

THE

HOME AGENCY

MAGAZINE

President's Thoughts

Livestock Risk Protection

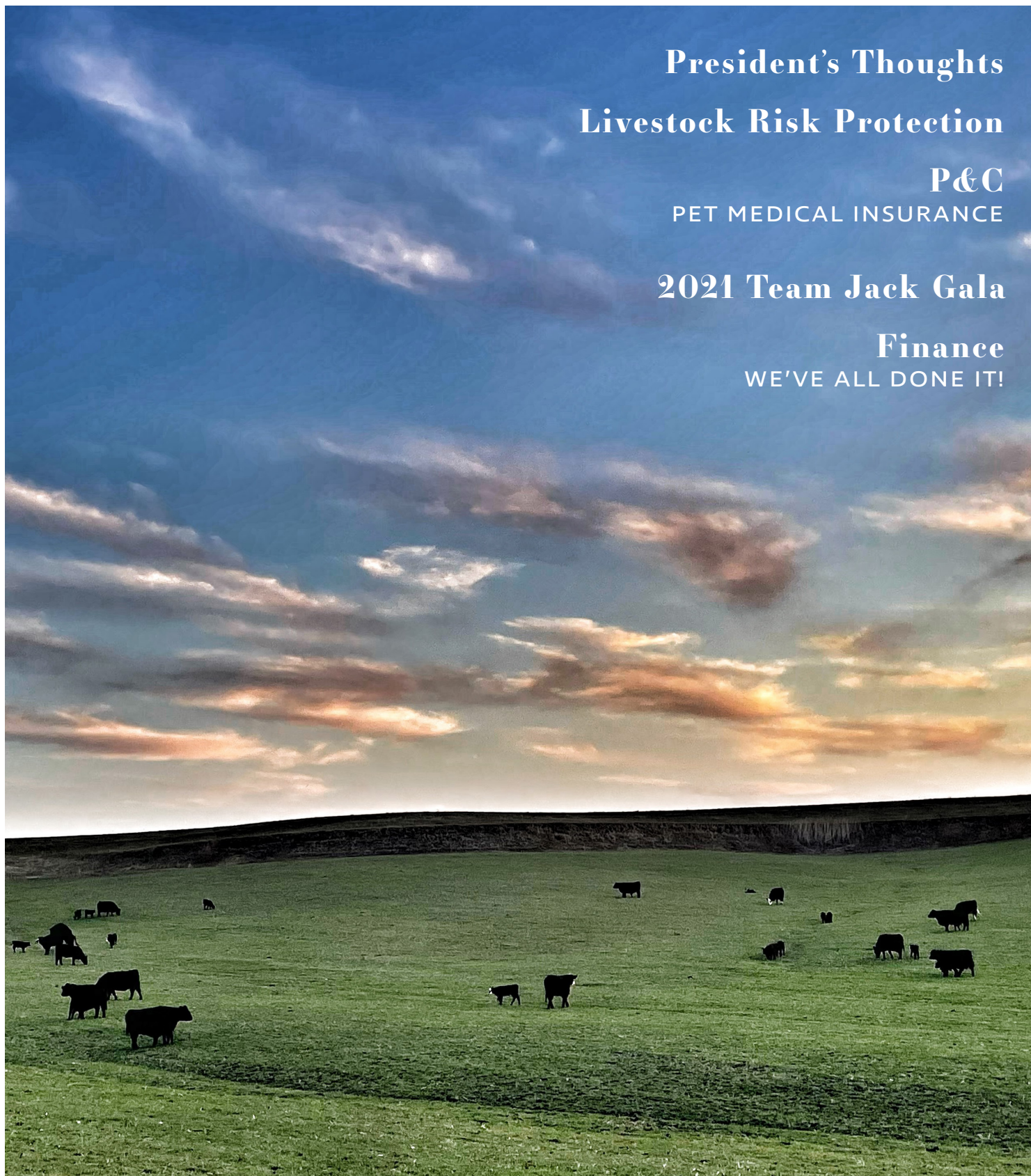
P&C

PET MEDICAL INSURANCE

2021 Team Jack Gala

Finance

WE'VE ALL DONE IT!





Improving lives, families, and communities since 1992.

When you meet with us, we'll get to know you to understand your selling goals and explain the selling process so you know what to expect. We'll advise you on any repairs or updates that might need to be made to help your home sell for top dollar. Following our appointment, we will provide you with a detailed pricing analysis specially-curated to show how much to list the property for and how long it should take to sell based on your goals.

It's Time To
SELL YOUR HOME!



43550 761 RD
Lexington | \$385,000



Jacey Edson
(308) 325-9790



1112 N Harrison Street
Lexington | \$140,000



Linda Kneifl
(308) 325-6387



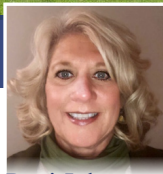
411 W 13th St
Lexington | \$129,900



Doug Heineman
(308) 325-6747



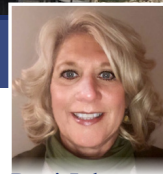
135 Mallard Beach, Dr 22A
Johnson Lake | \$637,500



Patti Johnson
(308) 325-1764



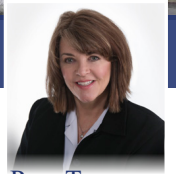
23 Northeast Cove, Dr 9
Johnson Lake | \$525,000



Patti Johnson
(308) 325-1764



1309 N Fillmore Street
Lexington | \$150,000



Pam Trampe
(308) 325-5264

GET IN TOUCH

www.bharealestate.com

(308) 324 -5581



@BHARealEstateLLC



709 E. Pacific St.
Lexington, Nebraska



CONTENTS

The Home Agency Magazine

- 3 President's Thoughts
- 5 Crop Insurance Update
- 8 LRP - Should I or Should I Not...

- 9 2021 Team Jack Gala
- 11 Pet Medical Insurance

- 12 Employee Spotlight - Tina Muir
- 13 Photos - Springtime
- 15 Safeguard Your Summertime Toys

- 16 Lightening Safety
- 17 Regional News
- 19 Weather & Crop Yield Protection Programs
- 20 Finance: We've All Done It!

- 21 Baldonado Personals
- 22 Sticky Sourdough Cinnamon Rolls Recipe





PRESIDENT'S THOUGHTS

FROM THE DESK OF
JIM BALDONADO

Greetings,

Every time I get ready to write my quarterly article, I look back and I read what I wrote last year. Last year, I talked about Covid, how it was just starting, and hopefully by this time you read it in May 2020, we would be on the downhill side. Well, little did we know...

I think all of us at The Home Agency did their best we could, some better than others, but you can only do so much. Sharri and I ended up getting COVID in March, and it hit Sharri a little harder than me. She was down for a couple days, but after that, she was fine. All I had was a cold, or so I thought. It sure makes you count your blessings, as I know some my age that caught COVID the same time I did, just in a different town, did not make it. So, you just never know.

A couple things to be looking at—For you cattle producers, look at LRP. With the increase subsidy from the government and not having to pay until the contract expires like the crop insurance, and being able to insure unborn calves, makes the contracts very attractive. For those of you feeding out cattle, we are quoting more and more. LRP is now cheaper as compared to a put.

Also with commodity prices better than we have seen them in years, make sure your profit is protected. With your profit being on the very top of your production, look at our Companion 80 Hail and Wind plan. This plan totals out for both wind and hail at 25%, which is where all your profit is. So, make sure if you haven't already done so, max out your wind and hail coverage and protect that profit.

By the time you read this, planting will be underway, so please stay safe. If I can help in anyway, please let me know.

LIVESTOCK RISK PROTECTION



WE'VE GOT THIS.

Insure against declining market prices.

Purchase a Livestock Risk Protection (LRP) insurance policy through a livestock agent throughout the year. Recent program enhancements include:

- Increased premium subsidy
- Increased the number of head that can be insured
- Insure unborn feeder cattle or swine when future prices are attractive
- Extended premium due date

*Visit with your Home Agency
crop insurance agent today.*

RCIS is a registered trademark of Rural Community Insurance Company. RCIC is an equal opportunity provider. © 2021 Rural Community Insurance Company. All rights reserved.

Relationships Matter



PARTNER WITH SOMEONE YOU TRUST

Our team has the background and experience you should expect from your lender. We are committed to long-term relationships, giving our customers the satisfaction of knowing they can count on us year after year. Give us a call and let us help you with all your ag lending needs.

Gothenburg • Brady • Ansley
flatwater.bank | P: 888-537-7181



**FLATWATER
BANK**



**H
A
W
K
I
N
S**

CULTIMAX™

**TAKE WEEDS OUT THE
OLD-FASHIONED WAY**

- WITH -

COLD, HARD STEEL

HAWKINSAG.COM





CROP INSURANCE UPDATE

CINDY DAVIS

Happy May, everyone! I am writing this article in mid-March, just after the sales closing date of our busiest season of the year at The Home Agency. This year's sales season was a little different than most. It has been quite a year since the Covid-19 pandemic began, driving companies to adjust the way they do business, and The Home Agency was not an exception. We did our best to follow the CDC guidelines and keep our employees and customers safe! Technology sure is nice (when it works), and it enabled us to keep in close contact with producers when it was not safe to be face-to-face. While a few states are choosing to re-open and lift restrictions, most are easing back into "normal" routines, and as of a few days ago, more than 30 states still have mask mandates in place. Regardless of the timeframe for re-opening, be assured we are still working to provide you with the best risk management tools available for your operation. Give us a call and let us know how we can help!

There has been some very timely and much needed precipitation in the Central Plains in the last four days. In eastern Colorado and the panhandle of Nebraska, it was snow – and lots of it! Moving east across Nebraska, there were reports of over five inches of rain in some areas. It definitely was a blessing for producers since prior to these storms, the ground was not in ideal shape for planting. I'm sure by the time this issue reaches you, the planters will be going strong.

2021 Row Crops

March 15, 2021, was the deadline to sign up for and/or make any changes to your current row crop coverages. Whether it was face-to-face or digitally, we hope you had the chance to review your coverage and speak with your agent. The Home Agency staff pride themselves on staying current in the crop insurance industry, and will always do our best to provide you with the best coverage, custom fit for your farming operation. Below are some of the annual reminders we like to share as planting takes place:

- First and foremost – STAY SAFE! As you try to squeeze in as many hours as possible, remember that tomorrow is another day. "Sometimes the most important thing in a whole day is the rest we take between two deep breaths." ~Etty Hillesum
- 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 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 a number of rules and factors involved in order 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.
- 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. Don't wait until acreage reporting time to let your agent know. This could jeopardize any possible indemnity.

This years' 2021 Projected row crop prices, as well as the tracking dates for Harvest Prices, are listed in the chart below.

2021 Row Crop Prices and Harvest Price Tracking Dates

| Crop | States | Projected Price Set - Yield Protection and Revenue Protection | Harvest Price Tracking Dates - Revenue Protection |
|---|----------------|---|---|
| Corn | NE, KS, IA, CO | \$4.58 | Dec. Corn CBOT Oct. 1 - Oct. 31 |
| Grain Sorghum | NE, KS, IA, CO | \$4.40 | *Dec. Corn CBOT Oct. 1 - Oct. 31 |
| Soybeans | NE, KS, IA, CO | \$9.17 | Nov. Sbean CBOT Oct. 1 - Oct. 31 |
| Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA | | | |

2021 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 15, 2021. 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 don't show up until a claim arises, but 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.

Hail Coverage

Depending on the type of hail insurance you purchase, your coverage could be expiring soon. Now is also the time to review your hail coverage for 2021 if you haven't already done so. Did you know your hail coverage does not have to be written with the same agent as your MPCI coverage? Forgive us if we missed you during the MPCI sales season, but we would love the opportunity to show you the hail coverages we have available. We have some new companion plans that have been very popular this year. A couple of these plans will total out quicker than the production hail plans. You may also want to look at adding wind coverage to your hail policy, given the unpredictable weather we normally see over the summer. 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 1 in Kansas, and May 15 in Nebraska and Colorado. The row crop date is June 1. 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, we need to have changed and/or written by June 1. Give yourself the peace of mind, and avoid those sleepless nights. Put your hail coverage in place today.

2021 Winter Wheat

We didn't 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 don't plant a second crop. If the 2021 wheat was insured as Summer Fallow practice, is destroyed by June 1, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow for 2022.

Continued on page 7...

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 2021 crop year.

2021 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 | \$4.98 | Sept. KCOBT July 1 - July 31 |
| KS | \$4.90 | July KCBOT June 1 - June 30 |
| IA | \$5.60 | Sept. CBOT July 1 - July 31 |

I am wishing you a safe and productive planting season! I shared the poem below in last year's article, but it feels like a good time, as Covid-19 restrictions begin to relax, to share it again.

"When this is over, may we never again
take for granted
A handshake with a stranger
Full shelves at the store
Conversations with neighbors
A crowded theater
Friday night out
The taste of communion
A routine checkup
The school rush each morning
Coffee with a friend
The stadium roaring
Each deep breath
A boring Tuesday
Life itself.
When this ends
May we find
that we have become
more like the people
we wanted to be
we were called to be
we hoped to be
and may we stay
that way – better
for each other
because of the worst."

Written by Laura Kelly Fanucci, (<https://laurakellyfanucci.com>)



LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Spring is here again, and 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. Our Agent, Tina, was on hand to answer questions and sell policies. Lori and I 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. What a great opportunity for us to not only help sponsor these events and return the loyalty shown to us, but also to be with our friends and clients outside of our 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 began 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 worldwide. 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 name says "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle.

LRP is a continuous policy and may be purchased at any time throughout the year, which makes it easy to ensure that your coverage will correspond with the marketing time of your livestock. 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 are available at 3:30 pm CST each trading day. If coverage is available, it can be written from that time until 9:00 am the following morning. This is why we run the quotes daily and stay in contact with producers to keep them up to date on the coverage prices. All these quotes and Actual Ending values can be found on our website www.thehomeagency.com.

One question we are often asked is, "Does it matter what the cattle weigh or what I sold them for?" The answer to both

of these questions is no. It doesn't matter what they weighed on sale day, what you sell your cattle for, or even if you retain ownership (feeder cattle). What determines whether or not you have a loss is if the Actual Ending Value on your coverage ending date is below your Coverage Price. It is worth noting that if you sell your cattle more than 60 days prior to your LRP contract ending date, your coverage will be voided. Also, just a reminder, this is not a mortality policy.

We receive numerous 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, now we are able to insure the unborn calves also. Many producers have taken advantage of this new change this year.

Currently, we are writing coverages for the calves ranging from 800-900# for mid-summer to fall, and baby calves going to grass with coverage for October-November. These coverages range from \$171.53 on the 599# steers and \$155.61 for the 800-900# steers. One type of coverage gaining interest is the LRP coverage for the fed cattle. These insurable weights range from 1,000 to 1,400#.

As I mentioned previously, there have been many changes to the LRP policy recently, and I'd like to highlight some of them:

- Premium subsidies have increased, resulting in lower premiums
- Expanded the 30 days to 60 days before the end date to sell your calves without voiding your coverage
- Unborn calves can now be covered up to 599#
- Increase the total number of head to be covered annually to 12,000 head for feeders and fed cattle
- Premiums are not due until the month following the end of the endorsement

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



2021 TEAM JACK GALA

KYLIE DOCKTER, EXECUTIVE DIRECTOR - TEAM JACK FOUNDATION

8th Annual Team Jack Foundation Gala Raises Over \$475,000 During a Virtual Program Which Followed Late Founder, Andy Hoffman's Book, Yards After Contact

On April 16, the Team Jack Foundation gathered sponsors, special guests, friends and more, virtually, for their 8th Annual Gala which raised more than \$475,000 for their cause: childhood brain cancer research. Presented by Fat Brain Toys, the gala had a special look this year due to the Covid-19 pandemic, yet, supporters were still dedicated to raising money for childhood brain cancer, the leading cancer cause of death among children.

The 8th Annual Gala was the first event since the passing of Team Jack Founder, Andy Hoffman, on March 1, 2021. Andy was diagnosed with a brain tumor, glioblastoma, in July 2020. Throughout his own diagnosis, Andy still made raising awareness and funds for childhood brain cancer research a priority.

The narrative of the gala this year followed Andy's book, Yards After Contact, which was released in October 2020, just months before Andy passed from the disease himself. The event was presented as a one-hour special which aired on News Channel Nebraska and MeTV on Friday, April 16, at 7:00 PM. While the virtual gala still included the annual traditions of each year's event including a silent and live auction, the format followed the chapters of Hoffman's book. The beginning of the program featured interviews from Keith Zimmer, Associate AD, Nebraska Athletics and Rex Burkhead, former Husker, New England Patriot Running Back and Team Jack Board Member.

The program also featured interviews from Mike Flood, Founder of Flood Communications, and Mike and Jacky Hoffman, Andy's brother and sister-in-law. Both discussed the first, licensed Nebraska Husker t-shirt that raised nearly \$275,000 for child brain cancer research and launched the creation of the Foundation in 2013.

Other interviews included: Taylor Martinez, former Husker Quarterback, Bo Pelini, former Husker Head Coach, Kylie Dockter, the Team Jack Foundation Executive Director, Mark and Karen Carson, Founders of Fat Brain Toys and more. Each explained their connection to the Foundation and their part in helping bring awareness to the disease.

One of the most inspiring portions of each gala's program is that of the child spotlight story which is presented by Jim and Sharri Baldonado Family and The Home Agency. Each year, the Foundation selects one family who has been affected by the disease to share their story. This year, the story of Cole Christensen, from Lincoln, NE was shared. Cole was just 15-months old when he was diagnosed with a brain tumor. Because of the lack of treatment options for Cole's type of tumor, his parents Chris and Amy Christensen were required to follow the ages old protocol of surgery, radiation and then wait and watch for tumor regrowth. The tumor continued to regrow, and Cole's parents made the toughest decision of their lives, to stop treatment.

"We didn't want to make him suffer just so we could have him longer." - Chris Christensen



Cole passed away on December 18, 2012 after his valiant fight. This story is presented annually by the Baldonado Family and The Home Agency who contribute to the Team Jack Foundation, in honor of the child, to continue to fund impactful child brain cancer research.

"The unacceptable reality is that children right here in Nebraska and nationwide continue to be diagnosed with brain cancer and continue to have few treatment options. Can you imagine being the parent of a child with brain cancer, realizing there is nothing more you can do so having to choose to stop treatment knowing your child would not survive? This is not acceptable and that is why we choose to continue to support this event and the Foundation," said Jim Baldonado, President of The Home Agency.

Following the spotlight story, the program featured nearly 75 more children who are currently fighting, are in remission or who have lost their battle to the disease and took a moment to honor each of those children.

The production also featured interviews from Dr. Kari Galyen, Team Jack Board member, Dr. Don Coulter and Dr. Sidharth Mahapatra, both from the University of Nebraska Medical Center and Children's Hospital & Medical Center. Each spoke about current research Team Jack is funding including a \$6.5 million program at UNMC and Children's Hospital & Medical Center.

"We would never take such collaboration lightly, but when it comes to Team Jack, we know that all Nebraskans are counting on us to do the best we can do and not just that, all Americans are counting on us to do the best we can do, and most importantly, children, without knowing it, are counting on us," stated Dr. Sidharth Mahapatra, a Pediatric Intensivist at UNMC and Children's Hospital & Medical Center who Team Jack is currently funding for his research in medulloblastomas.

The program ended with the annual tradition of the Teammate of the Year Award presentation. This award is given out to an individual(s) in recognition of their commitment to the Foundation's mission. Mark and Karen Carson, Founders of Fat Brain Toys and the annual gala presenting sponsor, presented this year's award to the late Andy and Brianna Hoffman Family.

With the support of donors, supporters, and many others, the gala raised over \$475,000 for research, a record high. This included the sale of 1,100 raffle tickets for a restored 1980 Trans Am donated by Mark & Mari Burch and Burch Motorsports of Lincoln, NE. The lucky winner was William Richardson from North Platte, Nebraska.

The battle to end childhood brain cancer is grossly underfunded. Not only did the virtual program follow the narrative of Andy's book, Yards After Contact, but also focused on the passion of one family and their mission to change the fight against child brain cancer. The mission of Team Jack is stronger than ever. Since the inception of the Foundation in 2013, over \$8.5 million has been raised for research, however, much more needs to be done.

Andy's wish was that the story of the Team Jack Foundation will someday be part of the final and unwritten chapter: the cure. This does not happen without the commitment of individuals and companies like those who supported and continue to support this annual event. The Foundation will keep fighting until there is a cure.

To learn more or get involved, visit, www.TeamJackFoundation.org.

..... MAY IS

BEEF MONTH



WE ARE NUMBER ONE

FOR AG NEWS, WEATHER, AND MARKETS.

.....

KRVN 880 AM • 106.9/98.5 FM
River KRVN FM 93.1
KAMI 100.1 FM 92.7 FM 1580 AM
KUVR 1380 AM 96.9 FM

FARM²MARKET
THE ANDERSONS DIRECT SHIP PROGRAM

YOU FARM IT. WE'LL MARKET IT. THAT'S A SMART BUSINESS PARTNERSHIP.

The Andersons is your business partner of choice with innovative services like Farm2Market, our direct ship program. It makes getting your crops to market easier than ever because we take care of the details.

To find out more, give us a call at 308-390-4322 or visit andersonsgrain.com.

The Andersons
ANDERSONSGRAIN.COM



PET MEDICAL INSURANCE

CORBETT HAHN

I have not been a pet owner for about 20 years. We used to have a dog, but gave him away to a farm family because we didn't have a great place for him in town. Two years ago, my son wanted a dog, but I told him about our experience with keeping a dog in town and he agreed, so we ultimately settled on a cat. My wife was not happy because she didn't want a pet in the house. Well, this is no longer my son's cat. It's my wife's cat. She absolutely loves this cat, and the cat only likes her. So, I'm quickly understanding how people become attached to their pets. Recently our cat became ill and we had to take him to the vet. Not a big deal, as it turned out. He had a urinary stone that was not allowing him to go. The vet did a great job. The cat is home and on a special diet to keep him from getting these stones again. All is well. Oh, I forgot to mention the vet bill. It turns out, my free cat wasn't so free. This brings me to pet medical insurance. I found out that we have a couple of companies that offer pet health insurance. So, I started to look into it. It turns out that it's pretty affordable and covers quite a bit.

What is pet medical insurance?

It's exactly what it says. It's a health insurance plan for your dog or cat.

- Insurance plans cover unexpected illnesses and injuries of your dog or cat
- Visit any licensed veterinary practice, emergency hospital, or specialist in the US, Canada, or Puerto Rico
- Choose from three flexible plans that can be customized to meet your budget needs
- May reimburse up to 100% of your actual vet bill with options for unlimited annual benefits

Is pet insurance worth the cost?

The advancements in pet medical care and the rising demand for treatment pose a financial challenge for loving pet parents. Large veterinarian hospitals and specialty clinics provide a range of advanced treatment options. Everything from neurological services to orthopedic surgery. But it can come at a steep price.

Enter pet insurance. Pet insurance provides coverage for unexpected injuries and illnesses. For a small monthly premium, pet parents are empowered to make care-based rather than cost-based health care decisions

Why does my dog or cat need a health insurance plan?

We believe the best medical care for our pets should be an automatic "yes" and without hesitation. Did you know:

- 1 in 3 pets needs emergency vet treatment each year.
- More veterinary specialists and advanced treatments are available today.
- Advanced pet medical care often costs thousands of dollars.
- Plans average less than \$1.50 per day

What's Covered

- Exam & Consultation Fees (optional)
- Emergency & Hospitalization
- Surgeries

- Veterinary Specialists
- Hereditary & Congenital Conditions
- Chronic Conditions
- Cancer Treatments
- Prescriptions
- Imaging
- Knee Conditions
- Prosthetics & Orthopedics
- Hip Dysplasia

What's Not Covered

- Pre-existing Conditions
- Routine, Wellness, or Preventative Care
- Spaying or Neutering
- Experimental Procedures
- Breeding, Pregnancy, or Giving Birth
- Cloned Pets or Cloning Procedures
- Cosmetic Surgery
- Coprophagia (the medical term for "eating poop")

Annual Plan Benefits

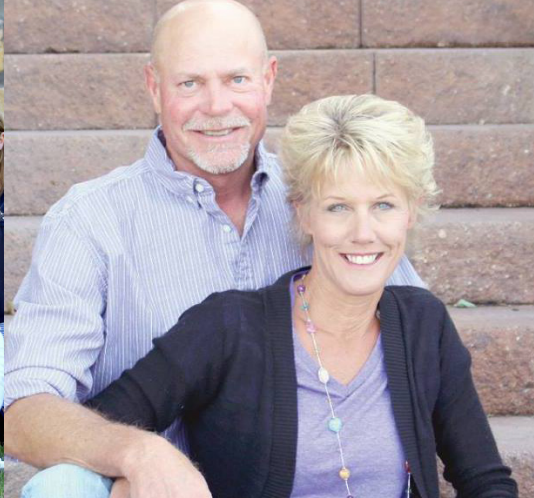
- Essential Plan - \$5,000 Annual Vet Benefit
- Preferred Plan - \$10,000 Annual Vet Benefit
- Ultimate Plan - Unlimited Annual Vet Benefit

Example Quotes:

Dog Stevie: A female border collie, two years old, 21-50 lbs. \$250 annual deductible and 80% cost share Preferred plan - \$27.68/month.

Cat Cheyenne: A male mixed cat, two years old. \$250 annual deductible and 80% cost share Preferred essential plan - \$11.87/month.

If you would like more information or would like a quote for your dog or cat, please give us a call.



EMPLOYEE SPOTLIGHT

TINA MUIR

INSURANCE AGENT | ELWOOD, NE

Tina joined our team just over a year ago to help fill a gap we would have internally with the retirement of Deb Arends. Deb had been with The Home Agency for well over 30 years, finding a replacement was no easy task, but Tina was the perfect find professionally and the perfect personality fit for our organization. Be sure to stop in and introduce yourself or just say hi. We would love to see you in the Elwood office!

My name is Tina Muir and I am a property & casualty and life & health agent for The Home Agency in Elwood. For many I am not a “new” face to the community as I started my insurance career in Elwood 24 short years ago. My career has taken me many places and enabled me to broaden my knowledge in the industry immensely from life, health, auto, home and umbrella packages to large farm accounts and commercial risks of various classes. When Jim called with the opportunity to come back to Elwood, it brought me back full circle, you might say it brought me “home”. Stop in and say hi, it is always great to catch up or meet a new face.

For those who do not know me, my husband John and I are both rural Kansas natives growing up on family farms, but have lived in Nebraska for the past 32 years. We spent 10 of these years raising our daughter, Tiffani, and son, Kieran, at Johnson Lake before relocating to eastern Nebraska until 2013 when we moved back to Johnson Lake. John and I shared many trips to ball-games with Jim and Sharri cheering on the Elwood Pirates. We will soon be traveling to games again to cheer on our 6 grandchildren in Kansas and Colorado.

I was raised in Northwest Kansas in a small town, much like Elwood, with my 7 sisters and 2 brothers. My father farmed and also owned a small custom wheat harvesting crew, so much of the summer was spent visiting him when the crew was rained out, taking meals down to the field, or on the softball field. I am not sure how my mother accomplished anything as we all played sports year round and were also involved in all the extra-curricular activities including band and cheerleading. She never missed a game and, unless on the harvest crew, my father was there with her to support us. My father’s one rule was we each had to try every sport. Second rule was if you started something, you finished it and that included sports. Well, pretty clever on his part. I now know this rule was also to help keep Mom’s sanity.

Here are a few fun facts and funnies about me to wrap up my spotlight!

I have 2 nephews older than my youngest sister.

Once asked my oldest sister if she was my aunt.

Played college volleyball for Barton County.

Attended cosmetology school in Denver.

Play the flute and piccolo, or did!

Hooked my car on a RIDE bus bumper in Denver for 10 blocks.

Never drive with the radio on.

Might have been that 1 out of 10 to give my parents the greyest hair??

Favorite thing to do is dance and spend time outdoors...preferably on the water.

What I do to relax...clean.

Favorite music....70s-80s.



1.



2.



6.



7.

- 1., 6., 9. Sara Ross
- 2. Kagan Seim
- 3., 10. Patty Bean
- 4., 11. Sharri Baldonado
- 5. Trista Koch
- 7. Jacey Edson
- 8. Jeri Schultheiss
- 12. Becky Jobman



10.



11.





SAFEGUARD YOUR SUMMERTIME TOYS

KRISTY DIEFENBAUGH

Ahh, summer is just around the corner. That means camping, boating, and all kinds of outdoor fun! With the pandemic slowing down, more and more people will be out on the roads, on the lake, and in the campground areas. Are your summertime toys insured correctly?

Many homeowner insurance companies will allow you to insure your boat or jet ski on a homeowner policy. The Home Agency also contracts with companies that specialize in insuring watercraft and recreational vehicles. While it is convenient to have everything under one policy, it's not always the best price or coverage.

Do you have an outboard boat with separate motors? Do you have a trailer to haul your boat or jet ski to the lake? Are these items included with your current insurance policy? Many times I've written insurance on a boat with an outboard motor, where the motor is valued as much or sometimes more than the boat itself. You've spent good money on your watercraft; if you have a claim, you want to make sure every part of it is insured to value.

Travel trailers, pull-campers, and 5th wheel campers can usually be added to your personal auto policy. The liability will follow whatever vehicle is pulling it. However, what happens if there is a big hail or wind storm or other physical damage to the RV? This is why we would add it to your auto policy with comprehensive and collision coverage. Is your RV brand-new or less than 5 years old? You may want to see if the insurance company offers Total Loss Replacement coverage. This endorsement will insure your RV at full purchase price rather than at a depreciated value. RV's can be a big investment, so in case your RV is totaled or stolen, you'll want to make sure you are covered.

For questions on insuring your watercraft, camper or any other outdoor recreational vehicle, be sure to call us at The Home Agency. We'll be happy to provide you a quote!



LIGHTENING SAFETY

TINA MUIR

Welcome Spring! I love spring and the beginning of summer; being able to get on the water, boat rides, fishing, working in the yard, or playing a round of golf. However, with all of this comes thunderstorms containing lightning, hail, and can quickly produce tornadoes. Did you know the deadliest part of a thunderstorm is lightning? Lightning causes more deaths each year than tornadoes or hurricanes.

Here are a few facts about this awesome production of Mother Nature that many people do not know.

There is no thunder without lightening; thunder is caused by lightning. Hmmm, how often have you heard the comment, “There isn’t any lightning, it is just thunder”?

30-30 rule: After you see lightning, start counting to 30. If you hear thunder before you reach 30, go indoors.

How close is the lightning?: Count the seconds between the flash of lightning and the sound of thunder, then divide by 5. This is the distance in miles to the lightning. 5 seconds=1 mile, 15 seconds = 3 miles, 0 seconds=very close.

Where you should not be during a thunderstorm: An open field, golf course, on or in water (including watercraft) are the most dangerous places to be during a thunderstorm as there is nothing else around to attract the lightning.

Do I have to be struck by lightning to be injured?: Lightning can travel through a building’s plumbing, computers, game systems, telephones, washers, dryers, stoves, or anything connected to an electrical outlet. 10-20 people in the U.S. are shocked annually while bathing, using tap water, or handling appliances during a thunderstorm. Outdoors, the air around a bolt heats to temperatures as high as 54,000° Fahrenheit, which is hotter than the sun’s surface.

Living on a lake and near a golf course, I am amazed at how many people do not take thunderstorms seriously. Every year I see pleasure boats, fishing boats, paddle boats, kayaks, and people swimming or floating in the wake of a thunderstorm. And I’ve been on the golf course and heard, “We can finish before it gets really bad, it’s only a few claps of thunder.”

Well, I am definitely going to be the stubborn mom, spouse, grandmother, aunt, or friend that ruins your golf game or lake day! Please do not try to fool Mother Nature and have a safe spring and summer!

REGIONAL News

Hear from our
agents in your area!

Dave Meyer

Ruskin, NE

With another growing season just around the corner, it looks to be a banner year in agriculture. The prices have certainly rebounded to profitable levels, and the recent rains have been ideal in south-central Nebraska. A couple of weeks of sun and wind, and the planters will be rolling. I hope everyone has a safe and profitable 2021.

Meghann Pursley

Benkelman, NE

Hello from southwest Nebraska! The first thing I'd like to do is thank Jim for his generous donation to the Miracle of 34th St fund raiser. Our local fire fighters have had their hands full lately between Benkelman, Lamar, Imperial, and the Pursley Farm! They were able save the entire town of Benkelman and our pasture. We are lucky to have them and extremely grateful for these volunteers and all they do for our communities.

Planters are going everywhere, and prices just keep going up and up. I hope this continues as long as everything else doesn't increase along with it.

It has been a spring full of typical Nebraska weather, 80 degrees one day, snowing the next. We've gotten some decent moisture that's really helped the wheat we were all worried about mid-March. That being said, it's important to get hail coverage sooner than later! Some of you decided to switch to enterprise units to decrease the cost of your multi-peril with intentions of putting the savings towards more hail coverage. Let's get that written as soon as possible. No need to wait until the clouds start rolling in. There's a two-hour waiting period (depending on which company you go with) for coverage to kick in, I don't want to be caught too close to the

storm and get hailed out and still owe the premium. You get more bang for your buck the longer you have coverage, waiting doesn't make it cheaper. I would also suggest adding a wind endorsement as it is very affordable and on wheat, there doesn't have to be hail for the wind to pay out. While we're at it, we may as well get the spring crops covered as well.

It's nice to get back to some sense of normalcy after Corona turned our world upside down last year. It was great getting to see you all in person during sign up in March. I hope you all have a safe, problem free planting season. See you soon!

Andrew Bellamy

Ansley, NE

At the time of writing this, it's spring one day and back to snow and rain the next. But after experiencing the polar vortex of mid-February, I'm not complaining. Just waiting patiently for warmer weather. On that note, I have always had a lot of respect for cattle producers, but even more after the challenges that February threw at them! As these spring days start to pop up, it's exciting to know that planting is around the corner, and hopefully, everyone experiences great starting conditions for a bumper 2021 crop.

Megan, Maverick, and Lincoln are doing great and are anxious for the spring weather to escape outside. Since leaving Omaha and giving up her position in district court, Megan has been keeping busy with freelance court reporting again. Whether she is in McCook, Grand Island, or on Zoom, she is finding out what I have always known, that she is the fastest typer within a hundred miles! You can find a stenographer in Omaha and Lincoln, but in central Nebraska it's a little harder, unless you know her!

Maverick and Lincoln are growing fast. Lincoln doesn't have much to say at the moment, but I don't think we are far away from him competing with his chatty brother on getting a few words in. Occasionally they act like best buds until they want to play with the other's toys. In January, we had to say goodbye to Oreo, our Boston Terrier. Oreo was one month shy of his 16th birthday and had spent his entire life alongside Megan. He has been missed greatly.

We have wrapped up MPCCI signup, and thanks again to all of my insureds for trusting me with your risk-management needs. Another thing to keep in mind this spring; regrettably, Mother Nature always finds a place for the hail to fall and the wind to blow. Let me know if you would like to hear more about how a hail and wind policy that covers the top 25% of damages can really protect some of your profits. As the markets rally, unfortunately so do your input costs, so make sure you're covered!

In addition to the constant threat of hail and wind, most forecasts and superstitions are calling for drier than normal conditions, so reach out and we can talk about a weather contract to hedge against drought-related losses. Also, check out the Arbol Weather Risk article by Brian O'Hearne in this issue.

Thanks again for the chance to serve you. I enjoy working with all of you. As always, if there is anything I can do or any questions you have, please reach out. Remember, when things get hectic this spring, stay safe!

Enos & Jill Grauerholz

Beloit, KS

Today is March 16th, four days before our oldest son's wedding. We are so excited for Gage. And you get this magazine in May, just days before our

youngest, Garner, graduates high school! What happy emotional times for us! Where has time gone?

Four days ago, we received a most needed 2" rain. Many places got more! Oh, what a blessing!

March 15th was spring-planted crops sales closing. We appreciate the opportunity to service every one of our clients. Most took advantage of the APO (Added Price Option). Base prices with APO are historically high. We like to spread the word for this product to help our clients.

Milo basis is gaining ground positive again. We believe lots of acres are moving to Milo in our area. This move could potentially put pressure on basis in the summer/fall months. We encourage milo producers to pay attention to opportunities. Please don't hesitate to call us with any questions.

Rhonda Jones

Kirwin, KS

Hello Spring! After the bitterly cold weather in February, March has started with some much-needed rain. Most of the area received anywhere from three to six inches. During spring crop sign-up, many of you were concerned about the topsoil moisture profile and winter wheat condition. I haven't received any notices of winter kill ... yet!

Calving season was a challenge dealing with the frigid temperatures. My guys were checking the cows every three hours, keeping the hot box busy. We used more straw in two weeks than we have used in the last two years combined. Fortunately, we were able to save all of our livestock during that time.

While the guys were outside enduring the frigid temperatures, I was busy in the kitchen. Cold temperatures bring on soups, casseroles, and bread. Better known as comfort food! My electric pressure cooker (instant pot) and air fryer are my most popular small appliances. Many of my casserole recipes can easily

be converted to the pressure cooker. I'll share with you my Cattleman's Casserole and Sourdough Cinnamon Rolls recipes. Cinnamon Roll recipe will be on the last page!

I have some exciting news to share. Our daughter Alyssia is expecting our first granddaughter in July! Matt, Alyssia, and their son Grant live west of Taylor, Nebraska. They just recently took over his family's ranch. Mema will be pretty busy this summer spoiling that baby girl and helping with Grant.

Spring planting will be upon us, and a very busy time. Stay safe as we all get geared up for planting and wheat harvest in the next few months!

Cattlemen's Casserole

Add the following ingredients to pressure cooker in this order:

- 1 lb Hamburger, browned
- 1 cup water
- 2 cups uncooked elbow macaroni
- 1 - 10 ½ ounce can Cream of Chicken soup, undiluted
- 1 - 10 ¾ ounce can Tomato soup, undiluted
- 1 tsp chili powder
- 1 tsp salt

DO NOT STIR! Close lid and pressure cook for 13 minutes on high. Quick-release and add 1 cup of shredded cheddar cheese and stir. Enjoy!

Clark Redding,

Larned, KS

"Oh my God, it's raining!" That's what one of my Colorado clients said to me over the phone the other day. In his case, it was the first measurable moisture since 2020. A godsend for sure. It's St. Patrick's Day and it's raining in Kansas. Total moisture in the past week, 3 inches. In some areas in northeast Colorado, it's over 4. This is a reason for optimism in these weird times. Markets looking better and the weather is cooperating. The Government is going to drop another \$1400.00 on us. All this good news. I'm

waiting for the other shoe to drop. I hope we've all got a ride home when the party is over.

We could be looking at some excellent Spring planting conditions this year with the price as high as it is, and more Grain Sorghum than usual. Everyone hates to raise and harvest it, but this year they'll love to market it.

I hope you all took the opportunity to pre-contract your "N" this year, as well fuel costs. If you think it's high now, just wait. Our Governments policies are not always Ag friendly. Just another entity the farmer has to fight along with the weather. However, don't worry, the Government is always there to help. Did that sound sarcastic? It was.

Kevin & Sara Ross

McClelland, IA

Does anyone else feel like it's Groundhog Day when it comes to COVID? I sure do, and I'm ready for life to get back to normal. We have been getting a little bit of moisture back in the ground here in early spring, so that is very helpful for sure with the extreme dryness in 2020. The higher spring prices for old crop sales as well as insuring new crops are also a sight for sore eyes for many farmers. Stocks being low, and continued worldwide demand will hopefully keep prices supported at these higher levels for a while. I have to continue to remind myself not to get greedy and continue to book profitable sales. Calving season is well underway here, with a fun run through the longest below zero stretch in a couple decades. Not ideal for calving out heifers during that timeframe, but we made due and had relatively few issues as a result of that bitter cold. It's great to see some much-happier folks with the farm economy in a slightly better spot, but I hope we can pull up the livestock values a bit as well. Regardless, spring is here, and we're thankful to be planting another crop. From our family to yours, stay safe out there this spring and be alert for others.

WEATHER & CROP YIELD PROTECTION PROGRAMS

BRIAN O'HEARNE

In this edition, we remind folks of the collaboration between The Home Agency and Arbol, which acquired the team and technology from The Home Agency's long-time weather partner, eWeatherRisk, last February. Together The Home Agency and Arbol have the leading tools to protect you from adverse weather.

2019 was the wettest year on record for the continental U.S. But for 2020, the rain turned off except in the Pacific Northwest (PNW), right as we suggested with the La Nina increasing precipitation in the Pacific Northwest and robbing the Plains and even worse, California and the Southwest, of moisture with much below normal precipitation. The latest U.S. Seasonal Drought Outlook issued March 18 and valid through June 30, 2021, shows drought persisting in brown or developing in yellow for a good portion of The Home Agency's territory eerily similar to the situation in 2011 that lead to the heat and drought event of 2012. The latest long lead precipitation outlook for June, July, and August shows the Plains and West as below to much below normal in all of Nebraska and South Dakota and the Desert and East/Gulf Coasts hotter than normal.

Arbol and The Home Agency are experts in minimizing risk for your crops as well as livestock. Rainfall guarantees to complement your PRF as well as to help your winter wheat

are recommended with this forecast. Standard drought protections and excess heat hedges that were so successful in 2012 are available through your Home Agency agent.

Even better, in 2021, Arbol and The Home Agency are excited to launch yield guarantees for double crops. Winter wheat should be coming off early, soybean and milo prices are strong, and these second crops generally don't qualify for crop insurance. 2021 should be a great year to double-crop and take advantage of these new Arbol yield guarantees!

With these new programs, The Home Agency team has the tools you need to cover seasonal issues. Using a weather or yield hedge to offset your risk is great way to keep your overall return on investment protected, and help you market your crops when prices are at their highest early in the season when there is the greatest weather uncertainty.

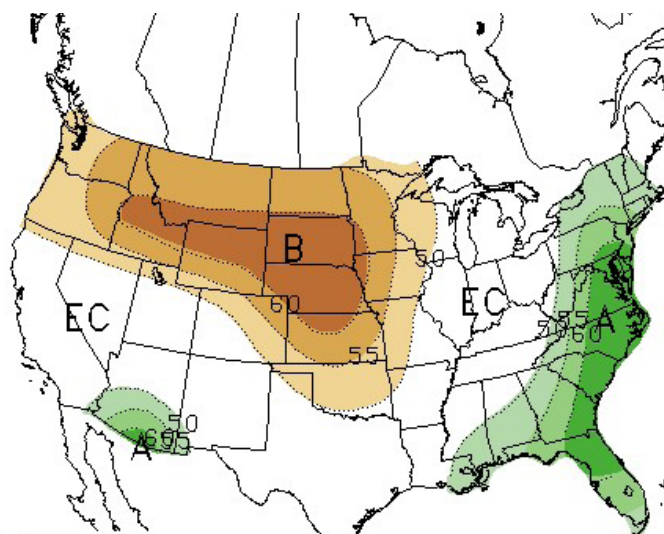
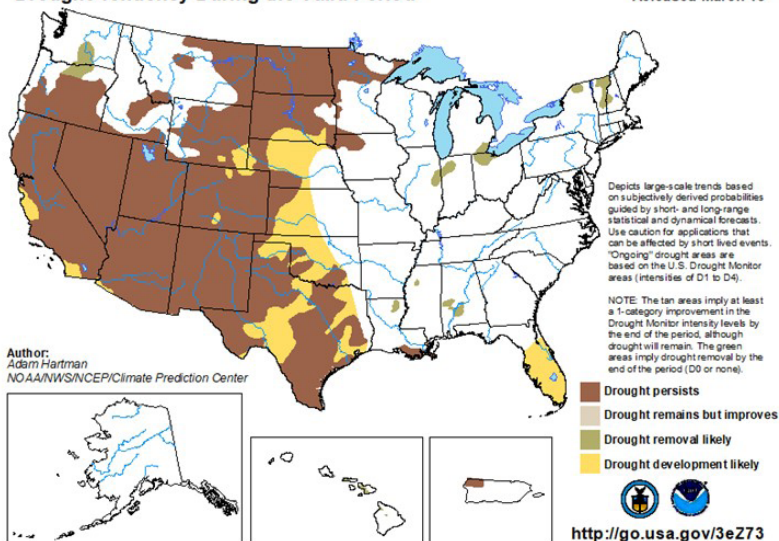
Arbol's Programs are simple and objective:

- Choose the acres, pick your coverage period, and elect your dollars of coverage
- Get paid when the weather event happens; no proof of loss, no claims process, and timely payments
- Check the status of your contract at any time with our new SmartWeather feature

Contact your Home Agency contact for more information and a quote for any weather or yield risk you are concerned with.

U.S. Seasonal Drought Outlook Drought Tendency During the Valid Period

Valid for March 18 - June 30, 2021
Released March 18





WE'VE ALL DONE IT!

AL KUZMA

We've all done it! What's that you say? We've all daydreamed of winning the Powerball and how that would change our lives. In January 2021, there was one winner of the \$761 million Powerball. It was a young single lady in Maryland. The story that I heard was that her boyfriend had dumped her a week prior to her huge windfall! I wonder how he is feeling?

The vast majority of us will never suddenly come into life-changing money. As the old E. F. Hutton commercial said (this is going WAY back), "We make money the old-fashioned way ... we earn it."

This is going to be a throwback article. It was sound financial advice that was relevant 40 years ago, it's relevant today, and it will be relevant 40 years from now.

Here are 20 Timeless Essential Money Habits:

- 1) Spend less than you earn. Seems pretty simple. The key to this is to know two things: how much you have each month and how much you spend. Can you spell B-U-D-G-E-T?
- 2) Look for ways to increase your income. If there is more month left than money at the end, you either need to decrease spending (no fun!) or increase income, my choice. Be on the lookout for opportunities to bring in more cash.
- 3) Invest and grow your money. I just had a conversation with a client that started putting \$50/month in a mutual fund when he was 28 years old. Thirty years later, he withdrew \$138,000 to buy a different house. Start with what you can afford, and you will be surprised at the future value. Remember, slow and steady wins the race.
- 4) Continuously Pay Down Debt. My dad used to say that if you have debt, you are enslaved until it's paid off. I like the idea of setting up a separate checking account and anytime you have "extra" or "found" money, first segregate it. Put it in the separate checking account. (I call them Wealth Accounts). Then apply it to debt. It might seem like extra steps but it works.
- 5) Pay Yourself First. The ideal situation is to save 10-30% of your income. I transfer my saving into my Wealth account as soon as I get paid. If you can't do 10% now, no problem. Start with 3% and slowly increase. Remember, slow and steady wins the race.

6) Maintain an Emergency Fund. Virtually every financial expert agrees that an emergency fund is central to financial health. One of the leading causes of credit card debt is not having cash on hand for emergencies. Establish a goal of having one month worth of expenses on hand and see if you can build the emergency fund to six months worth of expenses.

7) Set Financial Goals. What's important to you financially? Is it cash in the bank, no debt, investments, owning your own business? Whatever it is, prioritize your spending to accomplish this. Look for ways to reduce expenses and then channel that money to accomplish your priorities.

8) Budget for Extra Expenses. We all have habits that we enjoy. Me? I love coffee. The bolder and darker, the better. So I spend extra money at coffee joints. If I don't watch it, I'm amazed at how I can spend \$13.26 at Starbucks for a couple of coffees and pastries. You might have something similar. I learned that I traditionally spend about \$30/month for my coffee. If you have a reoccurring expense, start keeping track of it and budget for it.

9) Save for the Unexpected-Life happens. As I write this, it's St. Patrick's Day; I was informed yesterday that I need some dental work done. After insurance, it will cost about \$7,000 out of my pocket. I'm glad I have a "rainy day fund" for things like this. Give yourself a buffer by having extra money so you don't have to raid your emergency fund. Start by setting aside \$1,000 for each member of the household.

10) Get and Stay Insured. Now is a really good time to sit down with your insurance representatives and review car insurance, homeowners or renters insurance, health insurance, dental insurance and don't forget to ask about a personal liability umbrella policy. Adequate coverage can avoid financial disaster.

11) Track your spending. You can't know where your money is going if you don't track it. The biggest issue I see is how people deal with flexible spending. Almost everyone knows their fixed expenses, but it's the daily spending that can add up and throw a wrench in a financial plan. Figure out a system that will work for you. Some may like old-fashioned pen and paper or some of the electronic apps I mentioned in my last article.

12) Check Financial Accounts often. If you don't want to track your daily spending manually, then get online and check where you are spending money. Do this with your bank account and then credit cards. If you see something suspicious, be proactive and find out what the charge is. In this day and age with internet shopping and signing up on websites, it's very easy to get charged for something you didn't intend to spend money on.

13) Review your progress. Check your financial progress periodically. I like to do it weekly. If you had setbacks, analyze why you went backwards. When you do reach goals, it's important to acknowledge your wins and reward yourself to keep yourself motivated and on track.

14) Automate your money. Automate reoccurring bills such as utilities or insurance premiums. Tip number 5 was to pay yourself first. This is a great thing to automate. If the aim is to save 10% and your paychecks are deposited electronically, then have a transfer to your wealth account. The less you have to handle the money, the better.

Continued on page 21...

15) Carry Only the Money or Cards You Need. I was an Economics major at Nebraska Wesleyan. There is a term in economics called “marginal propensity to spend”. In other words, the more money you have in your pocket, the easier it is to spend it. Perhaps you have had the experience where you start off an evening or weekend with a lot of cash in your pocket and when you are done, you wonder where it went? Exactly!

16) Invest in yourself. The best place to put your money is to improve your value and net worth. Are there additional education courses you can take to improve your career? Should you look at changing careers or jobs? Do you need to finish school? Don’t forget about the personal touch. Are you getting enough sleep? Eating properly? Exercising? Drinking enough water?

17) Save for retirement. It’s easy to procrastinate on this one, but don’t! I have several clients that are millionaires because they started saving for retirement from day one. Saving early and consistently is one of the secrets to retiring with financial security. If you have college-age children and the choice is saving for retirement and saving for your child’s college, pick retirement. You can always borrow money and repay it. You can’t borrow money for retirement!

18) Get your 401k employer match. Employer contributions are free money. Whatever the employer match is contribute enough to maximize it.

19) Shop with a plan. I love membership warehouses like Sam’s and Costco. I feel like I’m saving money every time I step inside the door! When they ask at checkout, “did you find everything you were looking for?” I sometimes have to answer, “yes and more”. That’s because I went in and didn’t have a

plan. Make a list. Know what you want to purchase. A list helps thwart impulse purchases.

20) Learn from financial setbacks. There is no harm in making mistakes. That’s how we all learn. If we had given up trying to walk when we first attempted our first steps, life would look substantially different. Same with money decisions. If one strategy didn’t work or needed to be modified to be successful, be flexible and have an open mind. Learn from your mistakes.

So there you have it. These money habits were relevant in the 1970’s, they are relevant today, and they will be relevant in the 2070’s.

I hope you have enjoyed this. If you have any questions, please reach out to the good folks at The Home Agency. Until next time, please be well, and may God bless you.



Alan E. Kuzma, CLU ChFC,
*of Kuzma Financial Services (established 1973)
focuses on financial-planning, consulting, estate
planning, insurance, insurance-senior products,
and retirement planning service.*

1630 S. 70th St., Lincoln, NE 68506

Ph: 402.438.4200 | 800.383.9982 | Fax: 402.438.4207

alan@kuzmafinancialservices.com

*Investment Advisory Services offered through Capital Markets IQ,
an SEC Registered Investment Advisor*

BALDONADO PERSONALS

As you all know, family is very important to Sharri and I. We are so lucky for all we have. Being outside with the grandkids is fantastic. Taking five of our six grandsons fishing is a treat for sure. We have been spending a lot of time at the river and making long-lasting memories. Taking the two oldest grandsons, Hudson and Axten, turkey hunting for the first time was unreal. Thanks to Dr. Jason Seim for getting us hooked!





Sticky Sourdough Cinnamon Rolls

Rhonda Jones | Kirwin, KS

FOR THE SWEET DOUGH

- 2/3 cup milk, whole or 2%
- 2 tbsp unsalted butter
- 1 large egg
- 1/2 cup bubbly, active sourdough starter
- 2 tbsp granulated sugar
- 2 1/2 cups all-purpose flour
- 1/2 tsp fine sea salt

FOR THE FILLING

- 4 tbsp unsalted butter,
- 1/2 cup sugar
- 3 tsp cinnamon

FOR THE STICKY BOTTOM

- 1/2 cup pure maple syrup
- 3 tbsp butter
- 1 cup brown sugar
- 1/2 cup chopped pecans

In the evening, combine milk and butter in a shallow pan or microwave. Cool slightly before using. Add the egg, starter, and sugar to the bowl of a stand mixer. Mix to combine using paddle attachment. With the machine running, slowly pour in the warm milk mixture. Add the flour and salt and continue mixing until a rough dough forms, about 1 minute. Scrape down the sides of bowl as needed. Cover with a damp towel and let rest for 30 minutes. After the dough has rested, switch to dough hook and knead on medium-low speed for 6-8 minutes. Transfer dough to a medium bowl, coated with butter. Cover with damp towel and let rest for 30 minutes. After resting, grab a portion of dough and stretch and fold it toward the center of the bowl. Repeat 4 times, turning the bowl as you go. This will aerate the dough and make it feel soft and supple. Cover again, and let rise overnight at room temperature until double in size. This can take anywhere from 8 – 12 hours.

The following morning, lightly oil and flour your countertop to prevent sticking. Gently coax the dough out of the bowl. Stretch and fold the edges toward the center to gently deflate some of the air. Using floured fingertips, flip the dough over, give it a nice pat, and let it rest for 15 minutes to relax the gluten. It will be easier to roll out this way. While that's resting, mix the sticky ingredients in a small pan and cook over medium heat just until boiling. Pour in a 9" square or round cake pan. Sprinkle with pecans. For the filling, melt butter in microwave and mix the cinnamon and sugar in separate bowl. Roll the dough into a 16x 12ish rectangle to yield 1 1/2 - 2 inch cinnamon rolls. Brush the entire surface of the dough, including all sides. Sprinkle dough with the cinnamon sugar mixture leaving a 1/2 inch border around edges. Working with the long side, roll up dough into a log. Cut into 1 1/2 or 2 inch sections. Place rolls in pan, cover with a towel and let rest 1 – 2 hours until the dough puffs up. Preheat oven to 350 F. Place on center rack and bake for 30-40 minutes. The tops should be light golden brown and internal temperature should read 190F when ready. Cool in pan 1 minute before inverting on wax paper.

Yield: 6 large or 9 small rolls

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

307 COMMERCIAL ST, 68958
308.991.1906

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

91 MAIN STREET, 51548
402.740.8986 | 402.740.5624



PRSRT STD
US POSTAGE
PAID
ELWOOD, NE
68937
PERMIT NO. 92

ADDRESS SERVICE REQUESTED

MANAGING EDITOR & GRAPHIC DESIGNER

Jacey Edson

COVER PHOTOGRAPHY

Sara Ross



THEHOMEAGENCY.COM
VISIT FOR A TASTE OF WHAT'S ON OUR OFFICIAL WEBSITE
PRODUCTS | COMMODITY MARKETS | STOCK MARKETS | WEATHER

The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)