

THE

HOME AGENCY

MAGAZINE





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PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO

On March 3, 2023, Sharri and I stopped by our daughter Morgan and Kyle's home in Ashland for a little supper before heading home. Little did we know that what they were going to tell us would make for a long next few months. Please read the following about Morgan's battle with breast cancer.

BREAST CANCER

March 13, 2023

This was the day I got the call and heard, "Morgan you have breast cancer. At this time, we think it's Stage 2."

So here Kyle and I are. First day of chemo (March 27). Kyle's been a trooper and has been my rock since we found out. If you know Kyle, he's a total wuss when it comes to anything medical. There's been many tears, frustration with so many doctors' appointments, doctors' calls, so many tests, picks, pokes, needles, contacting all my clients about closing my massage business, but yet so many laughs, hugs, and well wishes from those who already know.

Here's my diagnosis:

Stage 3 invasive ductal carcinoma breast cancer (cancer in left breast, left armpit, and has moved to lymph nodes in center of chest).

Grade 3 growing at an 80% rate (not good as I was Stage 2 and now Stage 3).

Triple negative, meaning the cancer is not growing from estrogen, progesterone, or Her2 hormones. Genetic testing all came back negative.

On a positive note, I've seen the entire inside of my body. For those who know me know I LOVE this stuff! I've had a bone scan (super cool to see bones and joints), MRI, CT scan, echogram (fun to see my heart), a couple mammograms, ultrasound, and PET scan.

The ultimate goal is to have all cancer cells gone before surgery. We are looking at six months of chemo and immunotherapy, then surgery and still doing immunotherapy during surgery time possibly, then radiation, and then back to surgery. I have created a calendar on a whiteboard so I can cross off each treatment, one appointment at a time! This is the plan for now, but will reevaluate it throughout the six months of chemo.

Also, I've had this question asked many times already, and, YES, I did feel a lump so I had it checked. Even if you think it's nothing, schedule an appointment to get it checked out!



April 17, 2023

Round 4 today! Last night was the night for the head shave. Once the hair loss hits, it hits hard! Had some good barbers to fix me up. I think Megan was having way too much fun with the scissors, and Kyle did an awesome job with the shave. They made it fun, and I am kind of liking the bald look.

May 15, 2023

Chemo #8 done today!

It's been a day. I'm in a mood and didn't know what to post, but I had people texting me to see how today went, so here's my post. Some days are better than others and today just isn't one of those positive mood days. My sleep the past two nights have been horrible so I'm sure that doesn't help.

I was able to get my chemo today, but my numbers are low so I get to go in tomorrow to get a shot to help boost them so I can stay on track. I also got my monthly shot to help preserve my ovary function and to not send me into early menopause. This is the shot that gives me hot flashes and night sweats so it sure does feel like menopause, but it's not, they keep reassuring me.

My lymph node under my arm has been becoming sore again and my oncologist said we are still on the right track, even though I feel like we are at a standstill with the tumors shrinking. I had massive shrinkage right off the bat, and I feel like it hasn't changed much, but staying as positive as I can. My next chemo, the A/C "Red Devil," she assures me will get it to shrink.

I was happy my oncologist was back from vacation. She surprised everyone and came in a day early as she wasn't supposed to be there, but she wanted to see all of us and check in on us. She really is a special lady and cares about all her patients!

I honestly can't complain as I don't have too many symptoms besides hot flashes/night sweats, fatigue, constant thirst, and now losing my taste, and chemo brain is starting to happen (I didn't believe it, but it's a thing). It could be worse. I know I can handle these symptoms.

May 30, 2023

Well, today I sat in the clinic office for about 60 minutes crying waiting for insurance to okay a new treatment plan and scans.

I went in for round 10/12 of chemo today only to break down crying to the nurse practitioner about how my breast and armpit are hurting more now than last week and that my breast had gotten bigger and harder. She went and got the oncologist after she checked me out and the oncologist came in and said, "Okay, let's look." She agreed and said we are changing plans as you have stopped responding to this type of chemo, but we have to "prove" it to be able to move to the next type. We had talked about this a couple of weeks ago when I started feeling my armpit tumor again, and today was my breaking point as I know my body well and I know the tumors have been growing for weeks as I can feel them.

My oncologist is the best and so was the nurse practitioner. They assured me AC is more aggressive toward breast cancer and that we will keep trying things to get this gone.

After many hugs from the oncologist, the nurse practitioner got to work to get scans set up. One of the nurses came in to check on me and sat with me while I cried, which made her cry. To say that the best and most kind nurses work at Papillon Cancer Center is an understatement. They truly are amazing!

Friday is the day I get to start AC chemo.

June 2, 2023

Round one of AC chemo! I didn't get great news yesterday as the ultrasound measured my breast tumor as larger than when we first started chemo and my armpit lymph node is the same size as when we started, BUT today I was able to start on a new regimen of AC and Keytruda. I'm grateful for that!

I didn't know if I would like the new facility as I was so used to my nurses at Papillon, but the nurses at Bergan are so nice and informative and the faculty is beautiful.

A client of mine is the nurse navigator there, so I texted her and told her I was coming in. She sat with us while I received the AC chemo so that made the time pass quickly. I had no reactions with these new drugs, which I was happy with as I was a little nervous since this is more intense.

The oncologist spent time going over studies and my regimen again to reassure us that she is doing everything she can. We are hoping insurance okays this new chemo regimen every two weeks instead of every three weeks. We want to attack it as hard and fast as we can! After today I will have three more of these treatments.





The four hours went quickly and then we headed home to sleep. I can tell this is a stronger dose as I'm extremely exhausted and a little nauseous. A long nap is on my afternoon schedule today.

June 16, 2023

AC #2 is done!

I didn't know if I would be receiving this treatment because earlier this week I got to spend three nights in the hospital from Saturday till Tuesday for a cold and fever. Yes, a common cold took me out and they think my fever was coming from that since I had no immune system at that time. So I learned a lesson: No more going anywhere except doctors' visits and I will be masked up from now on. I'm basically putting myself on house arrest until I'm finished with chemo.

Everyone keeps asking how this chemo is compared to the other ones I had received, and all I can say is it sucks. It's harder, but I keep telling myself it's nothing I can't handle!

I've seen a little improvement with my lymph node tumor, but that's about it. I was talking with my oncologist today, and she said I have another chemo on backup that I am getting approved (from insurance) if this AC doesn't work. She is proactive and I absolutely love that about her! She keeps assuring me that she's doing everything she can, and I know she is as Fridays are her days off and she comes in to see me and to okay me for chemo. She is simply the

best, and I have no doubt in my mind that she is doing what she can to help me get rid of this cancer.

June 29, 2023

Well, it's been an interesting week! Last Wednesday, June 21, I had an MRI and met with my surgeon who will do my mastectomy. We had planned to do the mastectomy on August 4. Then later that day she called and said, "I just looked at your MRI and I don't want to wait for surgery. Your tumors have grown, and we are worried that your pec muscle might be involved now. So we are stopping your AC (current chemo treatment) as you are not responding as you should. Now we will do surgery on July 7."

Yesterday, June 28, I had my PET scan to get ready for surgery on July 7. My oncologist went over it with us, and the good news is there are no signs of it traveling; the bad news is that I now have two lymph nodes involved in my chest, and the tumors everywhere else are obviously bigger. She said we have followed "protocol," but now we are not since you're not responding to "protocol." She wanted to give me fluids while I was there and wait for the surgeon to call her back to go over the PET scan with her.

While we were waiting, my oncologist came out and she said, "I told the surgeon I think we should move the surgery up and that you would be available any time and any day." I said, "Yes, of course. We are flexible." Not even five minutes later she came back and said, "The OR is booked for tomorrow afternoon and your surgeon wants to talk with you," and she hands me her cell phone.

Long story short, we are headed into surgery today to do the mastectomy. Do I feel prepared? Nope, but that's probably a good thing as I can't sit and think about it for another week. I sat and thought about it at 2:30 am for a couple of hours before I finally fell back asleep.

I have said it before, but my team has been the best. I told Kyle last night that if we didn't have my oncologist I don't know where we would be. She cares about her patients so much and is an advocate for them. My surgeon is also amazing, and I trust she will get the cancer from the left breast and all the lymph nodes from the armpit out of me.

So what's after surgery? Great question since there is no "protocol" to follow now. I do know I will be doing five weeks of radiation when I am healed and possibly a chemo pill and possibly a different kind of chemo. The oncologist will also look for trials for me to be a part of. She said my cancer is one of the most aggressive cancers she has seen since I have tried four different chemo treatments and none have worked, but I know she will find something that will. She will also be testing all the tumors for different things to see if it will tell her what chemo will work for me. She is also talking with other oncologists all over the U.S. to figure out what the next step should be.

June 30, 2023

Thank you to everyone who prayed, sent energy, and good vibes. We are heading home now. They were impressed with my recovery, and I was up and moving this morning so the surgeon said, "Okay, go home!"

The surgery went better than expected, and I am so happy with that. She took 11 lymph nodes from the armpit, obviously my left breast and had to take 1/3 of my pec major as the cancer was growing into that. I only have one drain, which I will have for about two weeks and a compression tank top to wear for awhile.

My pain is minimal right now as I have a block in, but it will be wearing off today, so I have some good drugs if need be.

July 5, 2023

Today I met with my surgeon to follow up from surgery. The good news is that I am healing really well and not on anything but ibuprofen once a day if I feel like I need it. I call that a success, and I am not in much pain. The not-so-good news is that I will be heading back into surgery on Friday, July 7 to remove more of my pec major muscle. The surgeon called me Monday with this news and said it was up to me what I wanted to do. I said I wanted to make sure we get clean margins and if that means going back in to remove more then we will do so. She said she agreed with my decision and that is what the oncologist wanted also. So we will be heading in early Friday morning and surgery won't take more than an hour. Once I am awake and coherent, I will be heading home, no overnight stay is required.

I've said it before, and I will say it again. My team, my oncologist and my surgeon, have been the best. My surgeon gave us her personal cell phone number to call or text about anything as she was heading home for the 4th to be with family. She then called on Monday, July 3, to go over my pathology report and to ask how I felt about surgery. These ladies never take a day off, I swear!

I also found out today that I am switching radiologists. My surgeon wanted me to make sure I had the best, and she said if I was in your situation and lived anywhere in the Midwest, I would be going with this one. I am happy because our original meeting with the first radiologist I didn't have a strong "I like you" feeling like I did with my oncologist and surgeon, so finding out today she is switching me to a doctor she specifically wants, makes me happy.

So what is the next step? For sure radiation in four to six weeks. They are pushing for four weeks as they want to hit those two lymph nodes in my chest as quickly as they can and then talks of a chemo pill while doing radiation. I will meet with my oncologist in a couple of weeks to go over what the next plan will be. We still have a long-ish road ahead of us, but we are optimistic that next year will be a new year for me.

I again want to thank everyone for their prayers, energy work, and good vibes that were sent our way. Some days aren't the easiest, but I eventually make it through as I reread comments on social media and read my cards I have received. If I didn't have all the support that I have, I know I wouldn't be in as good of a position as I am now. THANK YOU for all the love!

Morgan and Kyle

July 7, 2023

The surgery went as well as expected this morning. I was informed the surgeon took 1/2 my pec major muscle, my top intercostal muscle and shaved a little bit off my top rib to test. We will know more next week when pathology comes back. We are praying for clear margins!

July 13, 2023

Great news! I got the call on Monday that everything the surgeon removed came back negative for cancer.

I met with my oncologist today and I will start radiation therapy in about 3 weeks' time, roughly the week of August 7. After 5 weeks of radiation (I think unless it's more, I meet with the radiologist on July 25) we will start a chemo pill to ensure we get all the cancer cells.

I have also been asked how do I feel. Honestly, I am healing really well and have not taken any pain meds since Sunday and I was just taking ibuprofen. I feel better knowing that most of the cancer is gone (I still have 2 lymph nodes in my chest wall that are positive), but still being proactive with the radiation and the chemo pill. My oncologist also informed me that she wants me to get a PET scan every 2 months and I support this as we want to make sure there is no cancer in my body after radiation. This is just a safety protocol but will ease my mind knowing that we are keeping an eye on my body for a while.

Again, thank you to everyone for all your support this past year. I am truly blessed with amazing people in my life.

To say the least, it breaks my heart to see her go through all of this. Sure, we as a family have been around Team Jack and Make-A-Wish and have seen kids suffer with all kinds of health issues, but never cancer this close to home. I would take her spot any day, as most parents would, just to see her not suffer, but Morgan is a warrior, and she will win this battle. It still hurts nonetheless, and I cry every time I have to talk about it. Thanks for all your thoughts and prayers as we all get through this.

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CROP INSURANCE UPDATE

CINDY DAVIS

The spring season was a good one, compared to many of the years' past. The row crop planting even saw some timely rains in the Midwest, which doesn't happen very often. Just as nice; we didn't have near the replant claims or early hail storms that normally keep the adjusters hopping during the planting season. Hopefully that weather pattern continues, especially the rain, throughout the summer. Unfortunately, a lot of the rain that blessed the Midwest, didn't find its way down south, and the little that did, came just too late for much of the winter wheat. In fact, parts of the south remained in a D2 drought, with many parts of Kansas still in a D3 and D4 state as of June 19, 2023, on the U.S. Drought Monitor. I've seen reports stating the 2023 Kansas and Oklahoma wheat production could be the lowest in 30 years. The adjusters have definitely been busy down there, and we hope the summer will bring much needed moisture for their row crops.

2023 Wheat Harvest

For those lucky enough to have a wheat crop, I hope harvest went well. Before long we will start the 2024 crop year and be thinking about drilling next year's wheat crop, so if you haven't already done so, your agent is in need of your 2023 wheat production. They will need to update your databases with the '23 production to get you the most accurate quotes possible for the next year. Another quick reminder, when reporting production to your agent, they will also need the record type. This was an RMA requirement put in place a few years back. Some of the most common types are: production sold/commercial storage, farm stored – measured by the producer, automated yield monitoring systems, farm stored

– measured by an authorized representative of the company, livestock feeding records, claim for indemnity, appraisals in non-loss situations, as well as a couple other types. Below are the 2023 projected wheat prices, as well as tracking dates for the harvest prices.

2023 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	\$8.77	Sept. KCBOT July 1 – July 31
KS	\$8.79	July KCBOT June 1 – June 30
IA	\$8.45	Sept. CBOT July 1 – July 31

2024 Winter Wheat

Before we talk about the row crop harvest coming up, let's focus on the next deadline for crop insurance. The Sales Closing Deadline for 2024 Winter Wheat will be September 30th, 2023. All changes, new policies and cancelations need to be completed prior to this date. The crop insurance industry seems to be ever changing, and your policy is too important to your farming operation to omit any imperative options or endorsements! Let your agent help you with all the details. Below are a few more reminders and helpful hints to keep in mind when you meet with your agent:

- Be sure to verify all social security numbers (SSN's) and EIN's on your policy. Also, it is very important to let your agent know if your entity has changed. Have you incorporated or formed an LLC? Has someone on the policy passed away? Has a marriage or divorce occurred? Maybe you

have set up a trust and your policy needs to be changed to the trust name.

- Review your plan of insurance with your agent as well as your coverage level and options – there are so many options!
- Do you have a policy in place for every county you will have wheat and intend to insure it? If you are thinking about purchasing ground in another county, be sure to let your agent know.
- If you are aware of any High-Risk Ground or think there could be high risk land in your operation, be sure to ask about other options for this land. Premiums in high-risk land could be rated much higher.
- If you plan on breaking out any new ground, it is very important to let your agent know prior to the Sales Closing Deadline. This ground may not be insurable unless a request is sent in to the company. Native Sod that is broke out has some very strict rules and, in some cases, could only be insured at a decreased yield for 4 years.
- If you will be insuring for a landlord or tenant on your policy, this also needs to be disclosed at Sales Closing Deadline.
- If you need coverage for hay land or pasture, now is the time to discuss this with your agent as well. PRF (Pasture, Rangeland, and Forage) policies are available in most counties.

Once again, the deadline for 2024 Winter Wheat is September 30th, 2023. Be sure to get in and visit with your agent about your coverage before this deadline – this is the time to get all your questions answered, your policy reviewed, and to have peace of mind that your coverage is the best it can be, customized to your farming operation.

2023 Row Crop Harvest

Before long, all thoughts will be on bringing in the row crop harvest. The fields and farmsteads will be buzzing with activity and the combines and trucks will be on the move. We wish you all a safe harvest! Below are some reminders to keep in mind as you get ready for harvest:

- **If you still have last year's grain stored in bins, it is very important to call your agent and get an adjuster out to measure the old crop. New crop grain should not be stored in the same location until this is done.**
- Never destroy a crop until you have called your agent and an adjuster has given consent to do so. This could not only jeopardize a loss, but could also have a very negative impact on your approved production history (APH).
- The same holds true if you will be chopping silage. Let your agent know as soon as possible to give the adjuster time to contact you and get the acres appraised, if necessary.
- Keep your production separate by unit, even if you have elected Enterprise Units (EU) on the crop/practice. Commingling grain could be very detrimental and even take you completely out of a loss.
- Mark your scale tickets by unit number and/or legal

location, and keep track of any grain that is being fed. This will make for a quicker claim and/or audit process.

- Production Hail policies with losses on them cannot be finalized until production is turned in. It is very important, if you have a production hail policy, to keep your production separate by field or pivot, also.
- **If you use precision farming techniques to report production, make sure you have your calibration report complete and ready for your agent and adjusters. According to the Loss Adjustment Manual (LAM), insureds must have calibrated the yield monitoring system at the beginning of harvest for each insured crop and crop year, in accordance with the operator's manual specifications. (This includes yield monitoring systems capable of self-calibrating). The sensor calibrations must not exceed three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor, or be continued until results are within tolerance.**
- Be sure to get your losses turned in timely. Don't wait until the end of harvest to report a loss to your agent. The policy provisions are very clear about loss reporting. The provisions state that in the event of damage or loss it is the insured's duty to give us notification within 72 hours of the initial discovery of damage, but no later than 15 days after the end of the insurance period. For most crops the end of the insurance period is the earlier of: 1) harvest of the crop 2) destruction of the crop or 3) the calendar date for the end of insurance as listed in the Crop Provisions. Don't wait until the end of harvest to turn losses in.
- Report your production to your agent as soon as possible, after harvest is complete.

The Projected Prices for the 2023 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

2023 Row Crop Prices and Harvest Price Tracking Dates

Crop	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$5.91	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$5.84	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO	\$13.76	Nov. Sbean CBOT Oct. 1 – Oct. 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

2024 Pasture, Rangeland, Forage

Another sales closing toward the end of this year will be for the Pasture, Rangeland and Forage (PRF) policy, on December 1, 2023. This policy has seen increasing interest in the past years and has helped producers gain extra protection on their perennial pasture, rangeland or forage acres. The program helps protect a producer's operation from the risks of forage loss due to lack of precipitation and can be customized by the many different options available within the policy. I will go into more detail in our next issue of the magazine, but feel free to contact one of our offices today, with any questions.

RpowerD

One last product I will mention is a private revenue product that we are able to write through one of our Approved Insurance Providers (AIP). An RpowerD policy can help align crop revenue insurance coverage with your operation's marketing strategies. It can provide increased revenue coverage for corn or soybeans (in select states) with the power of built-in flexibility in pricing options. The RpowerD policy requires a policyholder to have a federal crop insurance Revenue Protection (RP) policy. It has an expanded sales period of April 15, 2023 through April 1, 2024. The sales closing date for this policy is April 1, 2024. Producers have the ability to set a minimum revenue floor on intended acres up to 11 months earlier than the federal Revenue Protection policy's sales closing date. Like PRF, there are numerous elections involved in the policy. Give your agent a call today for more information.

Have a Safe Harvest!!

The law of the harvest is to reap more than you sow. Sow an act, you reap a habit.

Sow a habit and you reap a character. Sow a character and you reap a destiny.

James Allen – 1864-1912 - Author

LRP, IT KEEPS EVOLVING

ARLYN RIEKER

It wasn't but a couple years ago I shared changes the Risk Management Agency (RMA) was making to the LRP policy, which included: increasing the subsidy levels to 35-55% range, allowing the premium to be paid at the end of the insurance period and increasing the allowance of selling the cattle prior to the end date up from 30 to 60 days. They also allowed increased head limits to:

- Feeder Cattle – 12,000 head per endorsement/25,000 head annually
- Fed Cattle – 12,000 head per endorsement/25,000 head annually
- Swine – 70,000 head per endorsement/750,000 head annually

Feeder cattle were and still are categorized in two weight ranges as Weight 1 and Weight 2. The category of Weight 1 used to be <599# insured weight, it has now been revised to 100-599#. For the Weight 2 cattle, weights have been revised from 600-900# up to 600-1,000# insured weight. I really like the Weight 2 revision, as we will now be able to insure the gap we had in the past on the 900-1,000# cattle. I have had many producers who wanted to insure their 950# cattle and could only go up to 900#. As for the Fed cattle revision, the weight range has increased from 1,000-1,400# to 1,000-1,600#. This is a good change for producers wanting to finish their cattle up to 1,600#, they can now insure the extra weight to allow the calves to grade select or higher with a yield grade of 1-3 upon slaughter. It's also good for the lots that consistently finish the cattle above 1,400#. The ending price for fed cattle is derived from the Fed Cattle Basis and it has been revised from "35-65% Choice" to "Over 80% Choice" to reflect improved quality grades.

Another change is in the definition of unborn livestock. It is now livestock not born on the effective date, but expected to be marketable before the end date. If insuring the unborn category, you will now be required to provide documentation verifying the number of pregnant cattle capable of producing



the number of unborn cattle insured.

Yet another change: Proof of ownership has been introduced into the LRP arena.

Proving Ownership: When RMA increased the premium subsidy paid, it made the LRP policy very competitive with a “put”. Producers don’t have to have ownership of the animal to purchase a “put,” however the producer does have to have ownership to purchase an LRP policy. My main concern was -- how would the government regulate proof of ownership of the cattle being insured under the LRP policy? These most recent changes address this and will provide integrity for the LRP policy, which in my opinion is good. The policy now states: To receive an indemnity, you must provide documents verifying ownership of your share of the livestock insured. Required documentation to complete the loss process will be more than in the past, but I feel is a positive change to the policy. Moving forward, if you write coverage on your livestock, we will be visiting with you about providing this documentation.

Oh wait, another change: As of July 1, 2023 the sales period will be from when the prices and rates are released on the RMA website to 8:25 AM Central Time. The 9 am deadline we have talked about for years will no longer be available. It’s also worth noting that a signed endorsement will also be required to be submitted to the company by your agent no later than the 8:25 am close of the sales period.

All these changes are great for the program and I’m glad they were made. They have definitely made LRP a more attractive and viable option for livestock producers.

One more key item of interest: The LRP Basic Provisions states that if the producer sells his livestock more than 60 days before the ending date, the coverage is terminated and premium is still due. On June 9th, 2023 RMA released a bulletin to assist producers in managing drought conditions, waiving the 60-day ownership requirement for coverage purchased June 9th or before. This allows the producer more marketing flexibility during these drought conditions.

Below is a brief overview of some coverages we are currently writing.

Insured weight	Coverage/cwt	Insured value per head	Cost/head
599# Steers	\$273.24	\$1,637	\$47
700# Steers	\$248.40	\$1,739	\$51
850# Steers	\$248.40	\$2,111	\$62
1,000# Steers	\$248.40	\$2,480	\$72

As a reminder, Livestock Risk Protection is an insurance policy designed to protect against one thing: A decline in market price below the insured’s selected coverage price.

If you have any questions or are interested in LRP please contact one of our agencies listed on the back of this magazine.

BEST OF DAWSON AND GOSPER COUNTIES



THE HOME
AGENCY

Both Baldonado-Owned companies have been nominated for BEST OF 2023 as Best Real Estate Agency and Best Insurance Agency. We would appreciate your daily vote starting August 8th for the chance to win for a second year in a row!



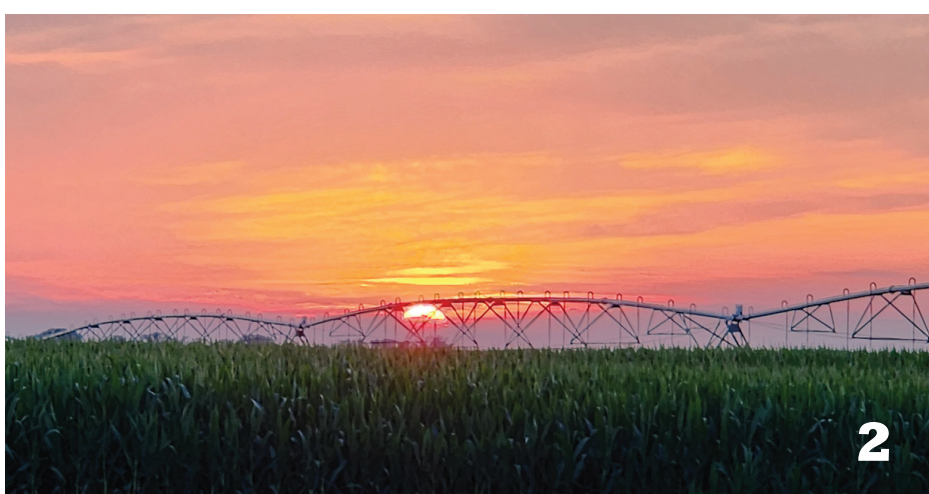
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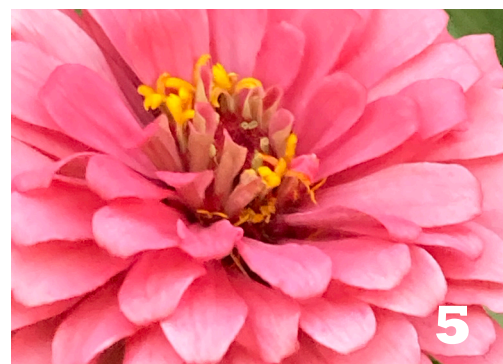
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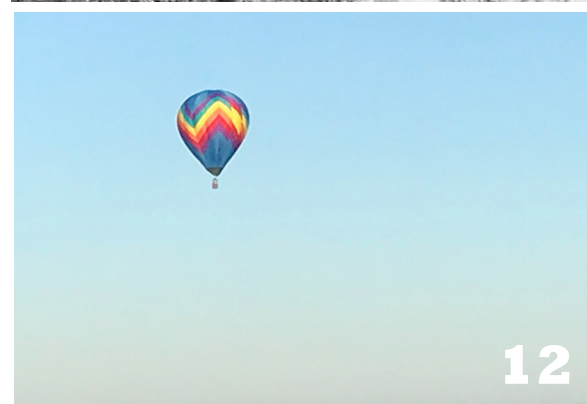
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1, 3, Teresa Osborn
 2, 8, Ben Rand
 4, 9, 11, Trista Koch
 5, 10 Jeri Schultheiss
 6, Scott Crumbaugh
 7, Megan Bellamy
 12, Diane O'Donnell

*If you would like to be featured in the next issue of
 The Home Agency Magazine, submit entries to
jweissert@thehomeagency.com!*



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REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

It's the middle of June and the dryland crops in most areas of south-central Nebraska look more like it should be the middle of August. I have lived here all my life and have never seen the crops look like this at this time of the year. With consistent, timely rains we could still have very good yields, but the window is closing. Everyone, please remember to get your dryland pivot corners marked, either with mechanical means or with precision farming methods; we certainly do not want to have an adjuster deny a claim because there wasn't a discernable break.

Andrew Bellamy

Ansley, NE

I hesitate to say this, but as of writing this at the end of June, we have some great looking pastures and crops that Mother Nature has sure helped with giving more than average rain for the area. While we can easily keep in mind the pain that eastern areas are feeling, dealing with dryer conditions, it has been a great feeling to see a darker shade of green around the area than what we have been used to.

Megan and the kids are doing great. Penelope will be one on July 4th and by the time you read this I am sure she will have taken her first steps and not looked back. It is a good thing that she has two helpful older brothers (and I am not speaking for Megan) but they will be a godsend in helping me keep up with her. We have been making it out to the lake a lot and all three kids love the water. Maverick has been mastering his bike and Evil Knievel skills. Recently his goal is the longest black mark he can make on the driveway when he comes

flying in to a stop. Lincoln, when he is not mastering his innocent look, usually has a shovel in hand and is side by side with Megan weeding the landscaping or just digging a hole where one isn't really needed. He is also great at taking his little sister for a bumpy ride in his gator as they follow Maverick on his bike. Megan has kept busy with work and the aforementioned landscape as we cut back in pursuit of more easily manageable grass.

As always, with harvest approaching before the next article, I wish everyone a safe and prosperous harvest. Thank you to all my insureds for allowing me to help you with your risk-management decisions for the 2023 crop year. Please don't hesitate to call if there's anything we can do for you in the future.

Enos & Jill Grauerholz

Beloit, KS

Although I am writing this in June, you are reading this in August, we are praying it's not too hot and dry. Hopefully the fall crops are looking wonderful. This wheat crop was the first time we had every single policy with a wheat claim. So that's not a great start to the year. We know it was a tricky process for some, deciding whether to cut your wheat or destroy was a hard decision to make. We thank all of our adjusters for their hard work and patience with this, their job was brutal. Just a reminder that you must talk to your adjuster before you destroy, swath, chop, or replant any crop for any reason. Just let us know and we can get you turned in for an appraisal or permission.

Livestock Risk Protection has been very popular and with good reason. High cattle prices and a higher government

subsidy has made LRP cost effective. Please give us a call for a quote. It is a little tricky to write the policy as we have to do it after 3:30 pm and all paperwork needs to be submitted in the system by 8:25 am. The sooner in the day you decide you want coverage, the better.

Enjoy your end to summer and back to school activities. Please let us know what more we can do for you!

Rhonda Jones

Kirwin, KS

It's the middle of June and the wheat in north central Kansas is starting to ripen. There are fields of good-looking wheat, thin and short wheat and destroyed wheat due to poor stands and drought conditions. The rain we've received in the last couple weeks has been a blessing for spring planted crops and the pastures. I sure hope the rains continue!

Bill and I will be celebrating our 40th wedding anniversary in August with a trip to Durango, Colorado to ride the steam engine. We are looking forward to some time off the farm.

What to do with all that zucchini from the garden?

Zucchini, Squash & Corn Casserole is a family favorite. Great make ahead side dish and perfect for potlucks and cookouts. The recipe can easily be cut in half or divided into two pans and freeze one.

If you need some vegetables or would like to sell some, go to the Phillips County Farmers Market. The event is held the second Tuesday of each month from June to October. Check out their Facebook page, Phillips County Farmers Market. Lots of baked goods, food vendors, craft vendors and much more!

Clark Redding,
Larned, KS

My, my, my how things can change. It wasn't that long ago Kansas and Colorado were looking down the barrel of a nasty drought. And now, we can't get into the fields to finish spring planting, for the rains that keep on coming. Although we will never be disappointed to get rain, it is always welcome. However, right now this Global Warming thing is getting to me.

Our corn, soybean, and wheat prices are ticking up nicely at this time. Might be time to do a little pricing. What a deal, there is plenty of moisture with the expectation of a good crop with prices we can actually live with. Scary huh?

Kansas is right on the verge of full-on harvest. Probably some being cut in the south. Pawnee County wheat is not looking so hot. The rains came a little too late for some, and the hail came just in time for others as the six-bushel appraisal is now a zero and we will plant milo.

Colorado wheat is in better shape. Those winter snow falls were a God-Send. Kansas sure could have used some of that.

All in all, things are looking much better than last year at this time. Most are planted into a much better profile, with the expectations of a good crop down the road. Let's hope it stays that way, but you never know.

Kevin Ross
McClelland, IA

Summer greetings from southwest Iowa. I know that many of us have been dealing with similar dry circumstances this spring, so I believe the next statements aren't unique to us this year. It seemed like the sins of planting that are generally forgiven by spring rains all decided to be amazingly obvious to the naked eye. The issues from non-activated chemicals, anhydrous burn,

compaction, residue, and just general emergence issues from lack of moisture, are all seen in our area. Most years they aren't this obvious, but both the beans and corn seem to be moving rather slowly waiting for the moisture, though I am sure underground they are searching and finding enough. Our April and May were exceptionally dry with a record set in May for moisture, or lack there-of. Needless to say crop conditions could be a concern for many this year all throughout the growing season. Starting out behind the 8-ball is never the position you want to be in. Prices seem to be hanging in there decent, but I think we are all looking for some weather premium to be built into this market. Soon the discussion will turn to fungicide applications and pest control. Few irrigators in our area to deal with in the summer, so lots of praying for rain here. Wishing you all the best for the remainder of the growing season and hoping the markets can give everyone a bump to get some more good sales on the books. Enjoy the summer days!

Ben Rand
Benkelman, NE

This has got to be a first. While I write this, Southwest Nebraska is leading the charge on rainfall. What a wild time to be alive. With portions of SW NE receiving over 13 inches of rain in May, for the first time ever, as I write this, we don't need rain. Of course, more would be welcomed due to the absolute dismal sub soil moisture levels, we are greatly thankful for what we have received. I'm not sure I've ever seen Dundy, Chase or Hitchcock Counties so green.

Northeast Nebraska, and the remainder of the corn belt remain starved for moisture with a new D4 drought rating moving south into the SC/SE Nebraska regions. Drought conditions popping up in the eastern corn belt are supporting these corn markets and making farming in SW Nebraska fun again.

As we move into June and July, you'll hear from me for acres. Yes, its that time again for acreage reports. I'll be spending every Wednesday in the Benkelman office through Acreage Reporting date of 7/15. If you need anything, reach out, I'll be happy to help.

Zucchini Squash & Corn Casserole
Rhonda Jones

Ingredients:

1 ½ lb yellow squash, cubed
1 ½ lb zucchini, cubed
¼ cup butter, divided
1 cup diced sweet onion or 1 tsp onion powder
2 garlic cloves, minced
3 cups corn kernels – fresh corn off cob is the best
¾ cup shredded cheddar cheese
¾ cup shredded Monterey Jack cheese
½ cup sour cream
½ cup mayonnaise – not miracle whip
2 eggs, slightly beaten
2 tsp pepper
1 tsp salt
1 ½ cups fresh breadcrumbs, divided
1 cup grated parmesan cheese, divided

Instructions:

-Preheat oven to 350 degrees. Lightly spray a 9x13-inch pan with cooking spray.
-Melt 2 tbsp of butter in large skillet over medium-high heat. Add zucchini, squash and onion. Sauté until tender.
-Add garlic and cook an additional 2 minutes.
-Remove from heat.
-Stir together cooked zucchini, squash, onion, corn, shredded cheeses, sour cream, mayo, eggs, salt and pepper. Stir in ½ cup of breadcrumbs and ½ cup of parmesan cheese.
-Spread mixture into prepared pan.
-Melt the remaining 2 tbsp of butter. Combine melted butter, remaining breadcrumbs and parmesan cheese. Sprinkle over casserole.
-Bake uncovered for 45 – 50 minutes.
*This casserole can be made ahead of time and then refrigerated, or freeze unbaked for later.



PREPARING A FARM RISK ASSESSMENT

CORBETT HAHN

As the primary owner of a farm operation, it's imperative to routinely conduct a Farm Risk Assessment. Identifying potential risks can help protect yourself, your property, and others—such as employees, customers, or tenants. Farmers Mutual of Nebraska, the largest insurer of farm property in Nebraska and South Dakota, recommends conducting a Farm Risk Assessment annually, as well as meeting with your local agent for an insurance review. The need for an annual review is especially pertinent as storm frequency and severity continues to increase across the Midwest. For example, calendar year 2022 was the largest wind and hail loss year in Nebraska to date with nearly \$2 billion in insured property losses, attributable to six individual storm events. Neighboring South Dakota wasn't too far behind with a staggering \$1.2 billion of insured property losses from seven individual storm events.

As you begin thinking about conducting a Farm Risk Assessment for your operation, there are three main parts to consider: operational vision, risk identification, and coverage limit review.

Part I: Operational Vision

Reflect on the initial vision created for the farm operation and consider whether all initiatives are currently in place or if some are still in the pipeline. If the operation has scalable growth in the future, think through aspects such as acquisition of property, heavy equipment, livestock, farm buildings, employees, etc.

Part II: Risk Identification

Based off the vision, identify potential risks. Insured property loss is most commonly due to severe wind and hail. Non-tornadoic wind and hail perils may include property damage, bodily injury, or damage due to a wide-range of causes such as fire, lightning, explosion, theft, aircraft, civil unrest, vandalism, collapse, falling objects, freezing, weight of snow/ice/sleet, water damage, animal attack, drowning, livestock loading/unloading accidents, and lack of proper heavy equipment training among others. Additionally, you may want to consider securing coverage for things such as breakage of cab glass in mobile farm equipment, borrowed farm machinery, death of livestock, and cross liability.

Part III: Coverage Limit Review

From the potential risks identified, determine your insurance needs. As you go through the course of a year and think about future growth, things will inevitably change so your insurance needs may need to be updated as well. Start by reviewing your current insurance policy declarations to confirm whether your coverage is protecting what you need it to.

Topics to think through include:

- Current values on dwellings, buildings, bins, and farm equipment
- Livestock and grain inventories/values
- Additions made to your dwelling or construction of new buildings/bins
- Property acquisitions
- Vehicle purchasing/selling

Plan ahead to ensure you have protection from the unexpected and peace of mind during all the other times. Contact a local agent in your community to discuss and build an insurance plan around the needs of your farm operation.

Disclaimer: This information is only a general description of coverage and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy and endorsement(s) when applicable.

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KEEP YOUR EYES OPEN

AL KUZMA

It's Monday, June 19th as I write this. I am a self-admitted College World Series junkie-I love it, can't get enough.

Last year, I wanted to attend the first game of the CWS Finals (the two top teams play and best 2/3 series). I went to The Chuck (Charles Schwab Field) with cash to buy game tickets. I was willing to pay up to \$300/ticket. The going rate was \$700-I watched it from a sports bar.

This year, I vowed I would be proactive. When the NCAA put tickets on sale April 10, I purchased four tickets for Game 1 of the finals. My idea was to use two and sell the remaining two tickets. The tickets came with a pass to the NCAA hospitality tent prior to the game.

It was recommended that I sell the game tickets separately from the hospitality tent passes. Selling the game tickets was a piece of cake, selling the hospitality tent passes was interesting.

I listed them on eBay and Facebook Marketplace. I received the most inquiries from Facebook Marketplace.

Saturday, June 17th I had a very interesting experience. I had an inquiry regarding the passes. We agreed on the price and the "buyer" asked if I used Venmo, a third-party app to transfer money. I told him yes, I did, and he asked me for my Venmo information so he could pay for the passes. I'm not an expert on Venmo, but when I have used it, I simply type in the person's phone number or email address and if they are registered, their account pops up and you can request money or send money to that individual.

I entered his name, and nothing came up. I had given him my email address and phone number for him to pay me. Then things got interesting, he claimed he sent me money and coded it as a "business" transaction and asked did I get the email confirmation/and or funds. No, I told him, he said to check my email. Shortly after, he sends me a message indicating that because my Venmo account is not labeled as "business", the minimum transaction has to be \$500. So, if he sends me an additional \$300, can he "trust me" to refund him \$300.

This started to stink. For the next couple of days, he tried to communicate with me and get me to "refund" the \$300 because his account showed the money as being transferred. Of course, nothing showed up in my account.

This was a scam, pure and simple. Please beware.

Crooks are creative- here are popular scams I found that are active today:

1. Identity theft, Phishing and Pharming-Usually a scammer sends an email, a text message or calls your phone and pretends to be some organization, company or person you trust. Scammers can gain access to your personal information like Social Security Number, date of birth, and then use it to apply for credit cards, loans and financial accounts. Typically, the victim receives an email that appears to be credible from a real bank or credit card company with links to its website and a request to update account information. But the websites and emails are fake, made to look like a real website.
2. Phone Scams- I've heard a lot of them. I've heard it's the IRS, Social Security, Microsoft licensing. Normally they wanted me to wire them money to "correct" an error. No government agency is going to call you to ask you to send money! Hang up on these thieves.
3. Scam text messages-typically from your bank, asking you to confirm information or "reactivate your account" on your smartphone. Hang up and call your bank-you'll be glad you did.
4. Loan scams/Credit fixers-I've gotten these a lot. False promises of business or personal loans, even if your credit is bad. Or a promise to repair your credit for a fee.
5. Fake prizes, Sweepstakes, Free Gifts-Congratulations! You have just won a prize, lottery, gift and to receive it you only must pay a "small fee" to claim it. You will probably get phone calls regarding claiming your gift. The prize does not exist. No genuine lottery asks for money to pay fees.
6. Automobile related complaints (warranty scams/automobile extended warranty scams)-Car loans, car buying, auto repair, fake or useless extended warranties. Some of the complaints alleged consumers paid for repairs and those services were shoddy. Consumers reported repair companies that return vehicles to the consumer in worse condition. Some report not receiving their title at the time of sale.

So, in short, please be careful out there. I'm a big believer in checking things out with Better Business Bureau, State of Nebraska Department of Banking and Finance and others such as watch dog agencies. And above all, if the person contacting you tells you, "You must act today"-run like Forest Gump!

Until next time, be safe, be smart and may God Bless You.



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BALDONADO PERSONALS

I started going up to Alfin Cove Alaska to the Tanaku Lodge back in 1991. Since then, I have missed less than two years, and a few years I went twice. I hoped that someday I would be able to take my grandkids up there with me sometime. Well, this year was the year. Hudson and Axten Ross joined me this year over Father's Day. Sharri, Sara, Morgan, and Megan as well as all the son-in-laws have been there numerous times but having your grandsons there was a treat.

Most of the lodge was over 30 years old and my guess is the average age was closer to 50+, and there were no kids other than my two grandsons. I was very pleased with the way they conducted themselves and they introduced themselves to most and shook hands like young adults, which is not what you see from most 10 and 13-year-old boys. I was complimented a number of times about how well the boys conducted themselves which made Grandpa very proud.

Then it was fishing time! They started catching the fish. BIG fish. The biggest fish of the year at the lodge in one case. It was a real treat. On the first day out, Axten caught a 104-pound halibut which is 30 or so pounds bigger than he is. Then two days later he caught a 40-pound king salmon which is BIG. (Grandpa's biggest is in the low 20's.) The next biggest for this season at the lodge was 26 pounds. You talk about all the older people in the lodge wanting to talk to the youngest person there catching the big fish. Then on the last day, his brother Hudson caught a 22-pound yellow-eyed rock fish. When you are there you always want to catch a big fish to be put on the board. To get on the board it takes a 100-pound halibut, a 20-pound king salmon, or a 20-pound rock fish to make the board. They were so excited to make it. It took Grandpa 10-plus years to make the board...For the record, Grandpa wasn't totally outdone, I did reel in a 154-pound halibut on the third day.

Penelope just turned 1 on the 4th of July so Grandpa has to stay good and healthy for at least 9 more years as I plan on taking all the grandkids to Tanaku Lodge. I have been going to the same lodge a long time and I have had some very special people join me over the years. I would have to say this one was the best because nothing beats spending time with your grandkids at a place that you love to visit.

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MANAGING EDITOR & GRAPHIC DESIGNER

Jacey Edson

COVER DESIGN

Mike Manion
(Hemingford, NE)



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