Home Sweet Home

In this issue of Nebraska Living, we focus on the comforts of home this winter. We take you to a small farm outside of Springfield, along a Sarpy County road, where two cousins raise traditional corn and soybeans, but since the 1970s they have also raised another crop, honey. See their homespun success on page 4. Photo contest winner from Nebraska Farm Bureau’s “Harvest in the Heartland” contest brings a new focus to farmland. See the winner’s photos and the best of the other entries on page 5. Any true football fan knows that Super Bowl game day isn’t complete without buffalo ranch something. Put on your favorite jersey, bust out the hot sauce, and get ready to go buffalo or go home. Recipes on page 6. Are you making a new year’s promise to tidy up your home space? See my tips on decluttering your house on page 10. Finally, food labeling can be confusing, test your knowledge about food labeling on page 12. I hope you stay warm and cozy as you read this edition of the Nebraska Living Magazine.
Inside the Hives at John Knapp’s Farm

On a small farm outside of Springfield, along a Sarpy County road, John Knapp and his cousin Harold Knapp have raised traditional corn and soybeans, but since the 1970s they have also raised another crop: honey.

“I took a beekeeping course in the 1970s before moving to Oregon. When I moved back in 1984, Harold was still doing bees and so I decided to get some hives going,” said John Knapp, a member of the Sarpy County Farm Bureau.

It’s winter and their bee hives are wrapped to protect the hives’ sides from the rain, snow and wind. Wrapping the hive with black tar paper also warms the hive’s interior. Earlier on one of the last hot days of the summer, John and Harold, using a remodeled old chicken house on the family’s original farm, worked all day to collect, spin and extract nearly 50 gallons of honey.

The extractor spins the frames at a high rate of speed, pulling the honey from inside the comb, allowing it to slowly pour out of the machine, into a bucket. That honey is then poured through a cloth, much like a cheese cloth, to remove any foreign objects. And in John and Harold’s operation, this honey is ready for the dinner table!

“We don’t spin all the honey. We don’t sell it and we try to leave a super with the frames full of honey for the bees to use for the winter. We just do it for family and friends,” John said.

John raises European Honey Bees, dealing with chemicals, mites, beetles, moths and other pests that impact the production of honey. Despite the challenges, it’s a hobby he doesn’t plan on giving up anytime soon.

“It starts by pulling the frames from the supers off of about 20 hives. From there, the frames are moved to a special sink, where Harold uses a heated knife to remove the wax caps from the honeycomb. This is done on both sides of the frame before moving to the next step, which is taking a spin in the extractor!”

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Since winter is upon us and the temperatures are dropping, the bees head to the hive to keep their queen warm for the winter. John and Harold, and their friends and family, enjoy the fruits of the labor until next year.

It will be around March or April when John and Harold will unwrap the hives and start the process all over again.

Field of View

Michelle Clarke, a member of the Custer County Farm Bureau, jokes she never wins anything. “I always say if it was between my name and one other person, they would win.”

So, when the farm wife and mother of three decided to enter the Nebraska Farm Bureau Harvest in the Heartland photo contest, with a photo of a beautiful fall day with a backdrop of a blue sky and a combine, harvesting soybeans in a field near Berwyn, she never expected to win the contest.

“I have a passion for agriculture and our family ranch. I enjoy taking photos of my husband and children working and living this way of life. Photos are not only great to look back on family memories, but also to inform others about Nebraska agriculture.”

Michelle and her husband Michael run a cow/calf operation and grow corn and soybeans near Berwyn. Together they have been ranching since 1991; the ranch has been in Michael’s family since 1912. Together they have three children: Lacey, 26; Laine, 24; and Levi, 22. Lacey graduated from Chadron State College with a rangeland/wildlife management degree. She has been traveling the world the last three years gaining experience in the wildlife field and has just recently taken a job with Nebraska Pheasants Forever. Laine received a degree in agronomy and mechanized agriculture from Northeast Community College and is currently home working on the family ranch. Levi is a senior at UNL studying animal science and is looking forward to returning to the family operation after graduation.

“Photos are a great tool to show the ins and outs of a working farm and ranch. It is important to properly manage our land and animals, so this way of life will be around for future generations. I couldn’t imagine living my life any other way,” Clarke said.

We have also selected some of the runner-up photos and wanted to share them with you.

“I like the honey. I don’t mind the bees. I enjoy getting out with them and trying to work with them without getting stung. They’re kind of an interesting creature.”

- John Knapp

Winner Michelle Clarke

Stacy Doty

Justin Mensik
Buffalo Ranch Wings

Any true football fan knows that game day isn’t complete without buffalo ranch something. Put on your favorite jersey and get ready to go buffalo or go home.

INGREDIENTS
• 2 lb. chicken wings
• 1 c. buffalo wing sauce
• 1 packet Ranch seasoning
• Kosher salt
• Freshly ground black pepper
• Fresh chives, for serving
• Ranch dressing, for serving

DIRECTIONS
1. Place chicken wings in a large slow-cooker.
2. In a large bowl, mix together buffalo sauce and ranch seasoning and season with salt and pepper. Pour mixture over chicken wings and stir to coat.
3. Cover and cook on high until cooked through, 2 1/2 to 3 hours.
5. Garnish with chives and serve with ranch dressing.

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Top 5 Most Popular Ford Vehicles in Nebraska

Since Ford came on board as a member benefit partner in September 2017, Nebraska Farm Bureau members have saved more than $204,000 when using the $500 Bonus Cash on eligible Ford vehicles and more than $15,000 when using the $750 Bonus Cash on eligible Lincoln vehicles. To take advantage of the Ford or Lincoln Bonus Cash discount, you must be a paid Nebraska Farm Bureau member for at least 30 days prior to purchase. Members print a Bonus Cash Certificate to use at the time of purchase or when leasing a vehicle at www.farmbureauadvantage.com. Farm Bureau Bonus Cash certificates must be redeemed within a year and are stackable with Owner Loyalty, Lease Renewal, and most Conquest Offers, Trade-in Assistance programs, and Final Pay units. In Nebraska, the Top 5 Ford vehicles purchased by Farm Bureau members, in order of popularity, are:

F-Series – You can’t do better than best-in-class. The 2018 F-150 is sporting its most advanced powertrain lineup ever, so it’s no surprise that best-in-class torque and capability features come right along with it. You want best-in-class payload? You got it ... up to 3,270 lbs. How about best-in-class towing? Try up to 13,200 lbs. for size. And that’s just the beginning of F-150 best-in-class features.

F-Series Super Duty – Most capable full-size pickup in America. The heavy-duty pickup you’ll want on your work crew is the Ford Super Duty®. Check out these specs: best-in-class 7,630-lb. maximum payload and 21,000-lb. conventional tow ratings — plus a gross combination weight rating of 42,800 lbs. That’s also best-in-class. Super Duty delivers exceptional capability as well for towing the really big loads, with either its maximum 27,500-lb. 5th-wheel or best-in-class 34,000-lb. gooseneck tow rating.

Explorer – Beauty that’s more than skin-deep. The power and driving dynamics of Explorer come wrapped in an eye-catching design that boasts authentic comfort and style. And because it was built for our modern active lives, you can also expect an interior space for the kids, the dog, the sports equipment, camping gear, and just about everything else you may need on the road to adventure.

Escape – Fold down both rear seat backs for a flat load surface and 68 cu. ft. of total cargo space. Or fold down one of the 60/40 split rear seat backs and still have room for one or two passengers. If you’re carrying small items, leave both seat backs up and you’ll have 34 cu. ft. of cargo space. The available Intelligent 4WD System continuously monitors traction and road conditions every 16 milliseconds.

Edge – The Ford Edge seats up to five people. It offers in-car Wi-Fi and Apple CarPlay – two features that go a long way toward keeping the entire family connected and entertained. The Ford Edge also won the 2018 Best Two-Row SUV for the Money award for having the best combination of quality and value in its class.

Islands of New England
11 Meals and 8 Days
10/10/2019 - 10/17/2019
Highlights:
- Providence, Newport, Boston, Cranberry Bog, Plimoth Plantation, Cape Cod, MA, Martha’s Vineyard, MA, Lobster Dinner, Provincetown, Choice on Tour-Whale Watch or Sand Dunes.
- Visit a working New England cranberry bog, a thriving crop of the Pilgrims landed in 1620.
- See Plymouth Rock and step back in time in the town where once-famous whaling port – “the Vineyard.”
- Join a local guide who will introduce you to the charming, Cape Cod.
- Your tour at a glance:
  - See Plymouth Rock and step back in time in the town where the Pilgrims landed in 1620.
  - Visit a working New England cranberry bog, a thriving crop of Cape Cod.
  - Join a local guide who will introduce you to the charming, once-famous whaling port – “the Vineyard.”

For more information, contact Collette at 800-581-8942, please refer to booking #914796 or Lisak@nefb.org

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For most of us, losing weight, eating healthier and making more time for ourselves and family, are part of the promise we make as we start off the new year. If you want to make good quality family time, take on the challenge of decluttering your home. It can be good therapy. Not only will sorting through items and moving things around give you a physical workout, it will give you a chance to do some mental decluttering too.

When my Mom died in January of 2004, it was just easier to take all her stuff and put it in my basement. My sister and brother had all their stuff in their own basements and as the youngest daughter I gratefully accepted the boxes of memories from my parents and their 50-plus years of marriage together.

Typically, the boxes come down when the holidays roll around and we have great conversations about life growing up in a much more innocent age. But as I get older, I want to pass these things on to the next generation. So I want to share with you the three tips I used to help me get started in decluttering my house.

I created three piles, a keep, giveaway and throwaway pile.

Keep Pile
Sort through your items with relatives or friends, it may make things easier to get through. Going through your items with others can be a time where you revisit special times associated with items. Photos and souvenirs were kept for times like this.

Give Away Pile
Many of the items you want to give away may not be worth much, but it may hold a precious memory for others in the family. Since I have a big Italian family, I decided to scan all of the old photos and take all of the 8 mm film my Dad shot and convert it and place it on a USB key for my nieces and nephews. This is also a good time to look through old clothes and items that someone else could use, so don’t forget to give those things away to charities who help the underprivileged.

Throw Away Pile
If the items you have stored away in boxes don’t meet your keeping or donating standards, then toss them. But the hard part is how do you decide what to toss? If you’re fighting years of deep-seated procrastination, or a profound sense of being overwhelmed, then don’t let indecision about what to keep or give away stop you from clearing the clutter. Instead, simply put everything into a bag and let it go. Now, I’m not suggesting you throw stuff away out of laziness. I gave myself permission to start that process because my stuff wasn’t doing anyone any good just sitting there.

I will have to say, I am feeling better about this plan I have put down on paper. I feel good about sharing my family’s legacy with the next generation, donating future bags to worthy causes, and I am gaining a new-found confidence that I am finally dealing with piles of items and photos that have needed sorting for so long. When the process is completed, I know I will feel better about my progress and my family will be happy that everyone can share in our family legacy.

Happy decluttering, readers!

By Tina Henderson

Don’t roll the dice with car repairs.

Downsizing Your Stuff Can Be Good Therapy Entering the New Year

Living Winter 2019
Now’s a great time to look at your personal health to assess what you and your family spend on out-of-pocket health care expenses. Do you schedule a yearly check-up for eye exams, dental cleanings or physicals? Do you pay out-of-pocket for these items? Are you a business owner (0-1 employees) looking to save an average of $4,700 in health tax savings each year? Or are you a business owner with multiple employees looking for a proven means of reducing health insurance premium increases by 10-50%?

If you answered yes to any of these, it’s important to take time to assess the health and well-being of those around you. Statistics show that having healthy employees is important to productivity and cost containment. There are so many ways to trim health benefit costs these days to put more money back into your business, and keep it in paychecks. There are easy ways to pre-tax health insurance premiums and out-of-pocket medical expenses to help you achieve financial goals, relieve stress and put you, your family and the people who work for you on the road to healthy living.

Nebraska Farm Bureau member Colleen Endorf echoed this by saying, “If you are a self-employed farmer or business owner or own a small company looking for ways to save on the cost of out-of-pocket medical expenses and health insurance premiums, BASE® has many HRA options available for you to inquire about. They have the knowledge to help you get started with the proper option for you. As a self-employed farming team, we highly recommend BASE to create a means to save on your taxes each year.”
If the IRS calls about an error or missing information on your tax return, think twice before handing over personal information to resolve the issue. Chances are good it’s a scammer, not the IRS, on the other end of the line. Scams range from phone calls asking victims for “missing” SSNs, to sending fake tax bills and demanding payment. And scammers will reach out via email, postal mail, phone and even social media to lure victims into giving up personal details or opening their pocketbooks.

Follow these six tips to avoid falling victim to tax scams:

1. **Hang up the phone and delete emails:** The IRS does not phone or email taxpayers; official notifications are always sent through the mail. All other methods of communication should be treated as spam.

2. **Go through official channels:** Ignore emails with links to check the status of your refund, which could lead to a computer virus, and go to the IRS website instead.

3. **Protect yourself:** Shred any documents with your address, birthdate or SSN; use strong passwords for online accounts. To combat tax scams, the IRS created stronger standards for online tax programs, including passwords with eight-plus characters and a combination of upper- and lower-case letters, numbers and special characters.

4. **Be on alert:** Watch for red flags that a site isn’t authentic. Website addresses that don’t match a website name, for example, are warning signs of fraud. Common sense should also prevail! Scammers who insist that tax debts are settled immediately with a prepaid debit card or iTunes gift card should be ignored. The IRS never demands immediate payment and never requires specific methods of payment.

5. **Don’t get greedy:** The tax code is ironclad, so promises of larger refunds, tax shelters and overseas accounts to avoid tax debt should be immediate warning signs of a scam. Fraudsters will make wild promises to get you to hand over your SSN, account numbers and other information that can be used to steal your identity or access your bank accounts.

6. **Report fraud:** If you receive questionable emails, phone calls or social media messages or fall victim to a tax scam, file a report with the IRS. The IRS also posts information about known scams on its website; check it to learn more about what to watch for.

The more informed you are, the less likely you’ll be to fall victim to a tax scam. Arm yourself with these tips. Consider discussing Identity Theft Protection with your Farm Bureau agent. This coverage can help you avoid identity theft, and make it clean up a little easier if your information is ever compromised.
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