

VO ENTERPRISES LLC

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1ST QUARTER NEWSLETTER

301 Beemer St., Beemer, NE 68716 402-528-3830 114 N. 3rd St., Howells, NE 68641 402-986-1306

Sign up for our email list by sending requests to: voe5@gpcom.net

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GPS Equipment

Reminder: All GPS equipment needs to be scheduled on your farm policy. The equipment can be covered as well as the activation fees. Please look over your policy and call us if you need to add any GPS equipment.

Farm Machinery & Custom Farming

Have you traded your old combine, tractor, or ranger at the end of the year for a new one? Give us a call today to make the changes to your farm policy.

Customers who have actively been custom farming, or who will be custom farming for this upcoming season, need to be aware that some companies will offer you coverage for this under your farm policy. Some of you may need Commercial General Liability policies since you do more than a few acres. Call us today if you are actively custom farming or if you would like a quote.

Financial Investments: Achieve the Retirement You Dream of

Think About This

We all have different ideas of what we envision for retirement. Wouldn't it be nice to live as comfortably in retirement as we did during our working years?

It's never too early to start planning

Retirement is just around the corner and there's no better time to start planning for it. By acting now, you may possibly avoid retirement traps such as taxes, penalties and market risks. These pitfalls can potentially impact your retirement income in ways you never expected. As you start the planning process, it's important to consider all the sources of funds that may be available to you—taxable, tax-deferred or tax free.

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It's not too late to make tax-free contributions for the 2013 tax year to your SEP, Roth, or Traditional IRA!

Make Crop Insurance Review A Top Priority

The best way to prepare for this upcoming growing season is to decide on the best risk management plan. We want to meet with you to provide quotes and insight on the best risk management strategy for your operation. As the growing season starts again we will be hosting crop insurance meetings in both Beemer and Howells. These will be informational meetings on updates and changes to crop insurance programs. The meeting will start at 10:00 with lunch following. Dates listed below - watch your mail for additional information.

**Feb. 11 @ the Grain Bin
Howells, NE**

**Feb. 12 @ the Village Office
Beemer, NE**

The Climate Corporation

For customers that don't know, The Climate Corporation was acquired by Monsanto in October 2013. Total Weather Insurance is still being offered by the company with many upgrades this year to lower deductibles and lower premiums.

Reminder - we can lock in a policy at any time and cancel or reduce acres at a later date. Therefore, you may be able to take advantage of cheaper premiums the earlier you buy. If the old policy is more expensive than a later one, we can cancel and rewrite. Sales closing is March 15. Call one of our agents for a quote.

CLIMATE.COM

VO Enterprises is a select agency to get your free climate.com account from. Call us today to get access to unrivaled data collection.

Climate|Basic - Free to anyone

Supports daily decision making with real time data and future weather with growth stages.

- Online tracking and scouting tools
- Improves production decisions
- Available on any device (smart phone, iPad, tablet, and computer)

Climate|Pro - Cost per acre

Supports daily decision making with real time data and future weather with growth stages. As well as field management from planting to pest control to irrigation to harvest. Tools include:

- Planting Advisor
- Nitrogen Advisor
- Pest Control Advisor
- Harvest Advisor
- Variable Rate Advisor



This program will provide unrivaled value that optimizes yield, revenue, cost savings and risk protection. This advanced tool will save you time so you can manage your operation.

Supplemental Crop Insurance

One major concern that is going to be in farmers' minds this year is the lowering of commodity prices while all other expenses stay constant. With that, we encourage customers to consider crop insurance supplements like Total Weather Insurance, Hail Insurance, and Added Price Option. This way you are covering expenses and a little income. Call us today to talk about your options.

Health Insurance



The Blue Cross Blue Shield Association (BCBSA) and Bupa announced a strategic global partnership that will create the largest healthcare provider network in the world for international health insurance customers. The U.K.-headquartered international healthcare company Bupa, and the largest U.S.-based health insurance group the Blue Cross and Blue Shield (BCBS) system, are teaming up to expand GeoBlue, the global health insurance product offered in the U.S. under the Blue Cross Blue Shield brand.

As many of you are aware, many changes took effect January 1, 2014 with your health insurance plans. Some of your plans were discontinued, forcing you to find new coverage. Some rolled into a less desirable plan, also forcing you to search for something different. Some of you were able to opt for an early renewal to bypass being ACA compliant for another year. Some of you were able to apply through the Marketplace to take advantage of the tax credit.

For those of you who haven't taken any action yet, please note that you have until March 31, 2014 to sign up for an ACA compliant plan before any penalties are enforced. TempCare plans are not ACA compliant, so if you have one of those in force, you will need to make sure you don't have it more than 90 days in 2014 to avoid the penalty. If you were able to opt for an early renewal, you will not need to worry about the penalty.



Please call one of our two locations for a price quote and comparison for you and/or your family. Dan is in our Howells location Monday thru Friday. Becca is in Beemer all day Monday and Tuesday mornings. She is also available by appointment.