory list of your personal belongings. You can also create an inventory from a free home inventory smartphone app: iPhone or Android.

For more information, please call us at The Home Agency. We will be glad to help you with all of your insurance needs.

Information provided by Nebraska Department of Insurance, website: doi.nebraska.gov



FUN, FUN, FUN!

CINDY DAVIS

On October 8th, 2021, a small group of friends met in Lincoln, NE, to meet for a wine tasting with Ryan Hill, owner of Hill Family Estate, from Napa, California. Ryan is a fourth-generation farmer in California, the first to start producing wine. The first generation in his family produced apricots, the second farmed prunes and apples, and the third generation started farming grapes. Ryan's dad is still farming grapes alongside of him. Hill Family Estate produced their first wines in 2001, and annual production ranges between 9,000 – 12,000 cases annually. They are 100% family farmed, family owned and family operated, growing fruit for Napa wineries as well as their own wines.

The event was hosted by Jim and Sharri Baldonado at the prominent JTK restaurant in downtown Lincoln. A beautiful evening, full of fellowship, great food - perfectly paired with Hill Family Estate wines, and also a big surprise toward the end of the night.

Ryan brought with him several of his family's marvelous wines, a few fun stories, and even some quick tips and lessons on wine-making. That wasn't all he gave that night though. Toward the end of the evening Ryan invited those attending to a little fundraiser. He graciously donated several bottles of wine to be auctioned off, with the proceeds going to the Team Jack Foundation; raising money for child brain cancer research. By the end of the evening, over \$20,000 was raised!! Thank you, Ryan, and all those who gave so generously to this wonderful cause!!

If you are a wine lover, check out this awesome family and Hill Family Estate at www.hillfamilyestate.com.

REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

It's September 23rd as of this writing and some of the shorter season beans are being harvested in south central Nebraska. A few dryland corn fields are being harvested as well. We are a week or two away from full scale harvest. Yields will vary greatly this year as we had pockets of almost no rain. Thank goodness we had a full soil moisture profile going into this year. With the current grain prices it should be a very good year to be in agriculture.

To all of my insureds: thank you for trusting me with your crop insurance needs. I really appreciate it, and I hope to do business with you again next year.

Andrew Bellamy

Ansley, NE

What a year – what a summer! I'm not sure where it went, but all of a sudden, I have a jacket in my truck in case the mornings are cold. Fall is upon us, and the combines are in full swing as I'm writing this. While the area was short on wind and hail, we were unfortunately also short on rain. Hopefully, everyone made it through the dry spells and pulled out some great yields; better yet, got an early to mid-summer price tag to go with those bushels. If you are looking to take better advantage of price rallies in the future, let me know and we can talk about how many bushels you can market early in order to get the balance sheet looking better, sooner in the year!

Around the Bellamy house, things are settling in for the fall and winter. Maverick has started preschool, and Lincoln has started full-time daycare. By the time you read this, we will have a know-it-all four-year-old and a very bossy two-year-old. Maverick does like to share his day with us, but sometimes

you must ask a few leading questions to get him started on just what he learned. Lincoln is working on talking, but with his older brother, it's hard for him to get a word in. Lincoln also prefers to just be outside whenever he gets the chance, so I'm worried that this winter, without being able to run off energy outside, the house is going to feel very small!

Megan and I have been enjoying the garden (mainly me) and canning (mainly Megan). She has had some long, intense conversations with me and said that if the gardens are as big next year, she will leave me and not look back. I have told her I will try better next year, but next spring will probably call her bluff. With the kids in preschool and daycare, Megan has been able to take on more work and without the hassle of lining up sitters all the time, she is a lot happier. She has also been tasked with a new honor of representing the Team Jack Foundation by sitting on the Combined Health Agencies Drive board.

As always, thank you for your business! Please reach out any time with questions. We wish you and your families a joyous holiday season and a Happy New Year!

Enos & Jill Grauerholz

Beloit, KS

We hope by now harvest is about wrapped up and everything went well for you.

As we are beginning harvest when we write this, we are seeing such variable in the yields. A few miles difference has made a huge yield difference. This is where optional units shine. Each unit is separately insured so those fields with bad luck will get a claim payment. There is a lot less disappointment for those with optional units.

Time is flying and we are so happy to

announce we will be grandparents in January! (I know we seem too young!) Gage and Lindsey are anxiously awaiting. We are super excited to spoil this little boy!

Let us know what we can do for you. We love to help!

Rhonda Jones

Kirwin, KS

Hello from North Central Kansas! It is fall here, but the temperatures still reflect summer heat! It's the end of September, wheat drilling and soybean harvest is just getting started. The rain events have been very spotty in this area. I don't look for record setting yields!!

The grains and livestock markets have been on a roller coaster. Input costs are rising at a rapid pace. Knowing your break-even is going to be very important for forward contracting your bushels for the upcoming year.

Our sweet baby granddaughter, Hannah Renee Roberts arrived on July 13th. She weighed 9lbs and 7 ounces. We are very blessed with a healthy baby. Her momma and I get to share our middle name with hers. Her brother loves holding her and gives lots of kisses too!

My harvest came from the garden. I planted nine Roma tomato plants and canned over 150 jars of salsa, pizza sauce, and pasta sauce to share with family and friends. I also tried something new - making jam! I made apple pear and peach pineapple. The apple pear can be heated and poured over ice cream. It tastes like apple pie without the crust. Yummy! Jam and a homemade loaf of bread or dinner rolls makes a great gift especially for the holidays.

Hopefully your harvest is complete and your yields were better than expected. Please get your production turned in if you haven't already. Timely reporting is very important!

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

APPLE-PEAR JAM

- 3 c. pears, peeled, cored and quartered
- 1 c. apples, peeled, cored and quartered
- 2 T. lemon juice
- 1/4 t. cinnamon
- 1/8 t. allspice
- 1.75 ounce pkg. dry fruit pectin
- 1 T. butter
- 5 1/2 c. sugar
- 7 1/2-pint canning jars and lids, sterilized

In a food processor, pulse pears and apples until fruit is chopped into small pieces. Transfer fruit to a large saucepan; stir in remaining ingredients except sugar. Bring to a rolling boil over medium-high heat. Add sugar and stir thoroughly; return to a rolling boil for one minute. Remove from heat; skim off foam with metal spoon. Ladle jam into jars, leaving 1/4-inch headspace. Wipe rims; add lids. Process in a boiling-water bath for 10 minutes; set jars on a towel to cool. Check for seals.

A wonderful addition to any table!

Makes 7, 1/2-pint jars.

Clark Redding, Larned, KS

Fall has arrived and the temperature is below 100. What a summer!!! This isn't global warming, it's global boiling. You can argue about the causes, but the results are the same. It's been one HOT year.

It's still dry in NE Colorado. What a year to plant more non-irrigated corn, a good plan that Mother Nature decided not to help with. Some may make it, but there's a lot that won't. It's going to make for some dicey planting conditions for this year's wheat crop. Speaking of wheat, the MPCCI guaranteed price in Colorado is \$7.10 and \$7.08 in Kansas. Now that's a guarantee!

Irrigated corn looks good in most places with minimal hail damage this

year. It could be a good harvest.

Kansas has had more luck when it comes to moisture this year. Normally, this time of year everything is brown and dry, but we have been lucky with timely rains. Heck, they're still mowing the ditches around here (October)!

After a good wheat harvest, we're looking forward to a great fall harvest. Hail has been an issue in places and in those places, especially around Pawnee and Edwards counties, it was severe. Some good looking irrigated cotton, corn, and soybeans have been chewed up pretty badly. Outside of that, it looks good for the rest of our area.

It looks like we're going back into the Covid protocols. Let's all be mindful and take the precautions. Whether you get your shots or not, be careful. I lost my best friend this year to Covid. It made it a personal issue with us. Take care all.

Kevin & Sara Ross McClelland, IA

Greetings and happy fall 2021! As I write this, we are early into the harvest in SW Iowa. Yields appear to be tremendous, but it is kind of what I was expecting for the growing season we had. It's not over until it's in the bin though! Prices continue to be supportive due to great demand overall and tight stocks. From the folks I talk to across the country, I am thinking these ending stocks numbers could go up significantly, so it is crucial that the demand from livestock, ethanol, and exports are all strong. The weather seems to look good for a while, but the soybean harvest has been frustrating with a lot of cloudy and damp days with little breeze, preventing us from getting as much done in a day as we would all like. Wishing everyone a safe and bountiful harvest! Buckle up in those machines while traveling, and remind your friends and neighbors to slow down a bit more this time of year when driving, as to give the big equipment room while on the road. It's a great time of year to enjoy the beauty that surrounds us in the fall. Best wishes to you all for the rest of the year!

TOFFEE BARS

- 1 C butter
- 1 egg yolk
- 1 C coconut sugar
- 1 C almond flour
- 1/4 C coconut flour
- 1 teaspoon vanilla
- 2 C chocolate chips
- 1/2 C chopped stalted and chopped pecans

1. Preheat the oven to 325 degrees and grease 9x13 baking pan.
2. Cream the butter, egg yolk, and coconut sugar together; mix well. Add the almond flour, coconut flour, and vanilla, beating until well mixed.
3. Spread the mixture in the baking pan and bake for 25 minutes.
4. Remove the pan from the oven and spread the chocolate chips over the hot crust. Once the chips are melted, sprinkle the pecans over the chocolate.
5. Allow the bars to cool completely and harden before cutting.



7 FINANCIAL STEPS TO TAKE BEFORE DECEMBER 31, 2021

AL KUZMA

It's Thursday, September 23, 2021, as I write this. The Nebraska Volleyball team just defeated Northwestern last night, and the Huskers are a 5-point underdog to Michigan State this weekend. It seems odd to be thinking about January 1, 2022, but it will be here faster than what you think.

It's probably November as you read this. Thanksgiving is right around the corner, and the holidays loom.

Here are seven financial steps to take before the end of the year:

1) Review your budget: By now, most of your income has hit the bank, and you have a fair idea as to what you have spent. Pull out bank and credit card statements and compare the actual expenditures to the amount budgeted. Did you overspend in certain areas, underspend, and if so, why? Time to analyze and adjust for 2022.

2) Budget for holiday gifts: Holiday spending can get a little crazy sometimes, especially if you don't have a plan. Nothing is worse than impulsive spending and facing those credit card bills when they come rolling in mid-January. You will be money ahead to have a gifting plan for the family. Coming up with ideas is difficult, so the best advice I can give you is ask. I have adult children and grandchildren. I'm asking my son and daughter now what the grandkids want, and I ask the adult children what they and their spouses want. If you can't come up with any ideas, a VISA Gift Card is always welcome.

3) Retirement savings: Have you contributed enough to your retirement savings? Maxed out your 401 k or IRA? Don't forget about the Roth IRA. If you remember my prior article about the Potential Tax Storm brewing, the talk on the street is taxes will most likely go up starting in 2026.

4) Roth conversion: Going hand in hand with item #3, if you have money in pretax money, 401 k, or IRA, that money will be taxed at some time in the future. There is a five-year window to pay the tax at the current reduced tax rates. There are a lot of software programs out there that can give you an idea what the tax consequences of doing a Roth conversion now-check with your tax preparer. If you are still stumped, give me a call, I can help.

5) Update your beneficiaries: This is an easy one to overlook. Have you had a change in your circumstances that warrants changing beneficiaries? Review not only life insurance but also retirement account, investment accounts, and real property. Talk to the good folks at The Home Agency for guidance, or feel free to give me a call.

6) Review stock holdings: If you have stocks that have appreciated and some that have declined in value, you might consider selling the ones that have lost money to capture losses that will offset capital gains on your winners, so you will owe less in taxes. Always a good idea to run this by your tax professional.

7) Make charitable contributions: December is often a time when we think about helping others. If you're considering giving to charity, be sure to get your donation in before December 31 so it can count toward the 2021 tax year. If you are old enough to be concerned with Required Minimum Distributions, you can kill two birds with one stone. It's called a Qualified Charitable Distribution (QCD). How it works is that you contact your IRA custodian and direct them to send your Required Minimum Distribution directly to your charity of choice.

So, there you have it. Personally, 2021 was a much better year than 2020, and I am looking forward to 2022 being even better. Until next time, may God Bless you.



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2021 WEATHER OUTLOOK & 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 THA's long time weather partner, eWeather-Risk a year ago February. Together THA and Arbol have the leading tools to protect you from adverse weather.

2021 has been very dry for a good part of the Corn Belt and almost everywhere west of the Mississippi. The latest US Seasonal Drought Outlook issued September 16, 2021 and valid through December 31 shows drought persisting in brown or developing in yellow for a good portion of THA's territory. The latest drought monitor released September 23, 2021 is on the right. Like the outlook, drought is widespread and severe west of the Mississippi except in Texas which was particularly wet this Spring and abnormally dry for a good portion of the Northern Corn Belt. Climate signal wise, a developing La Nina is forecast which should mean wetter conditions in the Pacific Northwest and the Great Lakes and dryness in the Corn Belt and across the Southern US.

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

complement your PRF as well as to help your winter wheat are recommended with this forecast.

This Fall, Arbol and The Home Agency are excited to launch yield guarantees for winter wheat and next year add on coverage for corn and soybeans.

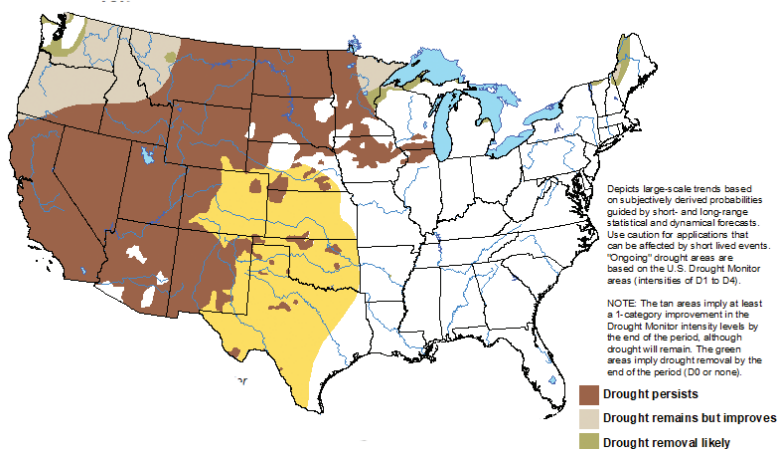
With these new programs, The Home Agency team has the tools you need to cover seasonal issues. Using a weather or yield hedge to offset your risk is a great way to keep your overall return on investment protected and help you market your crops when prices are at their highest early in the season when there is the greatest weather uncertainty.

Arbol's Programs are simple and objective:

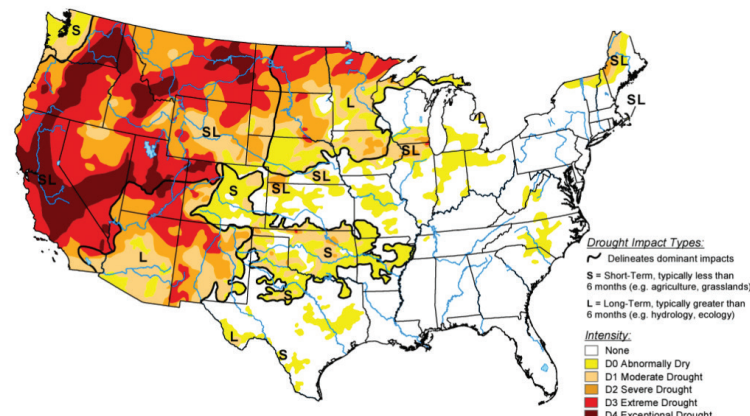
- Choose the acres, pick your coverage period, and elect your dollars of coverage.
- Get paid when the weather event happens-no proof of loss, no claims process, and timely payments.

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

US Seasonal Drought Outlook



Long Lead Precipitation





GOVERNOR'S AGRICULTURE EXCELLENCE AWARD

SARA ROSS

Each year, the Nebraska 4-H Foundation's Governor's Agriculture Excellence Awards are given to 4-H clubs in recognition for the club's work and their service work in the club and community. The Governor's Ag Excellence Awards are sponsored by the Nebraska Investment Finance Authority (NIFA) and the Nebraska 4-H Foundation. The annual winners receive \$500 to be used for conferences or workshops for others in the community, trips or tours for club members, community improvement projects, campus visits, fairground enhancement, intergenerational programs, and development of youth council. Each year 25 4-H clubs from across the state are awarded the \$500.

This year, one of the winners is Ben and Denise Walbrecht's daughter, Allison Walbrecht, and her Unified Showing 4-H Club, that originally started in Lancaster County and now has expanded into Otoe County, Nebraska. Her 4-H club empowers youth with special needs by pairing them with a buddy to show a lamb at a county fair. The buddy is there to ensure their safety and the lamb's safety. They learn about the animal and show it at their local fair in a special class for them.

Allison grew up on a beef cattle operation where she fell in love with the ag industry. She knew that was something she always wanted to do in her life and in her future. She joined 4-H at the age of 9. She had grown up watching her older sister show livestock and when she was old enough, she jumped in headfirst too. She always wanted to be at the farm as much as possible. She loved taking care of the animals and knowing it was because of her hard work that they were growing and healthy.

Allison also loved meeting new people, even outside of the livestock industry. She was diagnosed at the age of 12 with Tourette's syndrome, and when she was 15, she was introduced to her schools' Unified Bowling Team. She fell in love with the Unified movement, but quickly realized that bowling was not her strong suit. Then she saw a young lady with a disability at the Nebraska State Fair showing livestock. She knew then how she wanted to combine her two loves. Her 4-H club, Unified Showing, was born when she was 15 years old.

Unified Showing embodies everything 4-H is all about. She wanted to give every kid the opportunity to learn about animals and to show a lamb at their fair. They focus on life skills. They connect with others (their buddy) and form friendships. They also learn how to care for an animal and how to show it. They found out really fast that it can be frustrating at times, but in the end, they always form a special bond with the animal.

Currently, there are eight Unified pairs, eight showmen, and eight buddies. All are members of 4-H, and there are three repeat pairs from last year showing again!

Unified Showing has group practices along with individual practices. They have found that what works for one kid does not necessarily work with another. At her very first practice ever with the Unified kids and the lambs, there was one lamb that had been acting up all day long. Allison was super stressed about it. Then at the start of practice, a kid came running down the hill, and the lamb just let the kid hug it. It's like the animal just knew it needed to behave. These kids and their animals go through a lot and bonds are formed. That's one of Allison's favorite things, to watch the friendships grow.

When asked what she is most proud of, Allison says, "The kids. The way the showmen fully trust her, and constantly believe in her and the process, and watching how that pays off for the kid. Sometimes there are days when things do not go well. The kids always continue to try and never give up." Earning this award means so much to Allison. She said, "It's so cool to know that someone as prestigious as the Governor along with the Ag industry in Nebraska believes in her program and the kids. It means a lot that on the hard days someone is there supporting them."

Allison and the Unified Showing 4-H Club plan to use the money that comes with this award to expand into other counties. It will also help with the needs for the lambs as well as the purchase of the lambs themselves.

If you would like to follow along on social media, Unified Showing can be found on Instagram at @Unified.Showing and on Facebook Groups at Unified Showing.

BALDONADO PERSONALS

Fall is always a fun time for Sharri and I. As you all know, we love our Huskers! Every home football game for years, we set up our tailgating trailer early Saturday morning, prepare food and drinks, and wait for customers, friends, and family to show up. When the football game is over, we head back to the tailgating trailer to take down and then we run to the volleyball game. When it works out, we then run to Council Bluffs, Iowa on Sundays to watch the grandsons play football and soccer. Busy, busy weekends.

During the week, we spend some time with the Nebraska grandsons watching them work in the garden, help their mom can goods or gather eggs. Sometimes, Mav and I sneak away and go fishing. As you can see from the photos, I take 87 year-old Grandpa Dan fishing when I can too. It would be every day if it was up to him!

A lot of our friends ask, "How do you do all that? We would be exhausted." My response, we don't have time to be tired. We just get used to the running. Fall is a beautiful time of the year. I hope you have time to enjoy it too!

fin



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