

# NEWSLETTER

## 11/01/19

ISSUE:14



## WINTERIZING YOUR HOME

We would like to share some information.

FINISH READING ON PG. 2



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## ARC PAYMENTS

This year has been a harsh one for our crops, if you suffered a loss ask about ARC payments.

FINISH READING ON PG.3



## OPEN ENROLLMENT

The annual open enrollment period is underway! Medicare is open until Dec 7<sup>th</sup> and for those under 65 it is open until Dec 15<sup>th</sup>.

# WINTERIZING

## Your home

With the winter coming in slow we all have extra time to winterize our homes. The purpose of winterizing our homes to save energy with our heat and electricity costs.

Older homes tend to be more prone to drafts and other problems during the winter from the sheer age and. The simplest things one can do is cleaning your gutters. This prevents ice dams building up around your roof. When ice dams build up they can create reservoirs of water and can seep in to the home. Another option is checking your furnace. When was the last time your filter has been changed? This could also be an easy way to help energy costs. A very common option is putting plastic around windows. This helps in preventing arctic breezes from sneaking their way in to your home.

Living in the midwest the winters can be quite harsh and teetering. If a few small thing can save homeowners money then it doesn't hurt to do so.

Check out Lowe's for more tips on winterizing your home.

<https://www.lowes.com/n/how-to/winter-preparedness-checklist>







"Change your  
thoughts and you  
change your world."

-Norman Vincent  
Peale

## Arc Payments

As harvesting season is in full affect, the ARC plan has been a common point of conversation for the major losses many have faced.

"The ARC-CO program provides income support tied to historical base acres, not current production, of covered commodities. ARC-CO payments are issued when the actual county crop revenue of a covered commodity is less than the ARC-CO guarantee for the covered commodity." Is how ARC payments are defined by the RMA. For further information we encourage you to vist their site or call us at 712-560-8257.

[https://www.fsa.usda.gov/programs-and-services/arcplc\\_program/index](https://www.fsa.usda.gov/programs-and-services/arcplc_program/index)

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