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# PRESIDENT'S THOUGHTS

FROM THE DESK OF  
JIM BALDONADO

Hello! It's that time of the year again when the tractors and planters are rolling across the fields. We could really use some additional moisture, but hopefully that will be coming. I know Cindy will touch on this in the next few pages, but make sure you are talking to your agent about hail insurance to make sure you are covered before the spring and summer storms arrive!

Well, I have a lot to update you on with my family. For starters, Morgan is back home in Nebraska after doing her cancer treatment down in Arizona for a few months the beginning of this year. She is doing well and came home with stable scans. She'll continue the same treatments here at home. She's been through a lot this last year, but I know she can beat this!

On a different note, as some of you may have heard, I had a stroke on February 10th while in Lincoln. I was in the hospital for a few days and then moved to the rehab floor for a few weeks. I got home March 5th and have continued to do my therapies back here. Things have been going well, and I have been getting my strength back. Going to keep working hard so I can keep up with all my grandkids!

Speaking of grandkids, all the grandsons headed up to the mountains with Sara, Megan, and Andrew in March for their annual ski trip. Penny stayed home with her other grandparents and got spoiled by them all week. Unfortunately, I wasn't able to go this year, but I told Hudson that Grandpa WILL be back on the slopes next year! They all had a great time. They will all be out-skiing me and their parents in no time!

Well, that's all for now. The fish are starting to bite. I need to get some practice in so the grandkids don't out-fish me too!

*Jim*







# CROP INSURANCE UPDATE

## CINDY DAVIS

It is no secret by now, that the Spring season is my favorite. Every year I look forward to getting out of the Winter months, and into the warmer temps, the sunshine, and outdoor activities. We are into April as I write this article and there are signs of Spring all around. Lawns are greening up, baby calves are out in the fields and several of my flower beds are coming back to life. Reminds me that it is time for new beginnings here in the Midwest. Row crop producers were busy planning for this time, as they get their fields ready for seed. There have been a few instances of planters rolling here also, and by the time this article reaches you, planting will be in full swing.

### 2024 Row Crops

March 15, 2024, was the deadline to write new applications, to make changes to any existing row crop policies, or to add most supplemental coverages in our area. Hopefully, you had the chance to meet with your agent to review your coverage. I certainly enjoyed getting out and seeing many producers the last couple months. That is one of my favorite parts of my job. I thoroughly enjoy getting out to meet new producers and catching up with those we have had insured for years! This was also the deadline to cancel row crop policies and supplements, and to make elections at FSA for the Farm Bill programs. Below are some of the annual reminders we like to share during planting season:

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



This year's 2024 Projected row crop prices, as well as the tracking dates for Harvest Prices are listed in the chart below.

## 2024 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	\$4.66	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$4.67	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO	\$11.55	Nov. SBean CBOT Oct. 1 – Oct. 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

I am going to take a little different direction now, after talking about planting, but feel it is even more important to talk safety first! Our first concern is that you, your family, and employees all remain safe throughout this new row crop season. The following safety tips are brought to you from a Successful Farming publication:

**1. Get good sleep:** “When you spend a lot of time working, you become fatigued; when you are fatigued, you make poor decisions about your safety,” says Charles Schwab, a safety specialist with Iowa State University Extension. “If you are working long hours, you need to take breaks so you can reenergize.”

**2. Be cautious with anhydrous:** Do general inspections of anhydrous ammonia tanks before using them in the fields. If a tank has a water storage supply on the side, it needs to be full before going out in the field. Anhydrous ammonia, when spilled, can cause severe burns to eyes, lungs, and skin. Because it is attracted to water, the best way to minimize injury after a spill is to douse the victim with water.

**3. Check your equipment:** Do an equipment check before heading out on the road. Safety guards, headlights, taillights, hazard signs, goggles, and gloves should be checked before planting begins. Also, be sure to fold equipment into transport position, even when moving between fields. Make sure all exposed PTO units are properly guarded.

**4. Don't expect too much from kids:** To limit injuries and to avoid risk, Schwab suggests developing family rules appropriate to the age and stage of each family member, involving youth in farm safety projects, inspecting the farm for obvious hazards, and teaching youth proper safety skills. Never allow kids or other riders on tractors, farm implements, wagons, or trailers, or inside the bed of a pickup truck.

**5. Look up and look out:** Before you begin planting, scout the fields and make note of ditches and other hazards you may have forgotten about. Make sure employees know about them too. When moving augers and other large equipment, have another person act as a spotter for you to make sure you don't come into contact with power lines. If you are in a piece of equipment that makes contact, stay in the cab and call for help.

**6. Mind your movement:** Whether you're riding in an uncomfortable cab for hours on end, lifting heavy objects the wrong way, or doing seemingly harmless movements over and over, you're at risk for injury. Pay attention to your movements and the ergonomics of the tools you're using, and stretch during breaks.

### 2024 Row Crop Acreage Reporting

The next deadline for your crop insurance policy will be Acreage Reporting. The deadline for Nebraska, Iowa, Kansas, and Colorado is July 15th, 2024. You will need to report your acres to your agent before this date. All acres must be reported, whether they are insurable or uninsurable, planted or prevented from planting. Your agent will also need your plant dates and any sharing parties. If you have added ground, be sure to include this when you report your acres. This deadline is very important for producers, it establishes the liability/coverage on your acres. Errors that occur during acreage reporting usually do not show up until a claim arises, but they can prove to be very costly, especially if acres were missed. Double check your acreage reports prior to signing. As in years past, your agent will need to report your acres by each CLU – common land unit. It will help to bring your 578's and maps from your FSA office if you have already certified your acres. If you use the map books The Home Agency has made, bring those with you as well. It is difficult to make changes to your coverage after the final acreage reporting deadline and if there are any errors on your acreage report discovered after a loss is found, your coverage may be jeopardized. The agents at The Home Agency will do their best to work with you and make sure the acreage reporting process is as painless as possible.

### 2024 Hail Coverage

The severe weather season is quickly approaching and as we all know, is very unpredictable! At The Home Agency, most of our agents are renewing hail policies at the same time they are renewing your multi-peril crop insurance policies (back in March). However, if you did not get the chance to do just that, or decided to hold off this year, it is time to take another look. Give yourself the peace of mind to sleep at night, as those storm clouds roll through.

*Continued on page 4...*



Your hail coverage could be expiring soon, if you have not already renewed it. Most hail policies that are not continuous have a carry-over (or right to renew) provision included, up to a certain date. For wheat those dates are May 1st in Kansas, and May 15th in Nebraska and Colorado. The row crop date is June 1st. We can certainly write straight hail (non-HPP) coverage after those dates, but why wait and risk having a gap in coverage. Production Hail policies are continuous; but any changes, as well as new apps, or cancels, need to be completed by June 1st as well.

Did you know your hail coverage does not have to be written with the same agent as your MPC I coverage? Although we certainly would love to take care of both for you, if we missed you prior to sales closing, give us a call and let us quote the hail coverage for you. We have a couple of companion plans that have been very popular and will total out quicker than the production hail plans. You may also want to look at adding wind coverage to your hail policy because it sure seems inevitable to go without several wind events in October, around the Midwest. Heck, we have had wind events already in April!

#### 2024 Winter Wheat

We did not see many acres of winter wheat that was short-rated in March. Hopefully the wheat will have ideal growing conditions to finish up, but if not, and you find yourself in a loss situation, give your agent a call as soon as possible. In most dryland situations, the wheat must be appraised and released to destroy prior to heading, for the second crop to be insurable. Remember, never destroy your crop (unless it was short-rated) before

speaking with your agent and the adjuster! If you are taking the crop to harvest, you will have several options to consider, they are listed below. (These rules assume you do NOT qualify for double-cropping status):


- Take 35% of the wheat payment and insure the second crop (If the second crop qualifies for coverage – in some areas it may not, particularly non-irrigated acreage), pay 35% of premium. If there is a loss on the second insurable crop, collect that loss or collect the remainder of the wheat loss and pay the additional 65% of wheat premium.
- Take 100% of the wheat payment and do not insure a second crop.
- Take 100% of the wheat payment and do not plant a second crop. If the 2024 wheat was insured as Summer Fallow practice, is destroyed by June 1st, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow for 2025.

In no case will you collect more than 135% of crop indemnities on two insured crops in the same crop year. Give your agent a call as soon as possible if you suspect you will have a wheat loss, or if the crop will need to be appraised. The chart below will show when the Winter Wheat Harvest prices will be set for the 2024 crop year.

## 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

Wishing you a safe and productive planting season!



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# SPRING IS HERE!

ARLYN RIEKER

Spring is here again, and with it brings many similarities and changes from the past year. As in years past, The Home Agency offered livestock mortality insurance at the Cattleman's Classic in Kearney. Our Agents, Lori & Cindy were on hand to answer questions, provide service and to sell policies. Lori and I also attended the Hueftle Cattle Company production sale. This is always an exciting time for us to visit with many producers, who are either purebred breeders or commercial cattlemen. It was a great opportunity for us to not only help sponsor these events and return the loyalty shown to us, but to be with our friends and clients outside the office. Thank you to each of you for allowing us to be a part of your day.

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

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

LRP is a continuous policy and may be purchased at any time throughout the year. This makes it easier to ensure that your coverage will correspond with the time you normally market your cattle. The coverage prices and rates fluctuate daily and are based on the Chicago Mercantile Exchange (CME). Premium rates, coverage prices and levels, and actual ending values are posted daily. The quotes change daily with different coverage prices, levels offered, and the premiums are available at 3:30 pm CST each trading day. If coverage is available, it can be written from that time until 8:25 am the following morning. We run the quotes daily and stay in contact with producers to keep them up-to-date on the coverage prices. All of these quotes and Actual Ending Values can be found on our website, [www.thehomeagency.com](http://www.thehomeagency.com).

A question that has come up over the years and more often recently is: "Do I insure all my calves at a reduced coverage to save premium or cover some or all of my head at the highest coverage?" I'm a numbers guy and I have ran the numbers on this for years and wanted to show you the comparisons. I'm using some actual coverages that were available starting with a producer's 100 head of 900# steers comparing the highest coverage to a lower coverage, spending about the same on premium. The following table shows what a producer actually wanted for coverage and only wanted to spend around \$44 per head for his 100 head.

**Insured has 100 head 900# steers-Only wants to spend \$44 per head**

Number Head Insured	Cost/head	Total Premium	Coverage Price/cwt	Total Liability Insured	Ending Price 8/6/2024	Loss per Head	Total Loss Payment
48	\$92	\$4,416	\$249	\$107,568	\$230	\$171	\$8,208
100	\$44	\$4,400	\$233	\$209,700	\$230	\$27	\$2,700

I went through the numbers with him, insuring the 100 head at a reduced coverage and insuring 48 head at the highest coverage keeping his premium around \$4,400. He felt the market could drop significantly so he picked a market drop of \$19/cwt. By doing so, this resulted in a higher payout for insuring less head at the highest coverage verses insuring all his head at a lower coverage: \$8,208 vs \$2,700. Remember, you don't have to insure all your cattle, so if you want to purchase coverage this may be an option for you.

We are still receiving calls on newborn calves and the possibility of putting coverage on them for this fall. In the past, your calves had to be on the ground before we could write coverage. However, we are now able to insure the unborn calves, all you need is ownership of the pregnant female.

*Continued on page 8...*



Currently, we are writing coverages for the calves ranging from 600#-1,000# for mid-summer to fall, and baby calves going to grass with coverage for September through November. These coverages range from \$286.00/cwt on the 599# steers and \$260.00/cwt for the 600#-1,000# steers.

Just some reminders:

- Premium subsidies increased resulting in lower premiums.
- Expanded to 60 days prior to the contract end date to sell your calves without voiding your coverage. Once the '60 days prior' date has been reached, you can sell at any time or retain ownership. Feeder cattle are not required to be sold, but fed cattle have to be sold.
- Weight ranges increased on weight 2 feeder cattle from 600# to 1,000# and fed from 1,000# to 1,600#.
- Unborn calves can now be covered in the weight range from 100#- 599# (average of 599# steers & heifers).
- Total number of head to be covered annually increased to 25,000 head for feeders and fed cattle.
- Premiums are not due until the month following the end of the endorsement.
- Proof of ownership is now required for any coverage that results in a loss. We are asking for proof of ownership at the time coverage is written, to avoid delays in the timely processing of a loss.

These are some really nice changes that make the policy more producer friendly for the cattlemen. Give us a call at the office, we will be happy to visit with you about this risk management tool for your livestock.



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# HARD MARKET = PREMIUM RATES ON THE RISE

TINA MUIR

The term “*hard market*”, what does this mean and why are my insurance rates almost double or coverage being non-renewed? A hard market in the property and casualty insurance industry refers to market conditions where insurance premiums rise, coverage becomes more restrictive and harder to find, and insurance companies adopt a more cautious and restrictive approach to what risks they insure, will continue to insure or will be open to write as new business.

## What has caused the hard market?

The hard market in property insurance is due to volatile weather frequency, inflation of building materials and other construction inputs, fraud and litigation or “social inflation”, and reinsurance rate increases of up to 80% for carriers due to loss experience of the past 10 years.

The hard market in auto insurance is also greatly influenced by reinsurance rate increases, the rising cost of medical services, accident severity and the inability to find available parts and technical components. The cost of an accident on average, has increased by 40%.

## How can I reduce my premium and keep coverage?

Consider higher deductibles if you can comfortably cover the higher out of pocket costs at claim time. Many carriers are now surcharging you for a deductible that is less than \$2500 on real property. Visit with your agent for options on deductible. Package your policies, if you do not currently have the same carrier for auto, home, or business, farm or business auto, talk to your agent, we can help you with packaged policies.

Hard Markets are cyclical and often followed by a period where premiums stabilize and underwriting eases making coverage more widely available and carriers will once again compete for business. Until the turn, it is critical to not have a lapse in coverage or cancellation as the option to replace coverage may not be available.



# A SIMPLE GUIDE FOR INSURING YOUR WATERCRAFT

KRISTY DIEFENBAUGH

Boat insurance is essential for boat owners for several important reasons. First, it provides financial protection in the event of an accident or damage to the boat. Just like car insurance, boat insurance can cover the cost of repairs or replacement if the boat is damaged in a collision, fire, or other covered event. Without insurance, boat owners would have to bear these costs themselves, which can be significant.

Secondly, boat insurance often includes liability coverage, which protects boat owners in case they are responsible for causing injury or damage to another person or their property while operating the boat. This coverage can help pay for legal fees, medical expenses, and other costs that may arise from such incidents. Without liability coverage, boat owners could face financial ruin if they were sued for damages.

Thirdly, many marinas and boatyards require boat owners to have insurance before they can dock or store their boats on their premises. This is because insurance helps protect the marina or boatyard from liability in case something happens to the boat while it is on their property. Having insurance can therefore be a requirement for accessing these facilities.

Lastly, boat insurance can also provide additional coverage for equipment and personal belongings on the boat, as well as for emergency towing and assistance. This can be particularly important for boat owners who use their boats for recreational activities or who live aboard their boats. Overall, boat insurance is a crucial investment that provides financial protection and peace of mind for boat owners.

The Home Agency has several companies to cover your boat insurance needs. We want you to have a worry-free and safe summer! If you have any questions or would like a quote on your watercraft, please give us a call at 800-245-4241.



# REGIONAL News

Hear from our  
agents in your area!

## **Dave Meyer**

*Ruskin, NE*

Here it is again, the start of another crop year. It's the 28th of March, and it should be too muddy to be getting in the field, but unfortunately, that is not the case. Here in south-central Nebraska, we are in far better shape from a subsoil perspective than we were at this time last year, but nowhere near what is typical for our area. Hopefully, we can get back to more historical weather patterns soon.

## **Andrew Bellamy**

*Ansley, NE*

At the time of writing this, spring is among us, and I believe we are far enough into it to avoid another late, unexpected snowstorm. While several areas had large and, in some instances, too much snow, there are other areas that are still hoping for Mother Nature to come through with some good spring showers to replenish moisture levels. Speaking of Mother Nature and spring moisture, we all hope it comes in rain, but we know somewhere it will come in the icy form. If you have questions about hail and wind coverage, please reach out, and we can walk you through the many different plans and coverages available and figure out which one is right for you.

Megan, Maverick, Lincoln, and Penelope are doing great. Maverick is wrapping up Kindergarten and has been a great little learner. We have switched from Mom and Dad reading at night to Maverick reading to all of us. Maverick has now made it through a full year of sports with T-Ball, Flag Football, Wrestling, and Basketball. Now we are getting ready to repeat and figure out which ones he likes best. Lincoln is finishing up his first year of preschool and has also done a great job. He is probably the most excited behind his sister about the

warmer weather. Lincoln loves getting in on the action of cutting down trees, and he knows we have a couple that need to come down and reminds me daily. Penelope is becoming a little chatterbox herself and loves to tell people what to do. The only time she isn't running the house is when her favorite show Co-Comelon is on. She loves watching her brothers ride their bikes and getting us to push her around on about anything with wheels. Megan is doing great while being very busy. With Megan's flexible work schedule, early this year she was able to spend time with her twin sister as she battles cancer. There are a lot of treatment options out there for cancer, but one of the best has to be the support of family! Our family asks that you keep Megan's sister, Morgan, in your thoughts and prayers.

Thanks again to all of my insureds for allowing us to help you with your risk-management decision for the 2024 crop year. Please don't hesitate to call if there is anything else we can do for you in the future.

## **Enos & Jill Grauerholz**

*Beloit, KS*

Here in North-Central Kansas, we're having a hard time finding a lot of positives in the agricultural world. After some rain in December left us with muddy cattle pens and difficulty feeding cattle, we were optimistic, but that has all dried up and blown away. We are now super dry with no subsoil moisture. We need those April showers to help get our wheat to harvest and corn and soybeans to come up. Also, our pastures are dry, and the ponds are dry.

So where is the positive? One is crop insurance, which can give us some comfort and peace of mind. Are you satisfied with your policy level? We have

been recommending Added Price Option (APO), and it was a great thing to have last year. APO is for additional revenue per bushel on your loss bushels.

We also dove into the Pasture, Rangeland & Forage (PRF) coverage last fall. We have many policies that will be collecting indemnities for 2024. I know for us, we would much rather have had the rain and moisture during these first months and would prefer our ponds to be full. But at least it does give some cash to buy some feed or water for those cattle.

Another positive for us is we have some great news for our family. Our son Gage and his wife Lindsey are expecting their second child in October. What a blessing and exciting time for us. Trace, our grandson, is almost two and a half, and so much fun and full of life. He is speaking so clearly and forming sentences. It is an amazing thing to watch him develop!

As we move into summer, please keep in touch with any concerns or claims you may have. We like to keep ahead of it to get your claims paid as soon as possible. Keeping accurate records speeds the process up also. In the meantime, we will pray for rain!!

## **Rhonda Jones**

*Kirwin, KS*

Hello from windy North Central Kansas. Today is April 3rd and the wind has been gusting 40 mph the last couple of days. The forecast for this weekend is giving us a ninety percent chance for rain. We'll take it! The early spring warm spell has got the wheat on the move. Cross our fingers we don't experience a late spring freeze in May.

It won't be long before the planters will be in the fields, the calves worked and hauled to grass, and combines headed to the wheat fields. Speaking of



calves, we've had 11 sets of twins this calving season. We had to use a few of them for grafting and will have a couple for our grandsons 4-H project.

The Phillips County Farmers Market will be starting up in June. Casey got to take his coffeecake cookies last fall and sold out in the first 30 minutes. He's getting pumped up for this season. The committee has asked him to put on a food demonstration with Mema's help. He kindly told them he would be turning nine years old and didn't need any help! Check out the website for dates. There will be live entertainment and a variety of food vendors.

Speaking of food, I've been making a lot of Strawberry Jam with fresh strawberries from the grocery store this spring. This recipe is quick, easy, and delicious. I've been replacing syrup with this jam on my pancakes.

#### **STRAWBERRY QUICK JAM**

- 1 pound (454 grams) fresh strawberries, hulled and chopped
- 2 ¼ cups (250 grams) granulated sugar
- 2 tablespoons (30 grams) lemon juice

*In a small saucepan, bring all ingredients to a boil over medium-high heat, stirring occasionally; reduce heat to low, and cook stirring frequently, until mixture thickens, 30 to 35 minutes. It may be slightly runny but will thicken when it cools. Transfer to a heat proof jar or container, cover, and let cool completely. Refrigerate for up to 3 weeks. Makes about 1 ½ cups.*

Farm life gets very hectic this time of year. Slow down, stay alert and have a safe spring!

#### **Clark Redding, Larned, KS**

April is upon us, and they say we might get some rain, snow, hail, nothing, or all of the above in the next few days. Sound familiar? Somewhere here in Middle America, the forecast will be spot on. Kansas has already experienced all of this in one part of the state or the other.

Kansas is better off weatherwise than

last year. Remember 2023, the year from hell. Now, in 2024, we are actually looking better for Spring planting. However, the markets are awful, and we can only hope for some relief there. Colorado, is much the same: adequate moisture in most areas but very poor markets. We're all banking on high production levels to offset the prices, but if there was ever a year to pay attention, this might be it when it comes to marketing crops.

On another note, I suppose you all have been following March Madness. My wife and I have our individual brackets. Her's looks way better than mine. What's up with that? Judy was a cheerleader in high school, she didn't know the difference between a free throw and a field goal. She just liked bouncing around in those short skirts and looking pretty. She did that very well. Now, however, she is into the Chiefs & March Madness. Like all of the other endeavors once she becomes interested, she then becomes an expert. So now, she keeps me up to date on Mahomes and his KC teammates. Who's coming and who's going, as well as March Madness and who's looking good and who's going to lose and why. Just one more subject I respond to with "YES DEAR." Sound familiar?

#### **Kevin Ross McClelland, IA**

Hello from southwest Iowa! Once again, spring has arrived, and the temperatures are rising. Hopefully many of you are getting some much-needed moisture. Around here, the subsoil needs a significant recharge, or we will be living hand to mouth once again during the summer months. The wind keeps blowing it seems, but many of the significant chances for rain keep dying off before they reach us, or the forecasters just enjoy getting our hopes up. Last year, as you may recall, was the driest May on record around here and April wasn't much better. So far, we are looking at a dry April again for the most part, and

many are wondering how the ole fog day wives tale actually works. I will cross my fingers, maybe that will help.

I sincerely want to thank everyone for the continued loyalty to our agency and for the new customers gained. We truly appreciate your business and will do our best to make sure you have the right crop coverage, including hail and wind policies to protect your standing crops. Stay safe this spring and cheers to another year in the agriculture industry!

#### **Ben Rand Benkelman, NE**

Winter, I think, is officially behind us. With our spring numbers established, we saw MPCI premiums reduce from last year and hail rates (aside from 14 counties in central/east-central Nebraska) stay steady. Once again, we look like we are planting a TON of corn and enough soybeans to stay in rotation. The cattle market has been a blessing and a curse, and then a blessing again, and as of the time I write this, it's back to being a curse. With record highs, I can't help but think this market is going to really hurt some feelings at some point. The highest record board month prior to this cycle was April 2015 Live cattle when it hit 172.75 on Oct 20 and 21, 2014. To date, April 2025 Live cattle have not traded below \$178.000. Scenarios like this make me very nervous. We get either duped or lulled into thinking this is the new trading range. History tells us it is not. Please, please, please take some sort of protection on these cattle if you have them. LRP is a fantastic tool to do it, and I'm happy to help. Aside from that, please be safe as you get the planters rolling.



# AUTO INSURANCE: AM I GETTING THE BEST DEAL?

DIANE O'DONNELL

Nebraska requires drivers to carry auto insurance coverage that meets the financial responsibility limits required by law. It is smart to shop and compare prices for insurance. Remember that in addition to price, a good insurance value includes quality service and coverage that fits your individual needs.

Understanding how auto insurance is rated is the first step in determining what an insurance premium will cost because rating factors determine the price of coverage. Characteristics of similarly situated drivers are evaluated and then grouped into classifications. Insurance companies will establish a rate for each group based on the claims paid for drivers in that classification. The higher the loss for a particular classification, the higher the rate will be for that class of driver. Factors considered when determining a rate include driving record, age, sex and marital status, location and type of vehicle, and its use.

Make sure to review the deductibles currently on the policy. Deductibles are applied to losses to a vehicle and must be exceeded before the insurance company pays. By using higher deductibles, the cost to insure the physical damage to a vehicle will be reduced. It is important to examine your own financial situation to determine just how much of a loss you are able to retain. As a vehicle gets older, it may not be cost-effective to insure it for physical damage. The value of a vehicle depreciates rapidly, so be sure to compare the cost of insurance in relation to the value of the vehicle. When shopping for a new vehicle, it is a good idea to contact your agent to see how much the insurance will be on a particular vehicle. The costs may vary greatly depending on the make and model of the vehicle.

Keep the following tips in mind when comparing pricing for various insurance companies:

- Make sure the premium quoted is for the exact same limits and coverages.
- Determine if any updates are needed – any additional vehicles or drivers?
- If you own the vehicle, this is a good time to determine whether you need to carry full coverage on your vehicle or just liability.
- Companies may offer a discount for insuring two or more vehicles or if the vehicles have special safety equipment or anti-theft devices.
- You may qualify for a discount if you have other insurance policies such as homeowners insured with the same company.
- If you have a teen driver, does the insurance company offer a discount for completing a driver's education course or a good student discount?

After shopping and comparing prices, remember three important things: 1-Consider the company's financial strength; 2-Never cancel your current policy until your new policy is effective; and 3-Be sure to answer all questions on the application truthfully, as wrong information could cause an incorrect price quote, denial of coverage, or cancellation.

Please call The Home Agency with any questions or concerns you have about your insurance policies or to get a new quote today.

Resource: Nebraska Department of Insurance website: [doi.nebraska.gov](http://doi.nebraska.gov)





# TEAM JACK FOUNDATION

## TEAM JACK GALA 2024

MEGAN BELLAMY

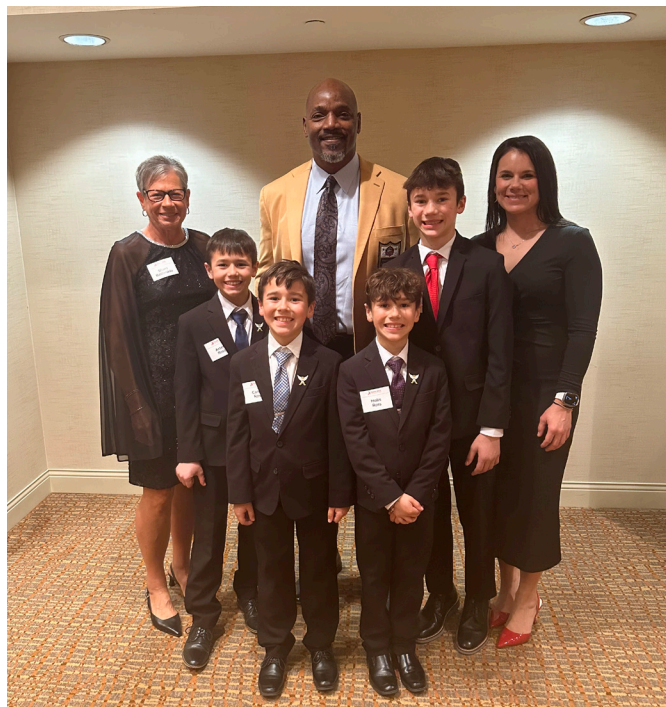
The 11th annual Team Jack Gala took place on Saturday, February 24, 2024, in Lincoln, Nebraska. The event started out with Jeremiah Sirles (former Husker and NFL lineman) welcoming Jack Hoffman to the stage. It's hard to believe that Jack, who was that little boy running for a touchdown during the Red/White Scrimmage, is now speaking to a room full of people. It's really amazing to see what Team Jack has accomplished since that special day!

The Home Agency was the Spotlight Story Sponsor again. The Spotlight Story featured the late Jimmy Moran from Omaha. Jimmy passed away in 2022 at age ten from DIPG, a type of brain cancer with a 0% survival rate. It was a truly moving story of him, followed by his dad giving a passionate speech on the need for more research. The Home Agency and the Jim and Sharri Baldonado Family donated \$50,000 to Team Jack in memory of Jimmy.

The Keynote Speaker for the event was former San Francisco 49er and Pro Football Hall of Famer, Bryant Young. The Youngs lost their fifteen-year-old son, Colby, to brain cancer in 2016. Bryant's message was one of strength and hope that one day there will be a world without sick children.

The event ended with a LIVE auction that always brings in a lot of donations. This year, the Team Jack Gala raised over \$720,000 for childhood brain cancer research!

If you'd like to join us for this special evening next year, save the date for Saturday, February 22, 2025!





# IT'S BEEN AN INTERESTING COUPLE OF MONTHS

AL KUZMA

It has been an interesting couple of months since I have communicated with you. In this article I will touch on three items I have dealt with recently. 1) Durable Power of Attorney documents, 2) The importance of proper beneficiaries; and 3) The danger of having adult children on your financial accounts.

## **POWER OF ATTORNEY:**

Let me begin by giving you, my disclaimer. I am not an attorney and cannot give legal advice. However, I have been in the financial services industry for almost 51 years, so I know what works and what does not. There have been a couple of situations in the last six weeks that have made me stop and reassess. I received a call from a client in northeast Kansas, wanting to know if it is a good idea to have his Power of Attorney documents on file with the various financial institutions he deals with.

For those of you who do not know the significance of a Power of Attorney document, here is the Readers Digest version: It is a legal document that gives another person the authority to act on your behalf, in the event that you become physically or mentally incapacitated. Typically, it allows the individual you authorize to step into your shoes and handle all your legal and financial affairs in the event you cannot act for yourself. A Durable Power of Attorney document may also include medical decision making. In the event you cannot act for yourself, your "agent" has the power to communicate with medical providers and make medical decisions on your behalf.

Getting back to my client in Kansas; I really had not thought about having a Power of Attorney document on file with the various financial institutions; but yes, it does make sense. It turns out he was spot on-because not more than 72 hours later-I got "the call". I have clients that winter in warmer climates than Nebraska. This couple happens to winter in South Texas. I received a call from my client informing me that the checking account that receives monthly deposits, had been accidentally closed. This was two days before the normal monthly deposit date. He asked me to contact the company that makes the deposits and inform them of the situation. I indeed called the company and was told that a phone call from the owner of account could switch the deposit to a new checking account.

Here is where things got interesting. His wife, recently diagnosed with a brain tumor, was in a medically induced coma. In today's financial world, everything is "owner driven". By that I mean, only the owner can make changes to the account. In the "old days", I as the agent, could contact the company and request changes. No longer. So here we are, we need to change her account over to a new checking account, but she is unable to speak for herself. Even though he is her husband, without the Power of Attorney document, he cannot make the needed changes. If a Power of Attorney document had been on file with the company, he could have settled the issue with one phone call.

My recommendation-make sure you have an up-to-date Power of Attorney document and provide a copy to the various financial institutions you deal with.

## **PROPER BENEFICIARIES:**

A beneficiary designation is extremely powerful. It directs who receives the corpus of the account at the death of the owner. I have spoken to many people that think that the will dictates where assets will go at the death of the owner. To a degree that is correct. A beneficiary designation trumps the will. In other words, whoever is listed as beneficiary takes precedence over the



wishes of the decedent in their will.

I recently dealt with a situation where a husband and wife were the owners of an annuity contract on the husband's mother. At the time they assumed ownership, 2017, due to the failing health of his mother, their four children were named as primary beneficiaries. In 2019 there was this huge family rift and one of the children was estranged. Having a family split was bad enough, but the husband and wife that owned the annuity on his mother, didn't review the beneficiary designation. When the annuitant, the husband's mother, died in 2021; all four children were still primary beneficiaries. This was not what they wanted. There was considerable consternation and money unsuccessfully wasted on legal efforts to keep the estranged child from her share.

The moral of this story...periodically review beneficiaries. This also includes Transfer on Death instructions for bank accounts and investment accounts.

### **DO NOT DO THIS:**

Sometimes when I talk with older adults, they mention to me that they have their adult children on their bank accounts. The idea is that if they are not able to act for themselves their children can keep their financial lives going. I understand why they would think that but consider the downside to that arrangement.

Let's say that your adult child is responsible for causing an accident and is deemed to be at fault. Let's also say that a judgement for damages has been rendered against the adult child and any account that their name is subject to forfeiture to pay the damages. Your bank accounts could wind up as part of the settlement. An accident with injuries turns multiple people's lives upside down. It is an awful time for all parties involved. It is especially horrific when assets you have worked for all your life are snatched away to pay for someone's mistakes.

If you have a Power of Attorney document that authorizes your adult child to act on your behalf, your bank assets stay out of this mess.

### **IN CONCLUSION:**

Be Pro Active. Contact your attorney to make sure you have an up-to-date Power of Attorney. In addition, review your beneficiaries and ownership of your financial assets periodically. An ounce of prevention is worth a pound of cure.

Till next time; be well and may God Bless.



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# HOME INSURANCE CLAIMS AND CONTRACTOR FRAUD

**CORBETT HAHN**

It's that time of year again when those of us living in the Midwest start looking at the skies. Whether it's tornadoes, hail, or straight-line winds, this time of year brings the biggest likelihood for a homeowner's claim. It also brings in the "storm chasers". However, these "storm chasers" aren't the ones you see on television trying to capture footage of a Cat 5 tornado. I'm talking about the ones that land in your town after a major storm event, like a hail storm. I'm talking about home repair contractors.

Most home repair contractors provide quality work, some with a guarantee, and are honest in their business approach. However, it is important that you be aware of any individual or business that may be engaging in contractor fraud. These contractors usually show up following a major weather event, such as a tornado or hail storm. The following are ways to avoid problems associated with this type of scam:

1. Be aware of any contractor working door to door in your neighborhood. Only use contractors who are well-established with a good reputation.
2. Make sure the contractor is licensed, and insured, and request the documentation.
3. Ask for references and check them out.
4. Always insist on a written contract that includes the business name, address and phone number.
5. Do not give any large amounts of up-front money. Demand copies of material receipts to verify that the quality of material is what was paid for.
6. Never pay a contractor in full. Do not sign a certification of completion until all work is done to your satisfaction.
7. Do not let yourself be pressured into signing any agreement. Do not sign a document with blank entries.
8. Check with us, relatives and friends to see if they are familiar with the contractor and would recommend their services.
9. Never let a contractor persuade you to file a claim for nonexistent, manufactured or exaggerated damages. This is insurance fraud and a crime.
10. If a contractor offers to rebate you your deductible, they are probably making up the difference in shoddy workmanship or materials.

Contractor fraud usually costs the victim twice: once to the fraudulent contractor and then again to a second contractor to finish or repair the work.

If you suspect any type of contractor fraud, please contact our office or the local authorities. We can usually recommend a reputable contractor that will stand by their work.

## 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

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