

THE

HOME AGENCY

MAGAZINE



Quintin Connealy
Tekamah, Nebraska

THANKS TO EVERYONE WHO
VOTED US BEST!



★ REAL ESTATE AGENCY

★ FARM/RANCH REALTOR[®]
and

★ REAL ESTATE AGENT(S)

Congratulations!

Jacey Edson &
Patti Johnson

WORK WITH ONLY
THE BEST!



BHArealstate.com | 308.324.5581



PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO

Harvest is moving right along with most soybeans and some dryland corn out by 10/5/2023. This has been a strange year for weather as some areas received some nice rains throughout the year, and others got nothing. Same goes for hail, either you got nothing or we have areas where losses were over 25%, which totals out our Comp 80 hail policy.

With the October prices where they are compared to our February prices, you may not have a bushel loss, but could have a number of revenue losses. So, make sure you are keeping your production separated by practice, irrigated vs. non-irrigated, and by section, as we are expecting a number of losses on dryland crops.

And when will these cattle prices stop going up? You know the old saying, "high prices will take care of high prices." With that being said, when will that happen? LRP (Livestock Risk Protection) is a great way to lock in these high prices because one of these days these prices will have to come down.

The August issue of The Home Agency magazine featured our daughter Morgan and her fight with breast cancer. So, I have asked Morgan to pick up where she left off, July 13, 2023 to let everyone know how she is doing and what is next.

Here is an update on my breast cancer journey. On August 2nd, I started radiation. I finished 27 rounds of radiation all over the left side of my chest, armpit and neck and then did another 8 straight to my chest where I had two lymph nodes positive for cancer still. So, a total of 33 treatments were done and I finished the last one on September 18th. It wasn't the most fun that I've had through my cancer journey, but I survived and am now mostly healed from the burns.

October 2nd, I had a CT scan of my pelvis, abdominal, chest, and a bone scan. Everyone at the hospital was so nice, so that made the morning of scanning go by quicker. Today, October 4th, I went in to see my oncologist. She was happy with the results as they seem "stable". I have no signs of cancer in my bones, abs, pelvis or organs, but there are two lymph nodes in my chest that are still inflamed (this could be from radiation still). The right side one is "prominent", so she was going to ask the radiologist what he/she meant by that. So, my next scan will be a PET scan, but we need to wait 3 months to do that one to make sure all the radiation and inflammation is out of my chest. I will see her every 3 weeks still to receive my immunotherapy treatment and for her to check up on me. I will also be starting chemo pills tomorrow for the next 6 months.

Thank you to everyone who has sent cards, well wishes, prayers, and energy to me and my family. We truly appreciate the support we have been shown this year.

As I have said before, Morgan is a trooper, and doesn't let any of this get her down. Because of our magazine, I feel it has brought awareness to breast cancer and what ladies of all ages have to go through. Just like Morgan, I want to say thank you to all for your thoughts and prayers. It has been a long year, but we will all get through it. It seems like almost daily someone asks me about Morgan, and wants to know how she is doing. Thanks again.



CROP INSURANCE UPDATE

CINDY DAVIS

There are definitely signs of Fall as I sit to write this article. The morning air has started to feel cool and crisp and some of those beautiful Fall colors are starting to appear. Maybe the most telltale sign, though, is the sight of combines, grain carts, and trucks out in the fields. It is a busy time of year for all producers, and if they will be drilling wheat, even busier. The year started out with some nice, timely rains for areas of the Midwest, but slowly turned into a plea for moisture, especially in parts of eastern Nebraska and Kansas, as well as parts of Iowa. The dryland losses this year will be abundant, for sure.

2023 Row Crop Harvest

Some producers may be done harvesting, while others could still be going for a while. Regardless, below are some reminders to keep in mind, especially with the large load of dryland losses this year.

- If you have 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.
- 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.
- 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. (A side note on this one – Your irrigated production should be kept separate from dryland production. It's no one's favorite thing to do, and definitely not efficient to take a few acres of dryland production to town for weights and to keep separate, we understand. But is it worth losing possibly thousands of dollars in a loss situation?)

- If not already listed on your scale tickets and ledger sheets, it is a good idea to mark the production records with unit number and legal location.
- When utilizing precision farming techniques and records at loss time, your planting records will also be needed, as well as your written calibration report for each crop. It is always a good idea to keep additional hard copy records as well.
- Any New Break or Native Sod acres: Production must be kept separate from other acreage within the field. Contact your agent with any questions concerning Native Sod.
- 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 the 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, then 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 2023 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 guaranteed bushel. Another good reason to get your production turned in to your agent. The chart detailing 2023 row crop prices is below.

2023 Row Crop Prices and Harvest 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. Soybean CBOT Oct. 1 – Oct. 31

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

2024 Winter Wheat – Acreage Reporting Deadline

Back in September you should have met with your agent to make decisions on your 2024 wheat coverage. Now is the time to report those wheat acres. If you have certified your acres with FSA, bring those documents with you to assist in reporting to your agent. (All acres must be reported by CLU – common land unit – consisting of farm number, tract number and field number). You can also bring in the map books that The Home Agency prints and sends to you, with all your planting records. Your agent also has several different methods available to help in the acreage reporting process, if you would rather not report in person. Give them a call to inquire. There are a couple other reminders below to keep in mind during the acreage reporting process:

- Make sure to report all acres to your agent – insurable and uninsurable – as well as plant dates, share percents and sharing parties. If you have an active wheat policy, your agent will need a signature on your acreage report, even if you did not plant any wheat.
- 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 insur-

2024 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	\$7.38	Sept. KCBOT July 1 – July 31
KS	\$7.34	July KCBOT June 1 – June 30
IA	\$6.72	Sept. CBOT July 1 – July 31

ance, double check that all information is accurate.

The deadline to report wheat acres in Nebraska and Colorado is November 15, 2023 and the deadline for Kansas and Iowa is December 15, 2023.

The chart below contains the 2024 Winter Wheat Projected Prices for Yield Protection (YP) and also Revenue Protection (RP). It also includes the tracking dates for the Harvest Prices that will attach to the RP plan next June and July.

Pasture, Rangeland and Forage Program

Do you need coverage for your hayland or perhaps you have an interest in livestock and need to insure your grazingland? 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 12 x 16 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 grazingland 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, 2023. 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.

RPowerD

One final policy I will mention, available at The Home Agency is RPowerD. This is a private revenue product that will allow a producer to establish a minimum crop insurance price on their corn or soybeans when markets are favorable. With lower commodity prices looming in the future, this is a product you may want to take a look at. This policy can provide increased revenue coverage with the power of built-in flexibility in pricing options. It can help align crop revenue insurance coverage with your operation's marketing strategies. This policy can be purchased 50 weeks of the year, and provides coverage levels at 70% to 85% of the approved yield. It has multiple pricing methods available, including the previous session's closing market price, and also one or more pricing intervals in full or half-month increments. Give your agent a call to learn more about this valuable risk management tool.

As the end of the year gets closer, we hope you enjoy the holidays with family and friends! We wish you happiness and prosperity in the year ahead. As always, give us a call with any questions, or better yet, stop by and see us!

COMMITTED TO

THE HARD WORKING

SINCE 1902

FLATWATER BANK



www.flatwater.bank
Gothenburg • Brady • Ansley

Casey's Coffee Cake Cookies

Rhonda Jones

Streusel

½ cup all-purpose flour
1/3 cup brown sugar, packed
2 tsp cinnamon
Pinch salt
5 Tbsp softened butter, unsalted

Cookie Dough

1 ¼ cup all-purpose flour
¾ cup cake flour
1 tsp cornstarch
1 tsp cinnamon
½ tsp baking soda
½ tsp baking powder
½ tsp salt
8 Tbsp cold butter, cut into cubes
½ cup brown sugar, packed
¼ cup sugar
1 tsp vanilla extract
1 large egg
1 large egg yolk
Icing
2 Tbsp unsalted butter, melted
3 Tbsp water
1 cup powdered sugar
1 tsp vanilla
Pinch salt

Instructions:

Prepare the streusel filling; Combine all ingredients, work in the butter until small clumps form. Refrigerate.

Preheat oven to 350 degrees. Line two baking sheets with parchment paper or silicone baking mats. Set it aside.

Combine the dry ingredients in a large bowl: all-purpose flour, cake flour, corn starch, cinnamon, baking soda, baking powder and salt. Set it aside.

Place the cubed butter and sugars into the bowl of a stand mixer and secure the paddle attachment. Turn the mixer on and cream until smooth, about 1-2 minutes.

Add in the egg, egg yolk and vanilla extract and blend until mixed.

Gradually add in dry ingredients. Mix until incorporated. Scoop and roll cookie dough into balls. Place on prepared baking sheets. Make a deep indentation in each cookie with a spoon. Spoon 1 tablespoon of the streusel filling in each cookie and bake for 10 minutes, or until edges appear set and slightly golden brown. Don't over bake.

Mix icing ingredients together and pour into a sandwich bag. Cut a small tip in corner of bag and drizzle icing over the top of the cooled cookies.



H
A
W
K
I
N
S

CULTIMAX™

TAKE WEEDS OUT THE
OLD-FASHIONED WAY

- WITH -

COLD, HARD STEEL

HAWKINSAG.COM





NAVIGATING THE UNCHARTERED HIGH SEAS OF THE CATTLE MARKET

ARLYN RIEKER

"I grew up on a farm. We learned that there was a season to plant, a season to water, and a season to harvest. The planting and watering could be laborious, but without those stages, there would never be a harvest."

— John Wooden

These words ring true, and as I began to write this, I realized we are close to the "Autumnal Equinox." This is when the day and night are about equal in length, or the first day of fall. This time of the year is probably my favorite. For producers in the agriculture sector, this means the harvest of the year's labor. Whether it be crop or livestock producers, this time of the year gives a great opportunity to see the results and accomplishments of all their hard work. Many decisions have to be made this time of the year. Specifically for livestock operations, many of these questions are answered: Do I pre-condition and wean or sell directly off the cow? Which method will I benefit more from in this era of high prices, low volume of heifer retention with high interest rates and risk-reward for weaning or selling off the cow? What method of weaning do I use: fence-line, creep, dry lot or pasture weaning? Which is less stressful, and more beneficial to the calf and more importantly, fits my operation?

Despite any adverse weather conditions and other obstacles producers have had to endure, most calves are in good overall health and weaning weights are good. However, some calves coming off grass have had lower weights across the scale than expected, and with these prices, producers have forfeited a lot of dollars at sale time due to those lower weights.

With these and other decisions producers have to make regarding their livestock, LRP (Livestock Risk Protection) can offer a very simple mechanism for producers to protect against 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 cash prices are high, interest rates and input costs keep rising. With profit margins being tight, many producers are looking at LRP to protect their profits. In the following tables, you can see the increase in coverage we are writing from 2-3 months ago to current (markedly higher coverages).

Coverages: 2-3 months ago

Insured weight	Coverage/cwt	Insured Value/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
1,350# Fed	\$175.72	\$2,372	\$72

Coverages: we are currently quoting and writing.

As you can see, the coverages have increased dramatically

Insured Weight	Coverage/cwt	Insured Value Per/Head	Cost/Head
599# Steers	\$309.89	\$1,856	\$67
700# Steers	\$281.72	\$1,972	\$71
850# Steers	\$281.72	\$2,395	\$86
1,000# Steers	\$281.72	\$2,817	\$101
1,350# Fed	\$198.10	\$2,674	\$79

in the last couple months, granting the producer the opportunity to put a subsidized price floor on their cattle.

Going hand in hand with the coverages offered, here are some recent livestock sale results around the area:

- 950#-1000# steers @ \$253-\$257
- 700# steer @ \$277
- 630# steers @ \$303
- 950# heifers @ \$243

There are huge dollars being laid out for these cattle right now and coverage is available to provide you with the "sleep at night" feeling.

Reminder: The 9 am sales deadline we have talked about for years is no longer available. The "turning into a pumpkin" sales closing time is now 8:25 AM Central Time.

One consistency in the cattle market is the persistent presence of the ever-famous volatility. With increasing expenses, many cow-calf producers have seen the margins get tighter. With profit margins shrinking, many producers are looking at LRP to protect their profits. The old saying "what goes up, must come down" is in the novel: we just don't know which chapter it is in.

Please give us a call. We can answer any questions you may have about LRP and how it may be a fit for your livestock operation.

LYELL BREMSER MERIT AWARD

SARA ROSS

On September 23, 2023, long-time supporters of the University of Nebraska, Jim and Sharri Baldonado and their family, received the Lyell Bremser Merit Award at the 2023 Hall of Fame Banquet at Memorial Stadium.

This award was inaugurated in 1974, to honor a person “with a background of interest in and support of intercollegiate football, who has made a sizeable contribution to society through public service and/or self-sacrifice.”

When Jim received the news about the honor, he said, “It was a big surprise, very unexpected, but a huge honor for our family to accept this award. Growing up in SW Nebraska, going to a football game was unheard of because of the distance and we didn’t know anyone with tickets. While growing our insurance business throughout the Midwest, our family has had the privilege over the last 25+ years to attend football and volleyball games along with men’s and women’s basketball, softball, and baseball. If it wasn’t for our customers, we would not be able to do what we do. We enjoy sharing tickets with friends, family, and customers, but also give to very deserving organizations like Team Jack, Teammates, and Make-a-Wish.”

The 2023 inductees were chosen by the Nebraska Football Hall of Fame, which is sponsored by the Nebraska Chapter of the National Football Foundation and the College Football Hall of Fame. The Baldonado Family received their award at the Hall of Fame Banquet along with these award recipients:

The six former Huskers were selected to the 2023 class by balloting of the Hall of Fame membership, included defensive tackle David Clark (1980s category), linebacker Troy Dumas (1990s category), punter Sam Koch (2000-06 category), defensive end Kyle Vanden Bosch (2000-06 category), quarterback Taylor Martinez (2007-13 category), and offensive guard Spencer Long (2007-13 category).

The Nebraska Football Hall of Fame Board also selected a pair of former Huskers from the Legends category including head coach W.C. “King” Cole and quarterback Leon G. Warner.

The 2023 class of inductees also included a state college representative in Dan Klepper, an All-American offensive guard for Nebraska-Omaha in the 1960s.

In addition, the Nebraska Football Hall of Fame presented the Clarence E. Swanson Meritorious Service Award to the Lauritzen Family of Omaha, and the Lyell Bremser Special Merit Award to Jim and Sharri Baldonado of Elwood.

They were all recognized at the banquet and on the field before the Nebraska vs Louisiana Tech football game the following day. Jim said, “It was a great time to be on the field before the game with our family. Thank you to the Nebraska Chapter of the National Football Foundation and the College Football Hall of Fame for selecting us for this award. We look forward to cheering on the Huskers for many years to come!”





TEAM JACK RADIOTHON 2023

MEGAN BELLAMY

“The 11th Annual Radiothon presented by The Home Agency was an incredible day in the fight against childhood brain cancer. We are especially thankful for our presenting sponsor, The Home Agency and Jim and Sharri Baldonado and family, as well as everyone who made a donation, bought a t-shirt, purchased a raffle ticket, and made an effort to support this event and Team Jack in any way. Your contribution played a crucial role in the success of our mission and allowed us to raise over \$160,000 and counting in just one day. This was a huge win for Team Jack and our mission and will have a direct impact on kids fighting this horrible disease,” said Kylie Dockter, Executive Director of Team Jack.

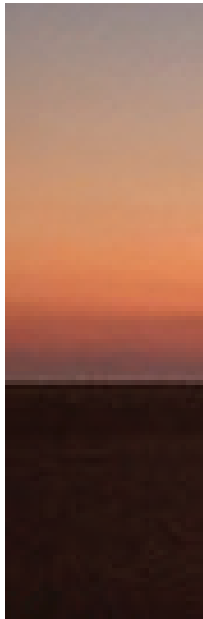
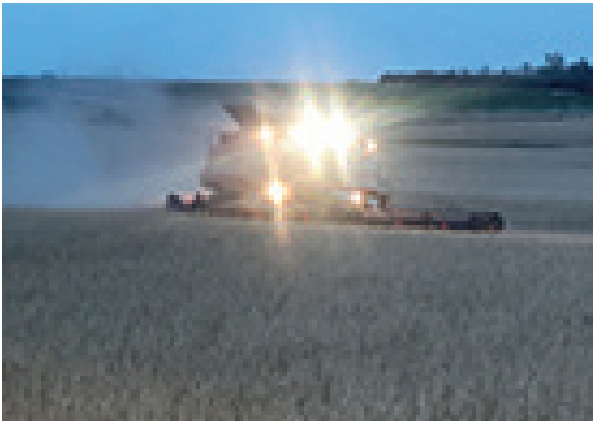
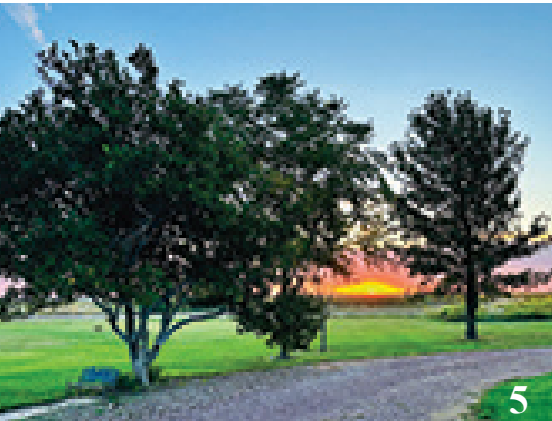
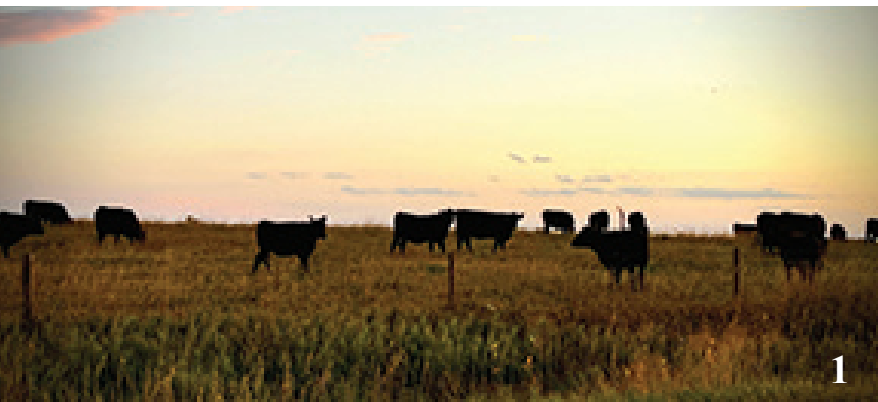
It was a beautiful day in Elwood to be answering phones. The morning started around 5:30 a.m. with getting everything set up so we were ready to go at 7:00 a.m. At the radiothon we always have a bake sale table as well as a merchandise table. For lunch, the local Lion’s Club serves hamburgers and brats. It’s a fun-filled day that goes by in a flash! The Home Agency owner, Jim Baldonado said, “The Team Jack Radiothon is a great way for everyone to help make a difference for kids with brain cancer. In the past ten years, we have gotten to know so many families, and it hurts to see their young children fighting this disease. Anything that we can do through The Home Agency, BHA Real Estate, and our family, that’s what we want to do. We are proud to stand beside Team Jack in the fight against childhood brain cancer and invite you to join us next year!”

In the meantime, if you’d like to donate, please head to their website. If you haven’t heard, Team Jack is giving away a 1972 Corvette Stingray Convertible! Go to www.teamjackfoundation.org and enter for your chance to win!

Did you know...

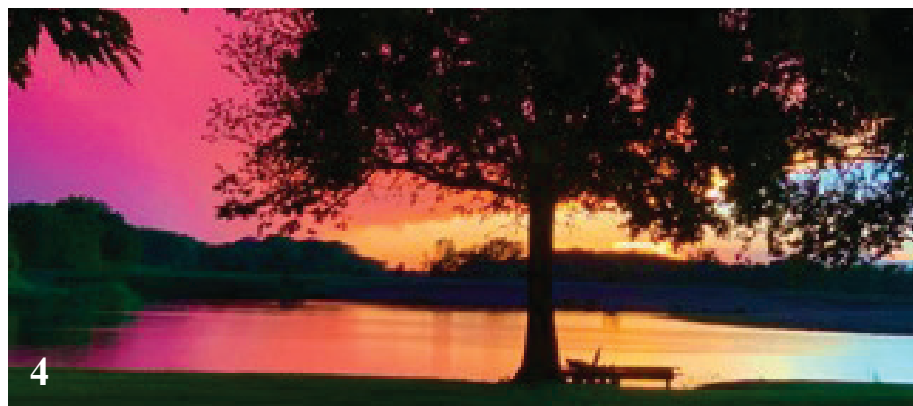
- Brain Cancer is the #1 cancer cause of death of children in the United States.
- Less than 4% of the National Cancer Institute’s research investments are spent on childhood cancer.
- Approximately 13 children are diagnosed with a brain tumor daily.
- In the last 30 years, first-line chemotherapy for child brain cancer has not changed.



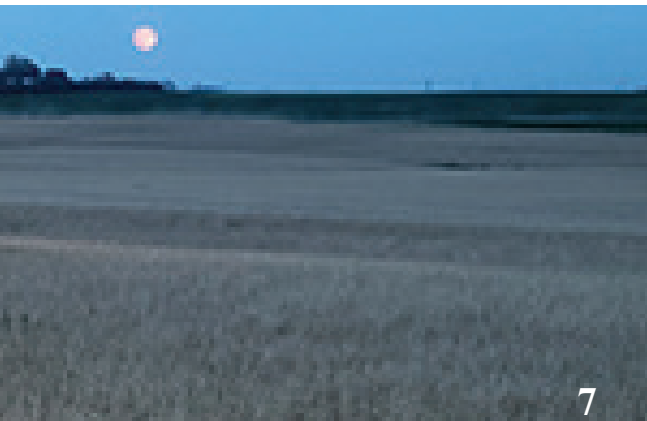




3



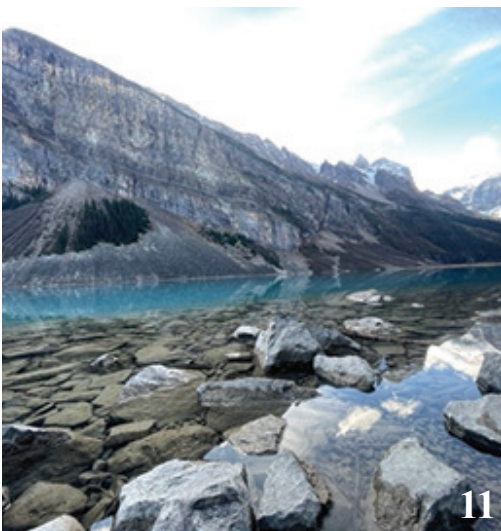
4



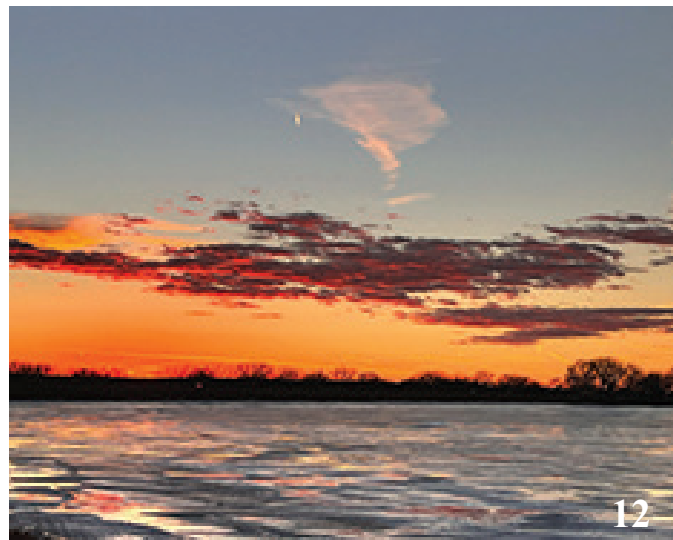
7



8



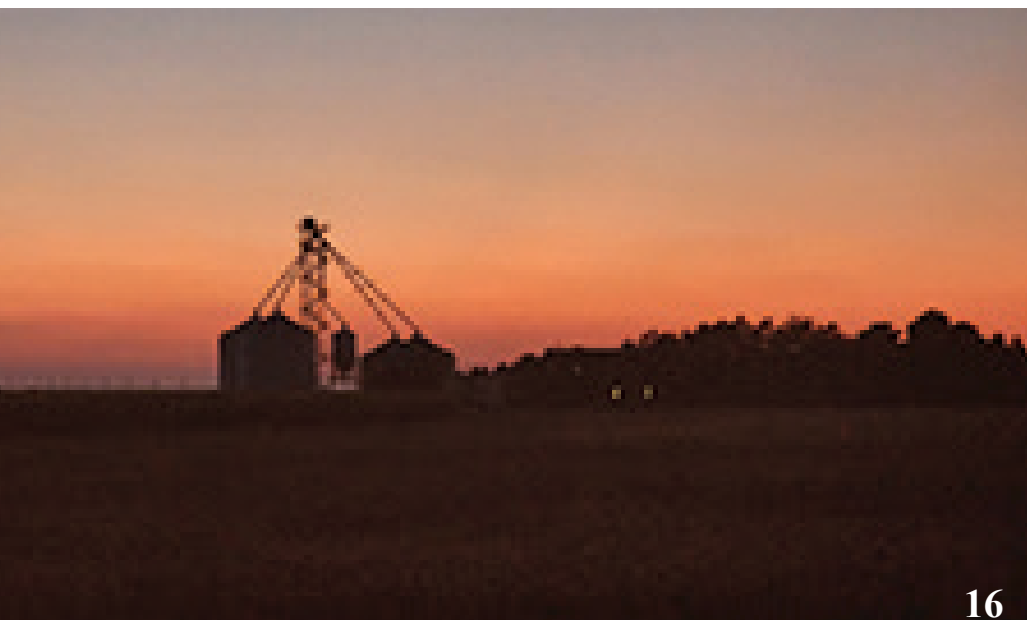
11



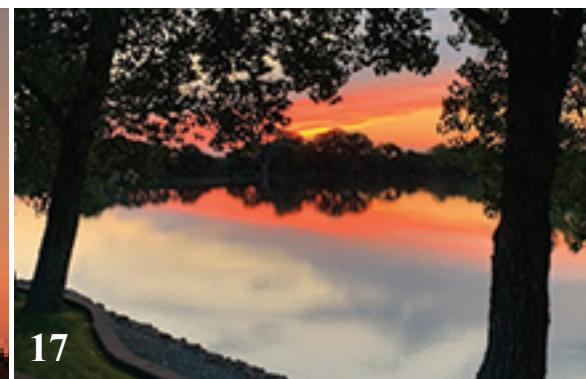
12



13



16



17

1
2, 5
3, 7, 8, 12, 16
4, 10, 13, 17
5, 9
11, 15
14

Ava Osborn
Megan Bellamy
Ben Rand
Sharri Baldonado
Sheryl Farnsworth
Patti Johnson
Sara Ross



PROPERTY INSURANCE 101

KRISTY DIEFENBAUGH AND TINA MUIR

Oh my! The wind storms, hail, fires, and other claims have wreaked havoc on all of us the last couple of years! In fact, as we write this, there is hail to the west and possible tornadoes to the north of us. When you have claims, you have questions: What is covered and how much will I get? Why is this not covered? Why did my neighbor get a new roof and I did not? We decided it is time for an insurance refresher course, Property Insurance 101, if you will.

Let's start with what insurance is meant to be, which is reduce financial uncertainty and make accidental loss manageable. Property insurance pays for losses and damage to your property if something unexpected happens, such as fire or theft. Other losses covered under a standard homeowner policy are:

- lightning and fire
- wind and hail
- weight of snow, ice or sleet
- smoke
- explosion
- riots
- vandalism
- theft
- volcanic eruption
- falling objects
- damage from aircraft
- damage from vehicles
- accidental discharge of water from household appliances
- accidental tearing apart, cracking, burning or bulging
- freezing of household appliances or HVAC
- accidental damage from artificially generated electrical current

This is not an all-inclusive list. But you get the idea that the type of losses covered are unexpected and accidental.

What an insurance policy is not:

It is not a maintenance policy. Insurance does not pay for normal wear and tear. It does not pay for cracked concrete due to your house settling. Flood and rising ground water, termite, insect, bird or rodent damage, rot and mold are typically excluded perils and will not be paid by insurance.

We also feel it is important to point out that there is minimal coverage on a variety of personal property items in a typical home. A standard home policy will cover up to \$2500 in theft of jewelry, firearms, art, and other collections. Other causes of loss are subject to the named perils above and your deductible would apply. This is why we ask in our renewal letters if we need to schedule items such as these. This way you have open-perils coverage and you can have that wedding ring or gun insured to value. For our friends at the lake, many companies are requiring you to schedule your docks and boat lifts, especially if they are installed and removed seasonally.

It is also important to note that vehicles, whether it is an ATV, golf cart or car/pickup, etc...are not considered part of your personal property and are not covered under homeowner insurance. Let's say you have a fire loss to your home/garage and your pickup parked in the garage is also lost in the fire: Your pickup is only covered under the comprehensive coverage on your auto policy. If you do not have comprehensive coverage there is no coverage for the loss of the pickup.

What do you do in case of a claim?

- Call your agent. Let him/her know what happened, what is damaged and when it happened. This should be done as soon as possible. Some companies have time frame requirements for it to be a payable claim.
- Take photos of the damage
- Take precautions and do what you need to prevent further damage
- Do NOT start repairs and/or replacement without approval of your adjuster. The adjuster and contractor need to be in agreement of the costs of repairs if you want the insurance company to pay for the repairs.

It is worth noting, that insurance agents are not adjusters. Adjusters are trained and educated to examine the losses, whether it is your roof, siding, hot water heater or damage from other appliances. They are also in constant contact with all kinds of contractors so they know the reasonable amount to repair or replace. While we will advocate for the insured, we also represent the company.

The main question we receive, especially after a hail storm: Why did my neighbor get a new roof and I did not? Please remember, your roof could be 10 years old and your neighbor's roof could be 20 years old. You may have better quality shingles than your neighbor at the time of loss. Your house is not the same as your neighbor's house, therefore your roof may not have a claim.

We encourage all of our clients to call us to set up an appointment or just stop in and review your policies and coverage anytime and at minimum annually. We can only insure what you tell us about. Updates and changes to your coverage is based on the information you provide. Please notify us when you make improvements or down size, etc., so we can help you to keep the correct coverage for you and your family.

THE HOME AGENCY

VOTED BEST
INSURANCE AGENCY

Best of 2023 AWARDS
DAWSON & GOSPER
WINNER
Clipper-Herald

VOTED BEST
INSURANCE AGENT
JIM BALDONADO

THEHOMEAGENCY.COM

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.

ASK YOUR CROP INSURANCE AGENT AT THE HOME AGENCY ABOUT A PRF POLICY TODAY!

RCIS is a registered trade name of Rural Community Insurance Company. RCIC is an equal opportunity provider. © 2023 Rural Community Insurance Company. All rights reserved.

REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

It's September 25th as I'm writing this and harvest in south-central Nebraska is underway. As expected, dryland yields are really bad. Most of the dryland crops have either been harvested, chopped or destroyed already, with many of the fields yielding or being appraised at less than 5 bushels per acre. The extreme heat in late August/early September seems to have taken the top end off of the irrigated fields as well. Hopefully, between now and the 2024 growing season, we can get enough rain and snow to recharge the subsoil.

I'm hoping and praying that everyone has a safe harvest.

Andrew Bellamy

Ansley, NE

Fall is upon us. As of writing this, the silage is getting piled and combines are just starting to get into full swing. By the time you are reading this, most of another crop year will be in the books! Moving forward, we will be taking the next several months to talk to producers about two programs LRP (Livestock Risk Protection) and PRF (Pasture Rangeland and Forage Insurance). Most are aware of the changes both products have undergone in the last couple of years, but we want to talk to everybody about how these products can play a huge role in protecting a balance sheet. We have seen record high prices on cattle, and while writing this, it has only continued to climb. Make sure you are using all the tools available to ensure you do not get left out of these prices if the market turns down.

While large parts of western Nebraska saw great rainfall for pastures and alfalfa, we know out west that has not been the

case historically. Consider using PRF to lock in some protection if the rain does not come as plentiful next year. With subsidies of 51% for most areas, this is a cost-effective option to cover some costs if you do not end up with the bales or grazing days you were planning for.

There is no sitting down at our house! Maverick has started kindergarten and his second organized sport. Baseball came and went and now we are on to flag football. Maverick has been loving both! It's been a great joy for me this summer throwing the baseball with him and now we cannot go outside without playing catch with the football to get ready for the next game. He's always trying for longer and longer catches! Lincoln started his first of two years of preschool. After watching his brother go into the school for the last two years, Lincoln walks in like it's no big deal. Both brothers have been enjoying their roles with their little sister. P is a happy little girl, especially when she is moving...and she is moving! She has been walking good now for several weeks and enjoys following whoever seems to have the most going on, especially whoever is going outside. I am overjoyed to have a girl, but every morning watching Megan do her hair is a reminder how in over my head I am because I do not know how I'll ever be able to manage those small rubber bands. I think it is one of Penelope's favorite parts of the day, too, sitting watching Mom. Megan has continued to stay busy with stenography, and we are starting on the fall landscape cleanup, which thankfully is resulting in removing some and adding more grass. If we aren't working in the yard, it's because we aren't home! The chaos is something else, but every second of the day we are shown what a blessing it all is.

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

Enos & Jill Grauerholz

Beloit, KS

If you live in our area of Kansas, you are probably ready for 2023 to be history. As we talk to producers, we hear that this is the worst year they've seen. Having our revenue policy and added APO coverage was a big relief for us this year. We hope you are happy with your coverage as well.

We are hoping to have enough feed for our cattle this winter. We baled everything we could this year. Speaking of cattle, take a look at PRF (Pasture, Rangeland, Forage) coverage, we are gaining confidence in this product. With the drought conditions we've had, we need any assistance we can get. You can pick your coverage dates to meet your needs.

As always, please give us a call anytime with questions or concerns. We like to help in any way we can.

In the meantime, enjoy your family and holiday season!

Rhonda Jones

Kirwin, KS

It's September 22nd, harvest and wheat drilling in north-central Kansas is underway. There have been many challenges in 2023 with green snap, hailstorms, and a lot of heat and dryness. The rain was very spotty. You can drive a few miles in any direction and go from green to brown. Last night, a large part

of the area was under a tornado watch with some local areas getting 1 – 3 inches of rain. We'll take whatever we can get!

This was our grandson Casey's first year as a member in the Agra Trailblazers 4H Club. We got together to practice his food item, and he wanted to make cinnamon rolls. I told him he needed to take something easier his first year. He loves anything with cinnamon, and I suggested Coffee Cake Cookies.

He won a purple ribbon and was awarded "BEST COOKIE". The top winners in certain classes are on display for a silent auction. The 4Her must make the product again for the winner. Casey's cookies brought \$375!

He said, "Mema, I want to start my own cookie business and sell them at the Farmers Market". Maybe next year buddy!

Cooper's loaf of white bread won "BEST BREAD" and he took it to the State Fair, winning a purple ribbon there as well. Their mother told me I must have gotten better in the years because she never won those awards.

I'm renaming the recipe in honor of Casey. They'll be a nice addition to your holiday cookie platter! (Find the recipe on page 5!)

Happy Holidays!

Clark Redding, Larned, KS

As I write this, Northern Kansas & Southern Nebraska are both under a tornado watch. It's almost October, what's up with that? Another series of storms! Somebody's going to get some rain. Somebody's going to get some wind and somebody's going to get some hail. Maybe the same somebody and maybe not. What a year! Where I live in Kansas, grain sorghum and corn look pretty good. Well, was... looking really good before a month of 100-de-

gree temps. Now, the harvest expectations have come off a little.

Colorado is going to have an OK harvest where it hasn't hailed. The excess temperatures have also taken their toll. Some of the dryland corners early on looked like they'd make 100 bushels, they do not look near as promising.

Wheat drilling is looking somewhat better. It was going to be drilled in the dust but we've had some rain of late. Both Colorado and Kansas got some rain and actually have some moisture to plant in. Can't tell what the end result will be, but for now there is a chance for a crop. Let's hope the prices will work in our favor because we're off about a buck from where we were last year at this time.

We need some help from the markets as well as from Mother Nature.

Kevin Ross McClelland, IA

Warm fall greetings from SW Iowa! Hope you all are getting your fill of cider, s'mores, and bonfires. Well, maybe not the bonfires if you are as dry as we have been. One of the more interesting years of weather for us where like many, it went from super dry to a wet July and then the valve shut right back off. The crops turned very quickly and an early harvest became imminent. The yields and adjusted estimates for silage are coming in all across the map with some good and some bad depending on your localized rainfall. Soybean yields are similar, with some that appear pretty tough and others that will be very solid. Usually there is more consistency in our area than what we are seeing this fall. The ranges of yield are typically not this wide, may be a better way to put it. There are always a ton of factors that play into the final yield in each crop, but as we all know, it still takes water. The price declines in the commodity

markets are also a big deal this fall. We will see where October ends up, but all signs as I write this appear to have some potential for big revenue losses. Get those yields turned in early so we can double check on any potential claims. With this big of a price drop, your yields could still be good and have a claim, so the sooner, the better on production reporting. Hope you all have a safe and prosperous fall!

Ben Rand Benkelman, NE

Fall is in full swing, and with that, the harvest of spring crops and the seeding of fall crops begins, while we work on renewals and acreage reporting for HRW and PRF.

The summer started off fantastic, but ended with a fizzle. Late August heat and lack of precipitation certainly gave the western corn belt yield potential a haircut. What would have been records for many will be an average or above-average year. Prices have certainly slumped, but with increased yields, the trigger yield for a potential revenue payment has also increased. For perspective, a producer who raises his APH and has a 75% coverage election would need an October harvest price average below \$4.43 to trigger a revenue loss.

PRF is just around the corner and while most folks west of Grand Island/Beloit area have not received a payment so far, most still have intervals left. I'll be working on your Acreage Reports for those in the coming months.

As summer winds down, and you put the boats away, and start winterizing the toys, we have much to be thankful for this fall. What a blessing it has been to see western Nebraska green once again. As always, if you need anything at all, please reach out.



Rural Radio Network



**From East to West and North to South,
The Rural Radio Network is with you.**

KRVN AM 880 / FM 106.9 / FM 98.5

Lexington / Kearney /
Grand Island

KRVN FM 93.1

Lexington

KAMI AM 1580 / FM 101.1 / FM 92.7

Cozad

KUVR AM 1380 / FM 96.9

Holdrege

KNEB AM 960 / FM 100.3

Scottsbluff

KNEB FM 94.1

Scottsbluff

KNEB 101.7

Scottsbluff

KMOR FM 93.3

Scottsbluff

KOLT AM 690 / FM 101.7

Scottsbluff

KOZY FM 101.3

Scottsbluff

KTIC AM 840 / FM 98.3

West Point

KTIC FM 107.9

West Point

KAWL AM 1370 / FM 103.5

York

KTMX FM 104.9

York

KBRY FM 92.3

Broken Bow

Your source for news, weather, markets and sports!



ECONOMIC IMPACT

ON RISING INSURANCE PREMIUMS



The insurance industry has been experiencing increases in inflation that eclipse anything we've seen in recent years. Critical issues related to this rise include skilled-labor shortages, supply chain disruption, and increased materials costs. These issues may result in repair and replacement delays, as well as higher premiums for policyholders.

Impacts on Property & Casualty

The property and casualty segment of the insurance industry has been particularly impacted due to the nature of the assets insured in the categories of auto, farm, and home. Home and auto claims are facing the largest hurdles with ongoing shortages of critical parts such as lumber, glass, and microchips. Additionally, multi-year data is showing an increase in severe storms with many wreaking havoc during calendar months known to have been historically quiet.

“We are honored by the trust you have placed in us as your insurance provider of choice. As the economic climate continues to evolve, our brand promise remains the same—to be Always alongside you.”

— the Farmers Mutual team

Industry Trends

Over the past year, auto claims have surpassed pre-pandemic levels in both overall count and extent of damages, thus leading to an increase in claims costs. As these trends continue across the insurance industry, Farmers Mutual of Nebraska is sharing this information with you in order to help provide context as to the changes happening.

Farmers Mutual will continue to monitor industry trends, impacts of inflation, claims activity, and deductible amounts as it relates to your individual policies with us. Through this approach, we're able to offer better premium rates to the vast majority of our policyholders—combined with our local accessibility and prompt claims service.

INSURANCE KEPT LOCAL

Your local Farmers Mutual independent agent is just a phone call away and is ready to help provide guidance on any questions you may have related to your policy.



farmers mutual
of nebraska

Always alongside you.

auto | farm | home | [fmne.com](https://www.fmne.com)

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.

rev 09/22

TIS THE SEASON

AL KUZMA

This portion is targeted to those folks that are over 65. The reason the title refers to a season is because it is open enrollment season for Medicare. It started October 15 and will end on December 7, 2023. For those of you that are turning 65 this year, I'm sure you have noticed your mailbox stuffed full of flyers from companies that sell Medicare Supplements. Soon, or maybe it's happened already, you will recognize Jimmie Walker from the 1970's sitcom "Good Times" (Dy-no-mite!) or Joe Namath-the former NFL quarterback, urging you to call this number on your screen.

The Basics-It's Alphabet Soup

Medicare is health care for people over age 65 and is sponsored by the US Government. It began on July 30, 1965, when President Lyndon Johnson signed into law legislation that established the Medicare and Medicaid programs. If you were born in 1958, you turn 65 in 2023. You have a seven-month open enrollment period; three months prior to your birth month, your birth month and 3 months after your birth month. Everyone turning 65 should enroll in Part A. If you are enrolled in an individual or group health insurance plan, it will take some research to see what is best for your situation. One good and unbiased option is to go to www.medicare.gov or call them at 1-800-633-4227.

Original Medicare has two parts, A & B. Medicare Part A pays for hospital expenses and Part B pays for provider services. Part A has no premium, for Part B premiums start at \$164.90/month. Please note that Part B premiums are based on your Modified Adjust Gross Income (MAGI) for 2021. For taxpayers with MAGI above \$500,000 the Part B premium is \$560.50/month.

Medicare was designed to pay approximately 80% of a senior's health care. The other 20% is the responsibility of the insured. If you are enrolled in Original Medicare, most people purchase a Medicare Supplement or Medigap policy, as they are sometimes called. With Medicare, it's alphabet soup. They offer plans from A-N; with Plan G being one of the most popular. With Plan G, the insured pays an annual deductible of \$226, which is down from \$233, the plan pays the balance of expenses. Please bear in mind-that all companies that sell Medicare Supplements or Medigap policies must pay the same benefits, so it comes down to a matter of cost. I also suggest that you research the ratings of the company you are interested in.

If you are under the original Medicare it is designed to only pay for medical expenses. Expenses such as dental, vision and hearing aids are not covered. For that reason, some people then investigate Medicare Part C, also known as Medicare Advantage Plans. Medicare Advantage part C resembles health insurance that you have through an employer. The most common types are health maintenance organizations (HMO) and preferred provider organization (PPO). Both have a network of doctors, hospitals and other services. You will usually pay less if you use the in-network providers. Medicare Advantage Plans often will bundle health care, dental, vision, drug and hearing services into one package. Most of the time, the monthly premium for Medicare Advantage is very low or often is \$0.

So, what's the catch you ask? With Original Medicare you pay your Part A & B premiums and purchase a Medicare Supplement (I will use a Plan G as an example) and for the most part all medical expenses are paid for after your annual deductible of \$226. With a Medicare Advantage Plan-Part C, there is a possibility you will have out of pocket costs that can run from \$4,000-\$9,000 annually. Please note-a Medicare Advantage Plan, Part C will still require you to be enrolled in Medicare Parts A & B.

It's been my experience that if you plan on traveling extensively, original Medicare is accepted anywhere. Medicare Advantage Plans are designed to have you see a specified group of health care providers.

To Illustrate the Difference

I turned 65 in November 2016. At that time, I enrolled in Original Medicare Parts A & B. I purchased a Medicare supplement policy, I chose a plan F and signed up for Part D-a drug plan (more on that later). My total out of pocket cost totaled approximately \$275/month. 2016 had been a challenging year. From early June to mid-July, I had 30 doses of radiation and 6 doses of chemo to battle throat cancer. I lost 80% of my taste, took my nutrition in liquid form through a feeding tube in my stomach and lost 45 lbs. On November 10th, I was in Bryan East Hospital in Lincoln for a quadruple bypass operation. The total bill was \$125,000. My portion? Zero, nada, zip, nothing!

Had I enrolled in Medicare Part C, my portion of the total bill would have been about \$5,000.

Part D

In 2006, the Medicare Modernization Act went into effect. This mandated that all seniors must sign up for prescription drug coverage, Part D. Part D can get complicated and candidly we don't have time to take a deep dive into the subject. All I can tell you is that you are required to have it. To find the best plan you can go to www.medicare.gov and there is a spot there to enter your drugs in the software and it will recommend various plans that are a match.

Changes to Expect During 2023 Medicare Open Enrollment

1. Lower costs for Part B premium. It is now \$164.90/month down from \$170.10 in 2022.
2. Copay for insulin-limited to \$35 for all beneficiaries.
3. Coverage for Vaccines-people on Medicare will pay no copays for some vaccines covered by their
4. Part D plan, including the shingles vaccine and flu shot.
5. The Part D "doughnut hole" has increased from \$4,430 to \$4,460.

What This Means for You

Medicare open enrollment starts Sunday, October 15th. If you have original Medicare and a supplement plan and are happy with your coverage, you do not need to make any changes. One thing to keep in mind. If you have original Medicare and a supplement and want to change, you must medically qualify for the new coverage, it is not automatic. So don't drop any existing coverage until you receive confirmation of new coverage. If you have a Medicare Advantage or Part D plan, you should review all your coverage options, even if you are happy with your current coverage, because plans change each year.

In short, go see the good folks at The Home Agency and they will answer your questions.

Until next time, God Bless.



*Alan E. Kuzma, CLU ChFC,
of Kuzma Financial Services (established 1973)
focuses on financial-planning, consulting, estate
planning, insurance, insurance-senior products,
and retirement planning service.*

1630 S. 70th St., Lincoln, NE 68506

Ph: 402.438.4200 | 800.383.9982 | Fax: 402.438.4207

alan@kuzmafinancialservices.com

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

BALDONADO PERSONALS

Boy these guys are growing up way too fast. Hudson – 13, Axten – 10, Carver – 8, Hollis – 8, Mavrick – 6, Lincoln – 4, Penelope – 1.

Fall brings a very busy schedule for our family with football, football and more football. Every once in a while, we fit in a volleyball game. I guess that's what keeps us going.

Fall is also a very busy time for a lot of our customers. So, from our family to yours, slow down, as there is always tomorrow or the next day. Take care.



NEBRASKA

ELWOOD

210 SMITH AVENUE, 68937
800.245.4241 | 308.785.2803

GOTHENBURG

515 10TH STREET, 69138
888.537.3511 | 308.537.3511

BRADY

120 NORTH MAIN, 69123
888.537.3511 | 308.584.3044

BENKELMAN

619 CHIEF STREET, 69021
800.245.4241 | 308.423.2400

RUSKIN

1123 ROAD 4900, 68974
800.245.4241 | 402.984.9255

ANSLEY

615 MAIN STREET, 68814
800.245.4241 | 308.325.7105

BROKEN BOW

800.245.4241

LOUP CITY

609 'O' STREET, 68853
402.525.5249

BERTRAND

406 MINOR AVE, 68927
308.474.8044 | 308.991.1906

LOOMIS

307 COMMERCIAL ST, 68958
308.991.1906

COZAD

131 8th St, Ste A
308.784.4245

COLORADO

KIRK

2883 COUNTY ROAD M, 80824
620.285.5872 | 970.362.4214

STRATTON

128 COLORADO AVENUE, 80836
620.285.5872 | 719.348.5356

KANSAS

BELOIT

3873 K ROAD, 67420
785.738.7106 | 785.738.7107

LARNED

519 WEST 4TH, 67550
800.245.4241 | 620.285.5872

KIRWIN

1934 EAST 1100 ROAD, 67644
800.245.4241 | 785.543.7104

IOWA

MCCLELLAND

91 MAIN STREET, 51548
402.740.5624



PRSRT STD
US POSTAGE
PAID
ELWOOD, NE
68937
PERMIT NO. 92

ADDRESS SERVICE REQUESTED

MANAGING EDITOR & GRAPHIC DESIGNER

Jacey Edson

COVER DESIGN

Quintin Connealy
(Tekamah, NE)



THEHOMEAGENCY.COM
VISIT FOR A TASTE OF WHAT'S ON OUR OFFICIAL WEBSITE
PRODUCTS | COMMODITY MARKETS | STOCK MARKETS | WEATHER

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)