

THE

# HOME AGENCY

MAGAZINE



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# CONTENTS

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The Home Agency Magazine

- 3 President's Thoughts - Morgan's Update
- 6 Crop Insurance Update
- 7 Farm Bill Update
- 9 Livestock Risk Protection
  
- 10 Auto Insurance Claims
- 11 Summer Photos
- 12 Homeowners Insurance - Annual Review
- 13 I Need to Report A Claim: Now What?
  
- 14 Regional News
- 16 Team Jack Road Race
- 17 Home Insurance Claims & Contractor Fraud
  
- 18 Financial: Take It Easy
- 19 Baldonado Personals



# PRESIDENT'S THOUGHTS

FROM THE DESK OF  
JIM BALDONADO

February 10, 2024, was the start of a long journey that I did not think would happen to me.

Sometime early that morning while I slept, I suffered a massive stroke that paralyzed the right side of my body. Luckily, I happened to be in Lincoln at the time and was immediately taken to Bryan Memorial Hospital. I stayed in two different hospitals over the next 30 days for rehab. After I was cleared, they sent me home where I stayed at the river property. The river is the only property that I own that has no steps. The doctors wanted me to do rehabilitation there for two months, they were coming to me at the river house. That lasted about three days before I was cleared to travel to my appointments. I was able to utilize the Cozad Physical Therapy department to do rehabilitation.

In April, I decided it was time for changes. (Anyone who knows me knows I can't sit for long in the same place!) It was time to go home. We moved back to our Plum Creek Canyon home. We bounce from Plum Creek to the river property. Today I am walking 3 to 4 miles a day and I'm getting almost all of my movement back on my right side. This is something that I didn't know would ever happen, even though I was hopeful. I do expect to get all movement back, however, it may take me up to a year or so to do that.

My goal was to be back to work full-time by September 1, physically that won't be a problem, but mentally it has been a struggle. That is something that I am working very, very hard on now. One thing I've learned about strokes is you can either get a little bit back at a time, or you may wake up one day and all is back. So, I have come to terms with the fact that if it is September 1, fantastic! But if it's not, we will take it one month at a time. I do go to the office two or three times a week for an hour or two, but I am not working too hard. I'm just there to say hello and see how things are doing. Lucky for me, my staff keeps things running as they should. If you happen to see me in the office, please stop by and say hello. I would enjoy seeing every one of you.

From the bottom of my heart, I would like to thank all of you for all your thoughts and prayers, text messages, and phone calls during the last five months. I will be back and hope to be back as good as ever.

Now for more important things, the hail can't stop. It took a while to get things planted, and once we did, then the hail started. Places have got more than their share of hail and in other places like where we live, we have had very little or no hail at all. The Home Agency coverage area has been hit hard, our hearts go out to those farmers affected. We are also thankful for the products we have available and in place with our customers to help them get through... and I am sure appreciative of the staff at The Home Agency. In more than one way and more than one circumstance, I have been reminded over the last six months that I have an outstanding staff in Elwood. They have not missed a beat on crop sales, customer service, or any other paperwork that follows. That goes for all our offices across the area...they have done an outstanding job.





# CROP INSURANCE UPDATE

CINDY DAVIS

The spring season brought a few challenges as producers were planting row crops this year. We did get some nice rain, but in parts of the Midwest, a bit too much. In turn, we saw a few more replant claims than in years past. In parts of Nebraska and Iowa and along the Missouri River, producers once again were left dealing with flooded crops. As summer swept in, so did the storms. Up until the end of June, the summer storms were very typical as far as the amount of hail and wind received. However, on June 29th, 2024, Cozad, Nebraska, and surrounding areas were hit hard with baseball-sized hail and wind. Numerous acres of crops were destroyed, and the property damage in that area was severe. We are hoping Mother Nature will be much kinder for the rest of the summer and growing season.

**2024 Wheat Harvest**

Hopefully wheat harvest went well for everyone. We have seen a lot of variable yields coming in from our areas, but much better than last year’s crop. Before long we will start the 2025 crop year and be thinking about drilling next year’s wheat crop, so if you haven’t already done so, your agent needs your 2024 wheat production. They will update your databases with the ’24 production to get you the most accurate quotes possible for the next crop year. Another quick reminder, when reporting production to your agent, they will also need the record type. Below are the 2024 projected wheat prices, as well as tracking dates for the harvest prices.

**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 \$6.27
IA	\$6.72	Sept. CBOT July 1 – July 31



## 2024 Row Crop Harvest

Row crop harvest will be just around the corner. Fields and farmsteads will be buzzing with activity, the days will get longer, and the nights shorter. We wish you all a safe and plentiful harvest! Below are a few reminders to keep in mind before harvest starts. Many of these could save you time and frustration at claim time.

- If you still have last year's grain stored in bins, it is especially important to call your agent and get an adjuster out to measure the old crop. New crop grain should not be stored in the same location until this is done.
- Never destroy a crop until you have called your agent, and an adjuster has given consent to do so. This could not only jeopardize a loss but could also have a very negative impact on your approved production history – APH.
- The same holds true if you will be chopping silage. Let your agent know as soon as possible to give the adjuster time to contact you and get the acres appraised, if necessary.
- Keep your production separate by unit, even if you have elected Enterprise Units (EU) on the crop and/or practice. Native Sod and new break production should also be kept separate from the rest of the unit. Commingling grain could be very detrimental and even take you completely out of a loss.
- Mark your scale tickets by unit number or farm name, and keep track of any grain that is being fed. This will make for a quicker claim and/or audit process.
- If you use precision farming techniques to report production, make sure you have your calibration report complete and ready for your agent and adjusters. According to the Loss Adjustment Manual (LAM), insureds must have calibrated the yield monitoring system at the beginning of harvest for each insured crop and crop year, in accordance with the operator's manual specifications. (This includes yield monitoring systems capable of self-calibrating). The sensor calibrations must not exceed three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor, or be continued until results are within tolerance.
- Production Hail policies with losses on them cannot be finalized until production is turned in. It is very important, if you have a production hail policy, to keep your production separate by field or pivot, also.
- Be sure to get your losses turned in timely. Don't wait until the end of harvest to report a loss to your agent. The policy provisions are very clear about loss reporting. The provisions state that in the event of damage or loss, it is the insured's duty to notify us within 72 hours of the initial discovery of the damage but no later than 15 days after the end of the insurance period. For most crops, the end of the insurance period is the earlier of 1) harvest of the crop, 2) destruction of the crop, or 3) the calendar date for the end of insurance as listed in the Crop Provisions. Don't wait until the end of harvest to turn losses in.
- Report your production to your agent as soon as possible, after harvest is complete.

The Projected Prices for the 2024 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

## 2024 Spring Crop Prices and Harvest Tracking Dates

Crop (Conventional Practice)	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. Soybean CBOT Oct. 1 – Oct. 31

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

## 2025 Winter Wheat

I'm not sure why but typing 2025 just seems bizarre to me. And just think ... 25 years ago we were worried about Y2K and losing all technology associated with time passed midnight on December 31, 1999. And just like the song says, "Time marches on". And that it definitely does. Our next crop insurance deadline will be September 30, 2024. This is the deadline to add, change or remove coverage for the 2025 Winter Wheat. Give your agent a call or make an appointment prior to this date to review your policy. Not only will they review your current policy information with you, but they will go over your quotes and coverage options with you as well. The crop insurance industry is ever-changing, and your policy is too important to your farming operation

*Continued on page 6...*

to omit any imperative options or endorsements! Let your agent help take the chaos out of the coverage. Give them a call soon to visit about the risk management tool you have available through crop insurance. Below are a few more reminders to keep in mind when you are reviewing your 2025 coverage:

- Do you have a policy for all counties you will plant and insure wheat in?
- Have you reviewed all plans, coverage levels, and options for your crop(s)?
- Verify all social security numbers and EINs on your policy, as well as the entity type shown. (Make sure the entity has not changed.... Was there a new trust or corporation formed? Has anyone listed on the policy passed away?) RMA is still data mining on this information and finding deceased persons still listed on the policy. In some cases, the crop companies will have no choice but to cancel the policy if not corrected in a timely manner. **\*\*Tenants, if you have POA for landlords, double-check this same information with them. \*\***
- If you have high-risk land in your operation, there are several options available for coverage – these need to be elected by the Sales Closing Deadline.
- Will you be breaking out any ground? In some cases, this would require an approved written agreement for coverage – these agreements are due by September 30th as well. New conservation compliance rules have been in effect for Native Sod – including decreased coverage and subsidies in some cases for certain states. Check with your agent before the Sales Closing Deadline for the rules on Native Sod.
- If you will be insuring for a landlord or tenant, these arrangements must be made prior to September 30th and must be documented on your policy.
- Are you a POA for a landlord? Your agent will need a copy of this document.
- Sales Closing is also the time to visit with your agent about coverage for hay land and/or pasture. PRF (Pasture, Rangeland, and Forage) policies are available in most counties/states.

### 2025 Pasture, Rangeland, Forage

Speaking of Pasture, Rangeland and Forage (PRF) policies, the sales closing for this policy is December 1, 2024. This policy has seen increasing interest in the past years and has helped producers gain extra protection on their perennial pasture, rangeland or forage acres. The program helps protect a producer's operation from the risks of forage loss due to lack of precipitation and can be customized by the many different options available within the policy. Give your agent a call today, for more information. Have a Safe Harvest!!

*Our deep respect for the land and its harvest is the legacy of generations of farmers who put food on our tables, preserved our landscape, and inspired us with a powerful work ethic.*

*-James H Douglas, Jr.*



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Insure only those acres important to your grazing program or hay operation. Sales closing is December 1.

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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!**

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# FARM BILL UPDATE BY RCIS GOVERNMENT RELATIONS DIRECTOR JEFF SANDS

JULY 1, 2024

Last week Senate Agriculture Chairwoman Debbie Stabenow (D-MI) issued a statement that it was “time to get real” about moving forward, which included a pointed analysis of the Republican versions of the Farm Bill to date. In response, House Agriculture Chairman GT Thompson’s (R-PA) team chided the Chairwoman on X, saying Senate Democrats have not released Farm Bill text because “they know it isn’t bipartisan and it puts farmers last.”

Meanwhile, Secretary of Agriculture Tom Vilsack has continued to caution against paying for the Farm Bill by limiting Commodity Credit Corporation (CCC) authority. In remarks at the Center for American Progress and the Clean Fuels Alliance, he called for a more “practical” approach than the one currently being taken by House Republicans and praised the Stabenow version as the right approach.

The Stabenow piece, the Republican response and Vilsack’s comments highlight the continuing political divide between Democrats and Republicans regarding how the next Farm Bill will be paid for and how much will ultimately be included for each major title. While this amount of posturing is not unexpected, at some point in the near future committee leaders will have to meet and agree to the broad strokes of a deal. The current extension of the 2018 Farm Bill expires on September 30, 2024. I do not see significant activity on the immediate horizon that will bring these leaders together to meet that timeline, but as we saw last year, lawmakers acknowledge and view December 31 as the break point to act on a reauthorization or extension before the “dairy cliff” occurs. Given the general political overture during the Presidential election season, we could run up to the November elections before we see these substantive conversations occur on Farm Bill progress.

Based on that, I would refer to a phrase that a “week is a lifetime in politics,” meaning that anything is possible in that amount of time. I do believe there will, at a minimum, be an extension of this current Farm Bill by the end of this Congress, but the results of the election could determine whether a full reauthorization is possible.

RCIS will continue to keep you apprised as the Farm Bill continues to make its way through Congress.



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# EVER-CHANGING LRP

ARLYN RIEKER

Past changes Risk Management Agency (RMA) made to the LRP policy have included: increasing the subsidy levels to 35-55% range, allowing the premium to be paid at the end of the insurance period and increasing the allowance of selling the cattle prior to the end date up from 30 to 60 days. They also allowed increased head limits to:

- Feeder Cattle – 6,000 head per endorsement/12,000 head annually
- Fed Cattle – 6,000 head per endorsement/12,000 head annually
- Swine – 40,000 head per endorsement/150,000 head annually

All of these were positive changes, but I kept wondering... What would the government require from the producer to prove ownership, which the producer now must have to purchase LRP? I will share more on this later. Below are some of the additional revisions and changes that went into effect July 1, 2022, for the 2023 crop year.

Feeder cattle were and still are categorized in two weight ranges as Weight 1 and Weight 2. The category of Weight 1 was <599# insured weight, it is 100-599#. For the Weight 2 cattle, weights were 600-900# and are now 600-1,000# insured weight. I really like the Weight 2 revision, as we can now insure the gap we had in the past on the 900-1,000# cattle. I have had many producers who wanted to insure their 950# cattle and could only go up to 900#. As for the Fed cattle revision, the weight range increased from 1,000-1,400# to 1,000-1,600#. This was a good change for producers with larger framed cattle, to be able to insure the extra weight to allow the calves to grade select or higher with a yield grade of 1-3 upon slaughter, or for the lots that consistently finish the cattle above 1,400#. Below are the new head limits for the livestock categories.

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

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

All these changes are great for the program and have definitely made LRP a more attractive and viable option for livestock producers. Now, to address that proof of ownership change I mentioned earlier.

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

Effective July 1st 2024, to receive an indemnity for swine and fed cattle the producer must provide sales records no later than 30 days after the SCE end date. If feeder cattle are retained and not sold, a certified statement is required for an indemnity to be paid.

Another change, LRP will not be available on the days the USDA releases the Cattle on Feed report and the Hogs and Pigs report.

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

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



# AUTO INSURANCE CLAIMS: A GUIDE TO UNDERSTANDING AND FILING

KRISTY DIEFENBAUGH

Auto insurance is not just a law requirement, but a safeguard against unforeseen events on the road. When accidents happen, understanding how to navigate the claims process can alleviate stress and ensure a smoother recovery for both you and your vehicle.

## The Basics of Auto Insurance Claims

Auto insurance claims are formal requests made to your insurance company to cover losses incurred due to an accident or other damage to your vehicle. Here's a step-by-step breakdown of what typically happens during the claims process:

1. **Report the Incident:** If you're in an accident that involves other vehicles, please call law enforcement first, then contact your insurance agent. This step is crucial, as delaying could potentially affect your claim.
2. **Gather Information:** Collect as much information as possible from the scene. This includes details of other parties involved, witnesses, and photos of the damage. If other parties are involved, make sure to take photos of their vehicles too.
3. **File a Claim:** Your insurance agent will guide you through the process of filing a claim. This usually involves submitting a claims form with details about the incident and any relevant documentation.
4. **Assessment:** An insurance adjuster may be assigned to assess the damage to your vehicle and determine the extent of coverage based on your policy.
5. **Repair Process:** Once the claim is approved, you can proceed with repairs. Depending on your policy, your insurance company may recommend preferred repair shops or allow you to choose your own.
6. **Settlement:** After repairs are completed, the insurance company will either directly pay the repair shop or reimburse you for the covered expenses.

## Types of Auto Insurance Coverage

Understanding your insurance coverage is essential for knowing what to expect during the claims process. Here are some common types of coverage:

- **Liability Insurance (Bodily Injury and Property Damage):** Covers damages to others if you are at fault in an accident.
- **Collision Coverage:** Pays for damages to your own vehicle in a collision with another vehicle or object.
- **Comprehensive Coverage:** Covers non-collision damages such as theft, vandalism, or natural disasters (hail).
- **Medical Payments:** Covers medical expenses for you and your passengers regardless of fault.

## Tips for a Smooth Claims Process

- **Know Your Policy:** Familiarize yourself with the details of your insurance policy, including coverage limits and deductibles.
- **Document Everything:** Keep records of all correspondence, receipts, and photos related to the incident. This documentation will be valuable during the claims process.
- **Communicate Clearly:** Maintain open communication with your insurance adjuster and promptly respond to any requests or inquiries.
- **Follow Up:** Stay informed about the progress of your claim and follow up if there are any delays or uncertainties.

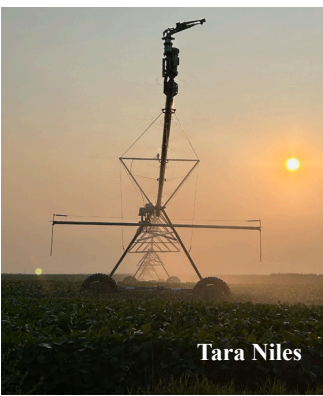
## Conclusion:

By understanding your coverage, promptly reporting incidents, and maintaining thorough documentation, you can ensure that your claims are processed smoothly and efficiently. Remember, The Home Agency is here to help you through these situations, so don't hesitate to reach out for guidance whenever needed.





Ben Rand



Tara Niles



Sharri Baldonado



Sharri Baldonado



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Teresa Osborn



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Tara Niles



Sharri Baldonado



Sharri Baldonado



Teresa Osborn



Ben Rand



Jacey Edson



# HOMEOWNERS INSURANCE-MAKE TIME FOR YOUR ANNUAL REVIEW

DIANE O'DONNELL

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

## Price

The price of homeowners insurance depends on several things.

Your Home: The cost to rebuild it, whether it is made of brick or wood, how far it is to the fire department or a water source, its age and condition, and the home's claims history.

About you: Coverage and deductible, length of coverage, insurance-based credit history, claims history, and whether you insure multiple properties or personal properties such as a car with the same insured.

Other characteristics: Other factors may impact the price: smoke detectors, a swimming pool or trampoline, pets, or running a business in your home can all factor in.

## Coverage

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

Some insurance companies are now implementing a cosmetic loss exclusion on homes for exterior metal or metal alloy construction materials, such as gutter systems, wall surfaces, doors, and window components. Cosmetic loss consists of an alteration in appearance caused by windstorms or hail that does not result in the penetration of water through the metal materials. Functional damage to these materials may be covered, depending on the company. You may also have the option to purchase coverage for cosmetic loss. Please discuss coverages and options with your agent.

## Claims

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

A deductible: Is the money you have to pay out-of-pocket on a claim before the policy pays the loss. For example, assume you have a \$1000 deductible, and the total claim is \$5,000. You would pay the \$1000 and collect \$4000 from the insurer. A deductible may also be a percentage of the home's insured value, not a fixed dollar amount.

Actual Cash Value coverage: Pays the repair or replacement costs after the insurer subtracts an amount based on the home's or personal property's age and the wear and tear (depreciation).

Replacement Cost Coverage: Pays the full repair or replacement cost, without subtracting for depreciation, for materials of like kind and quality.

## How to Protect Yourself

Shop around: The premiums insurance companies charge for homeowners insurance vary widely. It pays to take time to shop around to get the best value. Be sure to ask if you qualify for any discounts. Examples are discounts to protect your home (for example, add storm shutters) update the home's electrical or plumbing systems, get a new roof or add home security devices (for example, a burglar alarm). Memberships in certain organizations also provide a discount.

Consider bundling your insurance with one company. Some companies offer multi-policy discounts. For example, if you buy homeowners and auto policies from the same insurer, you may get a discount.

Choose your deductible: A higher deductible may help you save money on your homeowners' insurance premium. Just be sure you can afford the deductible if you have a loss.

Understand the trade-offs: Know the difference between actual cash value and replacement cost coverage. The premiums probably are lower for actual cash value coverage. But replacement cost coverage pays more if you have a claim.

## Top Things to Remember

Know the risks to your home and take action to reduce those risks.

Know important policy terms. If you don't understand, ask.

Compare insurers. Shop around to find the best price and coverage for you, including discounts.

Choose the deductible and policy that meets both your need for coverage and your ability to pay for insurance.

Keep a printed inventory list of your personal belongings. You can also create an inventory from a free home inventory smartphone app: iPhone or Android.

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

*Information provided by Nebraska Department of Insurance, website: [doi.nebraska.gov](http://doi.nebraska.gov)*





# I NEED TO REPORT A CLAIM: NOW WHAT?

**TINA MUIR**

What to do when my home is damaged, and I need to report a claim? What is the process after I have submitted my claim?

1. The first thing you should do is survey the damage to your home or belongings. If your home has undergone extensive damage, do not re-enter until emergency personnel or local officials declare it safe. Getting clearance to return home is especially important after a natural disaster or crime.
2. File a police report (if applicable). This step is only necessary when the loss or damage was caused by criminal action, such as in the case of burglary or vandalism. Request a copy of the police report and note the names of any law enforcement officers you speak with in case your insurer asks for documentation.
3. Take photos or videos of the damaged property and make a list of what is damaged.
4. Once you have documented the situation, you should immediately take any necessary steps to ensure your safety and prevent further damage. Do not make permanent repairs or throw out damaged items, the adjuster may request to see these items. You should make any temporary repairs, such as boarding up broken windows, patching leaks in roofing and/or removing water. If you spend money on emergency repairs, replacement items or temporary housing, save the receipts. You will need them later to request reimbursement from your insurance company.
5. Contact your insurance company as soon as possible. Many home insurance companies have a 24/7 phone number for claims, while others encourage you to initiate the claims process in their app or website. When reporting your claim directly always document the claim number for reference. Your agent is always available to report your claim or assist. If you are unsure how to reach your agent, check your policy documents or the insurance provider's website.
6. Once your claim has been submitted to your insurance provider an adjuster will contact you usually within 48 hours. The adjuster will review the claim with you and set up a time for them to inspect the damage and provide an estimate to repair the damage.
7. The insurance adjuster will provide you with an estimate for repairs. Schedule repairs with your contractor and provide a copy of the adjuster's estimate for them to work by.

If there are discrepancies in repairs, further damage discovered, or a difference in costs of supplies, the contractor will submit these to the adjuster for adjustments or to your agent to forward to the adjuster.

The carrier will issue a check minus your deductible based on ACV, or Actual Cash Value of your damaged property. ACV is the value of the damaged property with depreciation for age and condition. If you have replacement coverage, the recoverable amount between the depreciation and the final cost to repair the damage will be paid once all repairs have been completed. You will need to submit the final invoice from your contractor to the adjuster or your agent.

We are here for you. Do not hesitate to call if you have questions regarding your claim.

# REGIONAL News

Hear from our  
agents in your area!

## **Dave Meyer**

*Ruskin, NE*

In south-central Nebraska, unlike last year, we had some good rains early in the growing season. If we had a normal amount of moisture in our soil profile, things would be looking good at this point. However, with very little subsoil moisture, the dryland crops are really hurting right now. The corn is trying to push out a tassel, so we really need to catch a good rain. With no chance of rain and triple-digit temperatures in the forecast, it is not looking very promising for the dryland crops.

## **Andrew Bellamy**

*Ansley, NE*

As of the time of writing this Mother Nature hasn't forgotten about us with an incredible amount of rain and, unfortunately, quite a bit of hail to go along with it. My thoughts are with everyone who ended up with hail. Hopefully, most of it was small enough and early enough that crops rebound and we still see some good yields.

We just celebrated Penelope's two-year birthday with family and friends. She's a bundle of energy that rarely doesn't have something on her mind, which usually involves Megan, me, or one of the 10 baby dolls she now has. Lincoln got a new bike and races with Maverick are a daily occurrence. With his new ride he does a pretty good job of holding his own. Maverick has something new to show me almost every day, whether it be the frogs he's collected, the Legos he's constructed, or the new bike tricks he's learned (keeps asking me for a ramp!!!). Help us all! We have been enjoying a lot of time at the lake. The kids are like fish -- they love the water.

Maverick and Lincoln enjoy playing bumper kayaks, and Penny loves to jump off the dock. Megan and I stay busy chasing them around!

I hope everyone has had a great summer so far. With harvest approaching before the next article, I just want to wish everyone a safe and prosperous harvest. Thanks again to all my insureds for allowing us to help you with your risk-management decisions 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*

Happy end of summer to you all. I'll start with something positive as the rest of the article might be depressing. We are anxiously awaiting our second grandson to be born here in October. We are beyond happy to have a little bundle coming our way. It's an exciting time and Trace is going to be the best big brother ever.

As we write this, it's a very dire week with 105° temperatures and no rain in sight. It seems we have struck another dry summer here in North-Central Kansas. These failed crops are beginning to take a toll on everyone, and it will be hard for everybody to survive. We know insurance can only do so much, that's why we do encourage the use of APO on top of your multi-peril coverage. APO adds price to your crop, and you will get an extra indemnity if you have a bushel loss. It really helped a lot last year in our area when we had failed corn and beans.

Another option for drought coverage is PRF. We've had decent payouts on that so far this year and more to come, I am

sure. You can insure your pasture and hay land for rainfall coverage. We look at historical data to pick your months of coverage. Coverage must be purchased before the end of November for the following year. We would love to help you get this coverage, so please get with us to get it written.

Until then we will be spoiling a couple of grandsons as best we can.

## **Rhonda Jones**

*Kirwin, KS*

It's July 5th and wheat harvest has come to a halt on the Jones Family Farm. We haven't been able to harvest due to wet weather. The forecast looks like it's going to be middle of next week before we can get back into the fields. I've heard yields are in the area of 25-85 bushels per acre! The spring crops are looking fantastic.

The county fair is coming up soon and so is practice baking with MeMa. Cooper wants to take a layered cake this year. Our daughter Alyssia made a layered chocolate cake for the 2004 county fair and won an award for the "Best 2 Layer Cake". Maybe Cooper will try to be this award winner!

By the time you read this we will have wrapped up spring acreage and wheat production reporting. I hope you are enjoying your summer. Fall harvest will be here before we know it!

## **Clark Redding,**

*Larned, KS*

The month of June has been a hot one in Kansas and Colorado. Kansas has roared into harvest a little early in some places just because of the extremely hot



weather. Test weights are down as well as yields. 35 bushel would be pretty good wheat in Pawnee County, KS. Mosaic is another issue Kansas is dealing with this year. Oh, yeah, and the hoppers are working on the Soybeans in several areas. Pretty much anything green is being eaten up including the road ditches.

Western Kansas did get some rain, not enough, soon enough to help the wheat yields, but the milo is looking much better.

Colorado's wheat harvest is just now going strong. Yields may be somewhat better here as they got rain when it counted. They also got hail that took care of the wheat harvest for some producers. Ask the folks around Yuma, might be the worst they've seen in many years. Irrigated corn looks good in Eastern Colorado, as long as it doesn't hail again, we could see a good fall harvest.

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

Hey everyone! The summer days are flying by it seems and we will be to fall harvest in no time. Cooler temps and football are on the minds of the boys early this year. Getting ready to wrap up baseball, but they certainly aren't talking about the back-to-school part yet. County fairs and a lot of other projects to wrap up first.

Weather patterns from the last few years have clearly changed around here. Volatility of all kinds. Tornados, wind, hail, lots of rain, and now, we have recently seen some of those Japanese beetles show up (hate those things). Probably not only the most extreme change in weather but the most severe overall in a while around here for sure. Hopefully, the bright spots will outweigh the bad for many of you and the right crop insurance choices will have made a big difference in the bottom line. There is plenty of moisture around here to get us through, although we all know a timely August rain or two can make an enor-

mous difference.

Along with most of you, it feels like these prices have been going the wrong way for too long. The demand is still high for our corn and soybeans, but the world stocks are high, and the USDA says we have some larger carryouts than previously expected in the grains. The weather market that some were banking on really hasn't been able to take hold and the funds continue to stay short. Hopefully, things turn around a bit, but if they don't, then we will be thankful once again for the revenue side of the policy this fall. Enjoy the rest of the summer!

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

We are now over halfway through summer, well that's what my kids tell me anyway. The crops are growing, growing fast, and growing big. There are some areas with some drought pressure, and, as always, significant hail here in Nebraska, western Kansas, and eastern Colorado. The CBOT shows it too with corn, soybeans, and wheat suffering massive sell-offs during these summer months.

Cattle prices remain strong on good demand and low inventory. But do not let this get away from you. Remember you have up to a year out (52 weeks) to use LRP to hedge your cattle prices.

It's spring acreage reporting, fall production reporting, and before you know it, we will be doing fall crop renewals. I'll be reaching out next month to set appointments to talk about fall crops.

As always, call if you have any questions or concerns. Don't let this cattle market slip away! High prices cure high prices...

## **MY Wellness Center** *Megan Bellamy*

We have some exciting news! We came across a new business that we were very interested in last year, and we have decided to open two locations here in Nebraska!

Sara, Morgan, and Megan established MY Wellness in 2024 on the principle of helping improve our quality of life. The sisters opened their centers after Morgan was diagnosed with Stage 4 breast cancer and after their father had had a stroke.

Morgan is an advocate of natural and holistic healing, and she believes in utilizing those exact methods of healing whenever possible. When she was first learning of the EESystem's ability to provide an environment which helps the body's cells recalibrate and heal, she was ecstatic. She knew she wanted to provide the technology to our communities, and she's bringing her sisters along! We believe that every one of us are capable of letting our own bodies heal themselves, and we are dedicated to helping others find and live their truest potential. The better we feel physically, the more energy we have to put towards the things that matter most: our family, friends, community, and, of course, ourselves!

We are excited to welcome you to our 24-unit systems in Kearney and Lincoln! We will be open soon. Check out our website for additional details: [www.mywellnesscenterEES.com](http://www.mywellnesscenterEES.com) You can also find us on Facebook and Instagram! Please reach out so you can be one of the first to experience this new technology!



# TEAM JACK FOUNDATION

## TEAM JACK ROAD RACE

MEGAN BELLAMY

The 2024 Nebraska Football Road Race presented by The Home Agency on July 14, 2024, was the largest in the 12-year history of the event with a combined 870 runners in both the 1 mile and 5K combined. Runners came from 13 different states. After expenses, factoring in The Home Agency's sponsorship and registrations, just over \$42,000 in proceeds will be provided to the University of Nebraska Medical Center to help with brain cancer research.

All 140 student-athletes on the Nebraska Football Team volunteered at the 12th annual event which also featured remarks and Team Jack updates from Bri Hoffman, Co-Founder of the Team Jack Foundation. Brain cancer families will be honored at the annual Pediatric Brain Cancer Awareness game which this year will occur at Nebraska's season opening game versus UTEP on Saturday, August 31st. Special thanks to the Lincoln Track Club for the expertise and volunteer efforts in helping Nebraska Life Skills direct the annual event.

"And a huge thanks to Jim and Sharri Baldonado and The Home Agency for your tremendous personal and financial support of the Nebraska Football Road Race. Your enhanced commitment is beyond generous and truly makes a difference." Keith Zimmer, Executive Associate AD-Life Skills.

We'd love to have some more familiar faces join us next year! Keep an eye out for next year's date!







# HOME INSURANCE CLAIMS AND CONTRACTOR FRAUD

CORBETT HAHN

*This article is a re-published from the July 2024 edition of The Home Agency Magazine due to it's timeliness of this years storms that have passed through the area and affected a large portion of our coverage area.*

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.



# TAKE IT EASY

## AL KUZMA

My favorite rock band of all time is The Eagles. From the time they hit the airways in 1971, their music has captivated me. One of their signature songs is “Take It Easy.” Today, I would like to share an idea with you that has made my financial life less stressful and easy.

I started my career in 1973. At that time, I sold individual life insurance and disability income policies. Monthly premiums were just becoming popular. However, the idea of a company withdrawing premiums directly from a checking account was a brand-new concept and quite frankly it was met with a lot of resistance. Back then, most people wanted to pay monthly, but the majority wanted to “be sent a bill and then they will write a check.”

Well, how the times have changed! Today a preauthorized draft is a way of life. I do not know about you, but it seems like I have a draft almost daily coming from one of my two checking accounts. A thought hit me, why not have a designated account for all my preauthorized drafts? So that is what I did. I established another checking account I label “PAC”. It’s taken a little bit of time, but all my monthly, automatic payments come out of that one account. I have found that some companies will not do a deduction from a bank account, they want a credit/debit card for the transaction. Some companies, I have been told, want an extra 3.5% if I want to use a debit card. With those companies, I give them my banking information. To fund the account on the first of the month, I have an automatic transfer from my primary checking to my PAC account. I have been doing this for the last six months and I must say that it has greatly simplified my life and put everything under “cruise control”. Perhaps, this can relieve some stress in your life.

### Winners & Losers

Today is Wednesday July 3. We celebrate our country’s 248th birthday tomorrow and we also elect a President in November. I came across some interesting information regarding stock market returns and the election cycle. History shows a pattern of market performance reflective of an election cycle. The Presidential Election Cycle Theory created by Stock Trader’s Almanac founder Yale Hirsch claims that:

- US markets perform weakest in the first year of a presidential term.
- Recovers in the second year.
- Then peaks in the third year.
- Performs lower in the fourth year and the cycle begins again the next election year.

The S&P has been positive during most election years except for 1960- Kennedy (-2.97%); 2000 - George W. Bush (-10.14%) and 2008 - Barrack Obama (-38.49%). A quick look back during Biden’s term in office shows 2021 +26.89%; 2022 -19.44%; 2023 +26.29% and year to date- 16.08%. Which is contrary to the Presidential Cycle-His first year, 2021 was his strongest and second year was certainly not recovery, while year three 2023 narrowly came in behind 2021.

How will 2024 wind up with the election and stock market? Who knows. The only thing that I can share with you, as the son of two WWII veterans, is to take part in the democratic process and get out and vote - make your voice heard.

Till next time, be well and may God Bless You.



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# BALDONADO PERSONALS

Well, the summer is flying by! Some of the family came out for Memorial Weekend and we had some fun in the sun. The boys did some fishing and swimming. Water balloons were their favorite part until they were told they had to pick them all up!

The Ross boys had a good year of baseball. They are headed to state the third weekend in July to cap off their season. Sara watched 150 baseball games between the four of them! Maverick played t-ball again this year and loves it. He only had five games!

School will be here before we know it. Hudson will be going into 9th grade, Axten 6th, Carver and Hollis 3rd, Maverick 1st, Lincoln preschool, and Penelope will be at daycare. Penn just turned two on the Fourth of July. We celebrated her birthday all day!

Jim and Sharri have been doing a little bit of traveling. They've been to Lincoln/Omaha a couple of times and to Colorado Springs. They are excited for football season to get here!



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