

THE

HOME AGENCY

MAGAZINE



RESULTS THAT MOVE YOU!

WE CAN HELP YOU **SELL YOUR HOUSE**

SERVING DAWSON COUNTY AND SURROUNDING AREAS SINCE 1992



Patti Johnson
308-325-1764
*Johnson Lake
Specialist*



Jacey Edson
308-325-9790
*Luxury Home
Marketing Specialist*



Olga Murga
402-540-0385
GRI, REALTOR®
Yo hablo español



(308) 324-5581

**707 E Pacific St.
Lexington, NE**



bharealestate.com





**H
A
W
K
I
N
S**

CULTIMAX™

TAKE WEEDS OUT THE
OLD-FASHIONED WAY

- WITH -

COLD, HARD STEEL

HAWKINSAG.COM



IN THIS ISSUE

- 5 From The Desk of Jim Baldonado**
- 6 Crop Insurance Update**
- 8 FNIC - Trusted Insurance Advisors**
- 9 Livestock Risk Protection**

- 10 Umbrella Policies and Insurance Discounts and Savings**
- 11 Photos from You**
- 12 Regional News**

- 14 Just for FUN**
- 15 What's Cookin**

- 16 Financial: Windfalls Are Welcome**
- 19 Baldonado Personals**

— COMMITTED TO

THE HARD WORKING

SINCE 1902 —

FLATWATER BANK

Gothenburg • Brady • Ansley

www.flatwater.bank



Member
FDIC



From The Desk of
Jim Baldonado

The Home Agency is excited to share that we have joined FNIC through a partnership effective January 1, 2025. This decision was not made lightly, and we had your best interest at the forefront.

The past couple of years have been incredibly challenging for our family. As many of you know, I suffered a stroke about a year ago on February 10, 2024. I am still in the process of recovering from that, but I am doing well. Then this past November, we lost our daughter, Morgan, after her nearly two-year battle with breast cancer.

Our family has been through a lot, and after much reflection, Sharri and I felt it was the right time to step away from ownership of The Home Agency and begin this partnership with FNIC. With that being said, I am not going anywhere! I will be staying on and doing what I love, selling crop insurance.

Our priority remains to ensure that your needs are met with the utmost care and attention. We want to assure you that the changes will be minimal. You will continue to receive the high-quality services and support you have come to expect from us. You may continue working with your current agent and follow the same process for reporting claims or updating your information.

Just like The Home Agency, FNIC has a service-oriented culture and strong commitment to our rural communities. For over 100 years, FNIC has been a privately-owned business with office locations and professionals in Nebraska, Iowa, South Dakota, Illinois, and Colorado. They are recognized for their innovative and personalized solutions for large organizations, small businesses, families, and individuals in the areas of farm and crop insurance, commercial insurance, employee benefits, personal insurance, and surety bonds.

Please feel free to reach out to our team with any questions. We value the relationship we've built with you and look forward to continuing as your trusted insurance advisor.

Sincerely,



CROP INSURANCE UPDATE

CINDY DAVIS

It is late December as I write this article, and as normal, I am rushing around trying to get ready for the holidays and some much-anticipated time with family and friends. The crop year itself went very smoothly. We did see some hail storms this summer and definitely some dryland losses out there, but the claims are wrapping up rather quickly now.

As you have seen in this issue, The Home Agency is joining forces with FNIC. I have been with The Home Agency for over 22 years now, and can say that looking forward, I think we will make a great team. Our customers will always be our priority, and I do not foresee any changes in the service we provide and friendships that have been made.

We are going to make a few changes to the magazine, though. You will be happy to see (and I will say my feelings were not hurt) that this article will be condensed to give you shorter summaries of the important changes and/or reminders for the crop year as it pertains to the timing of each issue.

2024 Row Crop Production

The first thing I'll mention is that if you have not turned in your production from 2024 row crops, your agent needs that right away. Once your APH databases are updated, your agent can provide accurate quotes for the upcoming 2025 crop year. Below you will find the chart showing where the 2024 Harvest Prices were set for row crops.

2024 Row-Crop Prices

Crop	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price – Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$4.66	\$4.16
Grain Sorghum	NE, KS, IA, CO	\$4.67	\$4.17
Soybeans	NE, KS, IA, CO	\$11.55	\$10.03

2025 Row Crop Sales Closing Deadline

We hope you all enjoyed the holidays and found time to relax toward the end of the year. The new year brings our next crop insurance deadline, and one of the busiest for us at The Home Agency. The Sales Closing Deadline (SCD) for the 2025 Row Crops will be March 15th, 2025. This is the deadline for all changes to your existing row crop policy, including coverage changes, entity changes, transfers, or even cancellations. It is also the deadline to write new row crop policies and some of the supplemental coverages. One other deadline I will touch on quickly is prevented planting. While planting is a ways off, this policy option has a very strict deadline. If you find yourself prevented from planting, be sure to contact your agent as soon as possible. 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.

2025 Hail

Your agent will more than likely go over your hail coverage for the upcoming year also, when you meet with them prior to the Sale Closing Date. There are going to be some significant changes this year in the hail coverages and endorsements offered. It would be a great idea to get this coverage in place early, and to go over the changes with your agent, so you won't have sleepless nights when those storms move in this spring and summer.

2025 Wheat – Short Rate Deadline

March 15th, 2025, is also the deadline for short rating wheat. This option is available in most counties. If you would like to short rate your 2025 wheat and pay a reduced premium (normally 35% of the original premium), you must submit a written notice to your agent on or before March 15th, 2025. Short rating wheat gives producers the option to pay the reduced premium and intentionally destroy the crop before harvest, by grazing or other means. Short rating wheat will not have any impact on the approved production history (APH).

Row Crop Coverage Supplements

With commodity prices where they are now, you may find yourself in need of additional coverage on the row crops, or protection against issues that may arise prior to planting. We have many options available. Your agent can help find the right fit for your operation. Below are some of the supplements available:

- Added Price Option (APO)
- Late Plant Option
- Replant Option
- RPowerD
- Base Price Modifier
- Supplemental Coverage Option (SCO)
- Enhanced Coverage Option (ECO)

Farm Bill / ARC & PLC

Two other programs that provide financial support to farmers and ranchers during times of low prices or revenue shortfalls are Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC). Those sign-ups are normally due by March 15th at your FSA office, but due to the delay in the new Farm Bill, at the time of writing this, the date is not yet official.

According to the Capital Press article on December 20th, 2024,

https://www.capitalpress.com/nation_world/funding-bill-includes-one-year-farm-bill-extension-10-billion-in-farm-aid/article_8a1cb4ec-bccd-11ef-8903-3fbf9e8e39f0.html

Members of Congress were to vote this week on whether to pass House Speaker Mike Johnson's continuing resolution to fund the federal government and provide aid to American farmers.

The year-end funding bill would keep the federal government in business through March 14, and includes a one-year extension of the Farm Bill and \$10 billion in economic assistance for farmers to offset low prices and high input costs.

Hopefully this new bill is completed by the time of publication, and the critical funding is made available very soon.

March 15, 2025, is not only the deadline for your 2025 Row Crop coverage, but several other programs as well.

**Get a head start on this busy season
and get in to see your agent today.**

**If you have any questions before that,
give us a call; we are always here to help.**





**Trusted insurance
advisors**

FNIC has a long history of supporting the agriculture industry with their insurance and risk management needs, which is why we're excited about partnering with The Home Agency. We're honored to have the opportunity to share our story, highlight our capabilities, and demonstrate how this partnership can bring added value to you.

For over a century, we have maintained a culture of innovation and a steadfast commitment to doing right by our clients—values instilled by our founder, Harry A. Koch Sr., in 1916. In 2004, we joined the Lauritzen Corporation, a locally owned financial and interstate bank holding company headquartered in Omaha, NE, and became part of First Insurance Group, LLC. By 2021, First Insurance Group had grown to include 17 individual agencies with shared core values, brought together through strategic acquisitions by the Lauritzen Corporation.

As our collaboration increased, we realized that uniting as one organization would enhance our ability to serve our clients. In February 2021, we officially became FNIC, embarking on a path toward greater efficiencies, improved access to our talented teams, and strengthened support for the communities we serve.

Today, FNIC is one of the top 10 privately owned insurance agencies in the nation and the largest privately owned agency in Nebraska. With a team of over 300 employees and offices in Colorado, Illinois, Iowa, Nebraska, and South Dakota, we continue to grow while maintaining the personalized service that has made us a trusted advisor for generations. Our comprehensive range of services includes Commercial Insurance, Farm and Crop Insurance, Employee Benefits, Personal Insurance, and Surety Bonds.

The partnership with The Home Agency has further enhanced our ability to provide exceptional service. Together, we connect our shared clients to a vast network of insurance industry knowledge. Our dedication to innovation, personalized service, and community support remains at the forefront of everything we both do.

Our approach at FNIC reflects the same commitment to excellence as The Home Agency: a structured, thoughtful process designed to meet your goals. From meticulous planning to detailed execution, we ensure your coverage addresses both current needs and future challenges. With a strong local presence and a broad understanding of national and global trends, we bring a balanced perspective to your programs. Built on a foundation of communication, trust, and respect, our partnerships are strengthened by innovative solutions that adapt to an ever-changing world.

Together with The Home Agency, our shared purpose is to empower the communities we call home. When businesses and families are financially safeguarded with insurance, and employees' health and well-being are supported through comprehensive benefits, communities become stronger and more resilient.

We believe that partnerships built on trust, knowledge, and a shared commitment to community create the strongest foundation for success. By joining forces with The Home Agency, we're excited to bring even greater value and resources to our shared clients. Whether you're protecting your farm, business, or family, we're here to provide the guidance, innovation, and personalized service you deserve.

THE HOME AGENCY

STAND ALONE PIVOT COVERAGE

Want better coverage?

- Highest risk equipment on a policy of it's own
- Per Occurrence Deductible: One deductible for all machines on the same policy
- Coverage for mechanical and electrical breakdown
- Replacement cost with no depreciation

For more information or to sign up today, call home....The Home Agency that is !
Call 800.245.4241



LIVESTOCK RISK PROTECTION

ARLYN RIEKER

LRP: Points to Remember:

- Livestock Risk Protection (LRP) feeder cattle insurance coverage prices and rates are based on the CME Feeder Cattle contract, which is settled to the cash or the CME Feeder Cattle index (ending price), and both of these will change daily.
- Premiums are subsidized from 35%-55% depending upon coverage level.
- Quotes are unavailable on the days with cattle on feed reports.
- Ability to market up to 60 days prior to the end date.
- Premiums are due at the end of the insurance period.
- Price adjustment factors (PAFs) are applied to the coverage prices, and actual ending values prior to RMA publishing (see following tables).
- The CME Feeder Cattle contract and the CME Feeder Cattle index (700-899 pounds) are only based on the price for steers. Because the CME Feeder Cattle futures prices are for steers, these PAFs are used to calculate coverage prices, and actual ending values for these types of cattle.

Coverage prices/Steer 2 price is \$257.71 (100%)			
Insured Weight range	Steers	Heifers	Unborn
Type/wt. 1 < 6.0 cwt	\$283.48(110%)	\$257.71 (100%)	\$270.60(105%)
Type/wt. 2 6.0 – 10.0 cwt	\$257.71 (100%)	\$231.94 (90%)	

Example of Ending Prices/Index set at \$250.00 (100%)			
Insured Weight Range	Steers	Heifers	Unborn
Type/wt. 1 < 6.0 cwt	\$275.00 (110%)	\$250.00 (100%)	\$262.50(105%)
Type/wt. 2 6.0 – 10.0 cwt	\$250.00 (100%)	\$225.00 (90%)	

It's worth noting, all prices are based off the Steer 2 price, because that is the type of cattle the market is based on.

Unborns (unborn bulls and heifers) are now a type you can insure, as long as you have ownership of the pregnant female. These are just an average coverage price of the type 1 steer and heifers. This has been and will be a viable option to insuring the calves prior to calving.

LRP is exactly what the names says, "Risk Protection." LRP provides protection against a decline in prices below the established coverage price for fed and feeder cattle. With the uncertainty and volatility in the markets, LRP is a viable risk management tool to aid you as a livestock producer on your bottom line. If any of you have questions regarding the LRP policy and coverage, please don't hesitate to call.

Lastly, with 2024 in the rear-view mirror I would like to say a big "Thank You" to all the families in production agriculture. Having been a cattle producer and still being involved in the farming side of agriculture, I understand the blood, sweat, and tears that go into an operation, and I'm proud to work with all of you.



WHAT IS AN UMBRELLA POLICY? KRISTY DIEFENBAUGH

Do you own your home? Do you have life insurance or funds in various accounts such as a 401k or IRAs? If so, you may want to consider getting an umbrella policy to protect your assets.

Examples of how an umbrella policy would work:

Let's say you are driving home from work and you're talking on your cell phone to wrap up a few issues. You are distracted and cross over into the other lane and strike a school bus with kids. The bus turns over into the ditch. Four passengers are injured, two of them seriously, as well as the bus driver. All of those injured quickly file suits to determine policy limits.

What happens now? Given the serious injuries, the adjuster representing your insurance claim sets the claim reserve at your bodily injury policy limit of \$300,000. The adjuster issues a letter to you advising your liability limits may be inadequate. Of course, you will be upset and fearful. If your liability won't cover the damage, the injured passengers can go after your assets that you worked hard to attain.

How the Umbrell Policy can help:

A typical umbrella limit begins at \$1 million, which means in the case I just referenced, that would give you \$1.3 million in liability for this accident. The umbrella liability isn't just extra liability for your auto – this coverage can “sit over” the auto and homeowners policy, and typically covers these types of liability claims:

- Bodily injury claims
- Property damage caused by you or household family members
- Protection against non-business-related personal injury claims like libel, slander, wrongful eviction (these coverages can be invaluable for insureds with teenagers who may misuse social media)
- Defense costs for a covered claim, including attorney fees and court costs
- Worldwide coverage of subject to certain limitations

How Does it Work?

Personal lines policies like homeowners, auto, watercraft, and even motorcycle contain specific liability insurance limits.

The umbrella policy steps in when the underlying policy limits are insufficient to protect your assets (home, rental properties, 401k, life insurance, etc.).

Umbrella liability limits can start at \$1 million and go much higher. If you own a home, I strongly recommend buying an umbrella policy. You most likely can get a \$1M policy for less than \$200 a year.

If you don't already have an umbrella policy, be sure to contact The Home Agency.

*Article information from Big I Virtual University by Nancy Germond



DISCOUNTS AND SAVINGS ARE YOU GETTING ALL THE DISCOUNTS AVAILABLE?

CORBETT HAHN

If you were happy to say goodbye to 2024, you're not alone. 2024 was a challenging year, especially regarding property insurance. Between a terrible storm season that brought some of the worst claims I've ever dealt with, and an insurance market that is just getting harder and harder to navigate, I'm glad 2024 is in the rearview mirror. As we move into 2025, we are still going to be navigating a tough insurance market. Utilizing available discounts can help.

Home and Auto Discount – The home and auto discount has been available forever. Most, if not all companies, give a discount for insuring your home and auto coverage together. Discounts can be anywhere from 10-20% or more depending on the company. This is a very easy way to save some money on insurance.

Good Student and Driver's Ed Discounts– Kids and driving are expensive. Most companies offer a good student discount if your child maintains at least a 3.0 grade point average on a 4-point scale. Some companies also offer a discount for driver's education, and we have one company, Farmers Mutual, that allows both driver's ed and a good student discount.

Life Discount – Not all companies offer life insurance, but the ones that do, usually offer a discount to have a life policy. One of our best carriers, Auto-Owners, offers a life discount. Last year I learned that you don't have to have a traditional life insurance policy to qualify for the life discount. Auto Owners also has annuities, and you can take advantage of the life discount with a minimum one-time annuity deposit of just \$2,000. I've had clients that have saved over \$500 a year on their home and auto premiums by depositing \$2000 in an Annuity. The discount applies at every renewal if the minimum \$2,000 balance is maintained. You never have to make another deposit if you don't want to.

If you're not already taking advantage of these discounts or you'd like to learn more about other ways to lower your premiums, please give us a call. We want to help you navigate this crazy insurance market.

T
H
A
N
K

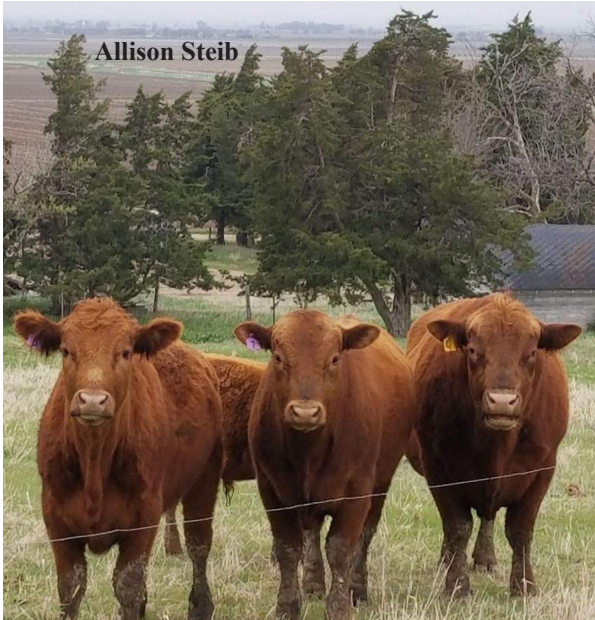
Y
O
U

F
O
R

S
H
A
R
I
N
G

Y
O
U
R

P
H
O
T
O
S
!



Allison Steib



Judy Kinnan



Teresa Osborn



Morgan Keller



Ava Osborn



Perry Kotschwar

ENTER NOW

Get your cameras ready for our exciting **Cover Photo Contest** featured in the May issue of our magazine! We're calling on you to capture that perfect shot – whether it's a stunning landscape, a memorable moment, or anything that showcases the beauty around you.

Stay tuned to our social media pages for contest details, and be sure to submit your photos by April 10, 2025. We can't wait to see your creativity!

Send your photo submissions to Jaci Weissert at jweissert@thehomeagency.com. Don't miss your chance to be featured on the cover!"

REGIONAL NEWS

Hear from our
agents in your area!

Dave Meyer *Ruskin, NE*

Another year has come and gone. It feels like we were just getting the hang of writing 2024, and now here we are, heading into 2025. 2024 was a rough year in many ways, so it feels good to turn the page to 2025.

There has been a lot of field work done this fall in south central Nebraska. Once the ground temperature allowed farmers to put on anhydrous, it was full steam ahead. It won't be long, and another growing season will be upon us.

From a yield perspective, 2024 was much better than 2023 in our area, but still far below average. Hopefully in 2025 we can all get normal/above normal rainfall to get us out of the dry pattern.

Andrew Bellamy *Ansley, NE*

At the time of writing this, winter has not yet arrived. Not that I'm complaining, but some snow moisture would be welcome, unless Mother Nature will make it up to us kindly this spring. Most of the harvested yields were decent, but they were not enough to offset the low prices. Hopefully 2025 will offer up some better marketing opportunities.

Megan, Maverick, Lincoln, Penny, and I are doing great, and we enjoyed spending the holidays with family and friends. While we were one short this season without Megan's sister, Morgan, who lost her battle with breast cancer in November, we spent lots of time reflecting on the fond memories we have of her. Megan has been busy splitting her schedule between her new business, MY Wellness in Kearney, while still doing stenography for area attorneys and courts. And, yes, that's on top of

making sure that the kids and I survive day-to-day. I'm humble enough to give credit where credit is due! Maverick and Lincoln love school and are ready to get back into the groove, or maybe that's the parent's wish. I do know that with no snow on the ground yet for them to play in, they are a little disappointed in their holiday break. Maverick wants to sled, Lincoln wants to scoop, and Penny wants to take off her gloves and fall face-first to get as cold as possible, as quickly as possible, and shorten the entire family outing all the while saying, through blue lips, that she wants to stay outside and play!

As always, thank you for your business. It is a pleasure working with all of you. Please let me know if there is anything I can do for you. Finally, I hope everyone had a Merry Christmas and a good start to a happy New Year!

Enos & Jill Grauerholz *Beloit, KS*

Hoping 2025 is treating you well so far. We had ups and downs in 2024, but the biggest blessing was that we added a new grandson. Truitt was born at the end of September, so that made our fall have a positive vibe. He is so handsome and really a perfect baby, if we do say so ourselves. His older brother, Trace, has embraced his new brother and is so sweet with him. Our crops were not good again, leaving us with another difficult year on the farm. Praying 2025 is a turnaround for us all. It's time for spring crop renewals, we will be in touch to get with you to go over rates and options. APO (Added Price Option) was beneficial again in 2024 for those with bushel losses. Otherwise, we are enjoying our 2-year-old grandson. He is the brightest

light in our lives and so much fun!!

Muddy Valentines and popping new baby calves to all. Thanks for your continued trust and business.

Rhonda Jones *Kirwin, KS*

Here we are at the beginning of another year. Where does the time go? For some, they're glad it's over. A hailstorm in early July hit parts of Phillips/Smith counties in Kansas, destroying or heavily damaging several acres of spring crops. Late moisture in the fall delayed harvest for some area farmers, who finished in mid-December.

So far, this winter has been unseasonably warm. We are still waiting for our first snowfall of the season. I'm not complaining, but we need some moisture. The forecast for the first week of the New Year is colder temperatures. Soup will be on the menu! I'm sharing the recipe for One-Pot Macaroni Cheeseburger Soup.

Here is to a profitable 2025 for everyone. Let The Home Agency be a part of what makes that happen for you.

Clark Redding, *Larned, KS*

I am sitting in Indianapolis as I write this, it's snowing with intermittent rain. Lord, I hope it's doing the same in Kansas and Colorado, as it was getting dry again just before we left to spend Christmas with the grandkids.

I know what everyone would like for Christmas, besides a new set of golf clubs, let's see, hmmm. How about \$6 corn? – the best present and the cure for all that ails, since I probably won't get the new clubs, as my wife says I'm not good enough to deserve them. Oh well. \$6 corn probably is not in the cards

either, but a guy can always hope, right?

The Cornhuskers are going to a bowl game. That's something a lot of folks in Nebraska have been wishing for a long time.

Not much more from this end. Grandkids are raising hell and grandpa needs to step in. Changes are coming in 2025, I will keep you all posted. In the meantime, here's to a very Merry Christmas and let's have a great New Year!

Kevin Ross
McClelland, IA

Winter greetings to everyone! I hope the fall and all of harvest treated everyone well. The cold has joined us once again and seemed like it was a fairly open and dry time to get everything handled before any snow, yet it also felt like it snuck up on me. I think it was because Thanksgiving was so late this year, but who knows why? Commodity prices seem to be well supported lately from any major downside pressure here in the mid part of December. Biofuel, tax policy uncertainty, and tariff questions add concern though. Since we last wrote, some of the biggest news has been the elections and the subsequent (new) Trump administration winning the White House as well as the Republicans gaining control of both the House and Senate. Inflation, border control, foreign policy, and many other social issues seemed to weigh heavily on voters across our country. I am hoping Ag Policy doesn't get thrown to the back burner as I am sure many of you are as well. This time though, it seems many issues are at the forefront, and we likely aren't at the top of the list. The fear from many is that like Trump's previous time in office, tariffs will hit the ag economy hard again. We will see what the strategy will be, but it is a lever that the President has and clearly will pull if his administration needs to apply pressure to other countries

across the globe. Resiliency is always a key to long term success in business, focusing on how to add layers of that in our industry may be very key if recession should hit. Cheers to the New Year, I am looking forward to serving you and your operations' risk management needs in the 2025 crop year!

Thank you for your business!

Ben Rand
Benkelman, NE and Beyond

I never know what region to talk about when I write these, as I cover so much territory. I usually focus on Southwest Nebraska and the Benkelman office, but I'm going to look at the larger picture issue this time. We are wrapping up some last of the last production reporting and looking at things for next year already. The RMA rolled actuarial data relatively early this year, the first week of December actually. This means rates are out for next year. Although the price discovery and volatility factor are yet to be discovered, we can make an educated guess on where February will fall by examining the forward options curve and observing the bids and offers for put and call options. An examination of the options curve indicates a spring discovery price for corn in the 4.35 area (as of 12/30/2024). The other thing that we are hearing more and more rumbling about, is a return of a moderate La Niña pattern. Examining the long-range precipitation anomalies, the western Corn Belt once again appears to be well below normal precipitation levels for June and beyond. When combined with temperature anomalies (T2m), it becomes evident that we are facing significant production risks in the west.

The question then becomes, how

do we transfer that risk? One product that many of you are familiar with is the Added Price Option (APO). This increases the value of any bushels you don't raise (below your guarantee). Using a \$4.35 spring price with a 75% coverage level, you can buy up the per bushel price by \$1.45 (making the total coverage per bushel \$5.80). To collect, you must suffer a production loss; however, that additional \$1.45 per bushel of coverage is not affected by a higher fall price. Hail will be making changes this year in Nebraska. For those of you who take it, we will be discussing those one on one, but the primary changes are coming to the wind side of the equation.

For the ranchers and cattlemen, keep your eye on the prize. The cure for high prices is HIGH PRICES and I have major concerns with this cattle market. I do not consider this sustainable, not even remotely. Do not be left without a chair when the music stops. Please do not forget that LRP can be used in a very price competitive way to protect the value of your unborn calves, calves on the ground, and fat cattle. LRP quotes are now available every day at 2:30 PM central time. Do not forget, LRP is not available on Cattle On Feed report days (a change this year). Also, if the market is limit locked, the RMA reserves the right to halt offering LRP for that evening.



WE ARE A BUSY GROUP:

Each issue we will show off our staff, highlighting all the things they do in and out of the office for customers and communities!

Did you know...

- We have over 305 years of combined experience in the insurance industry (yes, some have been here awhile)
- Tenure ranging from 1.5 to over 25 years
- More than 50 children
- Over 30 grandchildren
- Clients in 30+ states (including Hawaii!) they raise cattle there—who knew?

Our commitment to volunteer work is remarkable. More than 95% of us dedicate time to our communities, serving on church boards, school boards, daycare committees, FFA, county fairs, Team Jack, library boards, TeamMates and more. We are truly leaders in our communities.

We collectively contribute 34 hours of volunteer work each week, totaling over 1,760 hours a year. This is in addition to our volunteer efforts through The Home Agency. We are proud to be part of such an amazing group!

Can you guess who may have submitted these answers?

- As for our fears, the top answer was snakes, followed by spiders. Others mentioned clowns, heights, angry wives, losing loved ones, dentists, driving in bad weather, and failure.
- Favorite Movie is Hocus Pocus, and favorite holiday is halloween.
- In our free time, we enjoy golfing, spending time on the water in the spring, summer, and fall, watching volleyball and football, hunting, fishing, creating arts and crafts, and, *for those who love to bake—thank you for the treats!*
- Above all, we cherish moments with family and friends.

While participation in our survey was voluntary, many responded, and it was enjoyable to read all the comments. We truly represent a wonderful sample of great midwest people, just like our customers.

Enjoy your day, every day, and we look forward to seeing you all soon!

WHAT'S COOKING ... FROM OUR HOMES TO YOURS

We would love to feature your favorite recipes in our upcoming issues! Whether it's a family tradition, a beloved dish, or something new you've recently discovered, we're excited to share it with our readers.

Please send your recipe to Teresa Osborn at tosborn@thehomeagency.com, or feel free to drop by any of our offices. We can't wait to see what delicious creations you have to share!

One Pot Macaroni Cheeseburger Soup

Rhonda Jones

1 pound ground beef
2 teaspoons dried parsley, divided
2 teaspoons dried thyme, divided
6 tablespoons of butter
½ cup yellow onion, diced
1 cup carrots, sliced
1 cup celery, sliced
4 tablespoons flour
8 cups chicken broth
2 cups of uncooked elbow macaroni
1 cup heavy whipping cream
8 ounces cheddar cheese, shredded
Kosher salt
Pepper

In a large pot over medium heat, brown ground beef, 1 teaspoon of dried parsley, dried thyme, and a couple pinches of salt and pepper. Remove from pan and set aside. Heat butter in the same pot over medium heat and add the onion, carrots, celery and large pinch of salt and pepper. Cook, stirring occasionally for 10 minutes. Add the remaining 1 teaspoon of parsley and thyme and cook for 1 minute. Then add the flour and stir to coat veggies. Cook for one minute, stirring frequently. Add a splash of chicken broth to deglaze the pot. Stir in the rest of the chicken broth and macaroni along with a pinch of salt and pepper. Turn heat to medium-high and bring to a simmer. Once it simmers, turn heat to low and simmer for 5 – 7 minutes or until pasta is al dente. Stir occasionally, to prevent pasta from sticking to the bottom of the pot. Remove soup from heat. Stir in heavy whipping cream and the shredded cheddar cheese. Add ground beef back into the pot. Heat soup over medium-heat for a couple of minutes, until the beef is heated through, season with more salt and pepper if needed. Serve with croutons and garnish with shredded cheddar cheese.

Alabama White Sauce

Teresa Osborn

1/2 cup Helman's mayo
2 tablespoons buttermilk
2 tablespoons vinegar
2 tablespoons honey mustard
1/2 teaspoon ground mustard
1/4 teaspoon salt
1 teaspoon sugar or brown sugar
1/4 teaspoon garlic salt

Put all ingredients in a mason jar and shake, taste. Add more spices to your liking. You can add a bit of horseradish or worchestshire. You can also substitute dijon mustard for the honey mustard. Alabama White Sauce is good with anything BBQ. Enjoy!

Taco Stuffed Pasta Shells

Allison Stieb

2 pounds ground beef
1 8 oz block cream cheese
2 envelopes taco seasoning
1 box jumbo pasta shells
1 jar salsa
2 cups Cheddar Cheese shredded
Crushed Doritos to taste
Brown beef and drain, add taco seasoning and cream cheese and simmer until combined
While browning beef cook pasta shells according to package directions
In a 9x13 pan - spread jar of salsa
Fill each pasta shell with beef mixture and place open side up in pan
Sprinkle cheese over shells and top with crushed Doritos
Bake at 350 for 30 minutes or until cheese is melted and bubbly. ENJOY!

Ice Cream Rolls

Jaci Weissert & Mindy Saalfeld

Ingredients:

4 cans of Pillsbury Biscuits, quartered
2 sticks of butter
1 ¼ cup of vanilla ice cream
1 cup of brown sugar
1 cup of white sugar
1 teaspoon of cinnamon

½ cup of white sugar (this is separate from the above cup of white sugar; this will be mixed in a bag with the cinnamon).

Directions:

Preheat oven to 350 degrees. Mix 1 teaspoon cinnamon and ½ cup sugar in in plastic Ziploc bag. Cut biscuits into quarters and shake 10 or so pieces at a time in the cinnamon + sugar mixture in bag. Place in 2 – 9x13 pans, leaving room between biscuits for them to rise as they bake. Melt butter, mix in ice cream, cups brown and white sugar. Pour ½ mixture over 1 pan of biscuits, and other ½ over the second pan. Bake for 15 minutes at 350 degrees. Let cool for 5-10 minutes and flip onto cookie sheet. They are gooey and wonderful and make a lot! Serves 20.

WINDFALLS ARE WELCOME!

AL KUZMA



Happy New Year everyone. Windfalls are always welcome. In my financial planning practice, any money that you were not counting on, I refer to as “found money.”

I came across information over the holidays that caught my attention dealing with unclaimed property. Unclaimed property refers to financial assets or valuables that have been abandoned or dormant for a certain period. This includes things like bank accounts, insurance payouts, utility deposits, stocks, even uncashed checks. If you have ever moved, switched banks or forgotten about an old account, it’s possible you are owed unclaimed property. The good news is that it is easier than ever to find out if you have any unclaimed property, and in most cases, you can claim it without too much hassle. The purpose of this article is to walk you through how to search for unclaimed property, how to claim it, and how to avoid potential scams.

What Is Unclaimed Property?

Unclaimed Property is typically held by a state government or other official entity after the property owner has been unable to claim it for some period of time. Property can become unclaimed for many reasons; you may have moved without leaving a forwarding address, forgotten about an old bank account, or you neglected to cash a check. States and institutions are legally required to safeguard these unclaimed assets until the rightful owner steps forward.

Step By Step

Surprisingly, finding unclaimed property that belongs to you is a fairly simple process. Here is how you do it:

1. The first step is to use the National Association of Unclaimed Property Administrators (NAUPA). The NAUPA operates a free online service called MissingMoney.com, which consolidates records from participating states, making it a one stop shop for finding unclaimed assets.

To use this service:

- Visit MissingMoney.com
- Enter your name (do not forget about maiden names, abbreviations or nicknames)
- Input your address.
- Review search results for any accounts that may belong to you.
- MissingMoney.com will direct you to the relevant state government site where you can begin the claim process.

2. Visit your state’s Unclaimed Property Website.

If you do not find anything on MissingMoney.com, visit your state’s website. In Nebraska, it is nebraskalostcash.nebraska.gov. You input information and it will tell you almost immediately if you are a potential beneficiary. If you are not in Nebraska, simply search online for the state’s name followed by “unclaimed property”.

3. Check With Other Agencies

While state governments hold the bulk of unclaimed property, other agencies and entities may also be holding money or assets in your name.

These include:

- US Treasury: if you have uncashed federal tax refund checks or savings bonds, visit TreasuryDirect.gov to check for unclaimed savings bonds or other government securities.
- Federal Deposit Insurance Corporation (FDIC): if the bank where you held an account has failed, the FDIC may have unclaimed funds.
- Pension Plans: this is a more remote possibility with only 20% of employers offering pension plans in 2005. If you were one of them, and have terminated, you could be owed some money. To see if you are owed funds, check with the Pension Benefit Guaranty Corporation at PBGC.gov
- Life Insurance: I have found that discussing life insurance among family members is important but many times it does not happen. After a loved one’s passing, you may be unsure as to whether there was life insurance in place that you may be the beneficiary. Many times, you can come across correspondence from a company that the decedent was insured within the past. If that is the case, call the customer service number to begin your search. The life insurance company will need your loved one’s social security number to search for benefits. To claim them, you will need a death certificate and proof you are a credible beneficiary.

If you are not sure if any life insurance was in place, there is a service offered by the National Association of Insurance Commissioners that can assist you in that search. To utilize this service, you fill out an online form with your loved one's full name, date of birth, social security number, and last residence. The site searches for any unclaimed life insurance or annuity policies.

4. How to Claim Your Unclaimed Property

Once you have found unclaimed property that belongs to you, the next step is to file a claim. The process varies by state, but involves the following steps:

- Complete a claim form-these are state specific. All will require proof of your identity and your connection to the property. In some cases, you may need to submit a notarized form.
- Provide documentation to prove you are the rightful owner. You may need to submit identification such as driver's license and social security number. Some states may also request a copy of the original document or check that is being claimed.
- Submit your claim, either online or by mail to the state agency
- Wait for processing; this can take anywhere from a few weeks to a few months.
- Receive your property. If your claim is approved, you will receive the unclaimed property, which may be in the form of a check, deposit, or transfer. The amount will be equal to the value of the property. Do not be surprised if there are some fees or taxes associated with your claim.

Tips to Avoid Scams

While finding and claiming unclaimed property is usually straightforward, it is important to be aware of scams. Fraudulent companies may contact you, claiming to help you recover unclaimed property for a fee. These companies may promise to recover your funds with connections and techniques not available to the public, but they do not actually do anything you cannot do on your own.

To avoid falling for scams:

- Always use official state government websites when searching for unclaimed property.
- Be wary of anyone who asks for payment upfront or promises to find unclaimed property for a fee.
- If someone contacts you about unclaimed property, verify their legitimacy before providing personal information.

I hope you have found this helpful. If you have any questions, please feel free to reach out to the good folks at The Home Agency or feel free to contact me at 402-438-4200.

Till next time, wishing you health and happiness. God Bless.

P.S.

I saw this and thought it needed to be shared:

You can be a kind person and still:

- Say no.
- Prioritize your needs.
- Set boundaries.
- Disagree with people.
- Be honest.
- Challenge poor behavior.
- Walk away from a toxic environment.
- Make mistakes.
- Stand up for yourself.
- Protect your time and space.

Alan E. Kuzma, CLU ChFC, CFP

of Kuzma Financial Services 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 many of you know, our daughter Morgan fought a hard-fought battle against breast cancer until November 18th last year. It was so hard to see her go through that the last two years, but she is no longer in pain now. We held a Celebration of Life for her, which she had planned most of it, at Mahoney State Park the Saturday following Thanksgiving. It was amazing to see all the people who came to celebrate her life with us. We are very thankful for all who reached out with kind words, prayers, hugs, and memorials. We appreciate each and every one of you and all you did for us during this tough time.

Even though the holidays looked a little different without Morgan with us this year, we were all able to be together for both Thanksgiving and Christmas. It is always fun having everyone together. Our youngest grandchild, Penny, is always trying to keep up with her older brothers and cousins. They are all so full of energy!

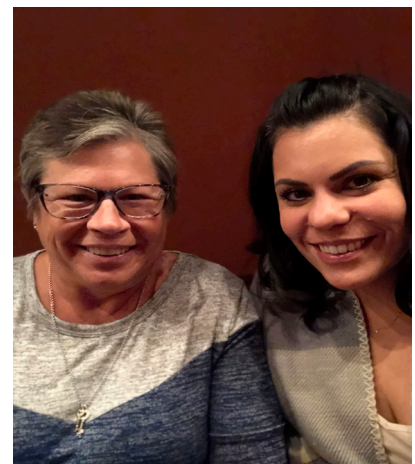
Regarding our new partnership with FNIC, I have been getting a lot of congrats on retiring, but I am not retiring... yet! I will be working with FNIC for the foreseeable future and continuing to do what I love and that is talking to our crop customers about their crop insurance needs and options. So, you will still be seeing me around!

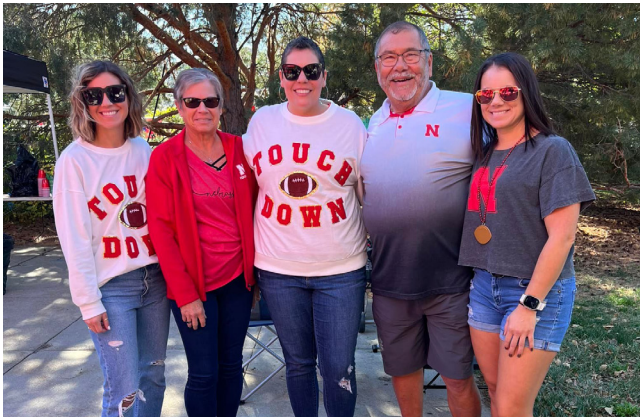
Another family update is that Sara and Megan are moving away from the insurance world and into the holistic wellness arena now. For the past couple of years, we have been looking into the Energy Enhancement System™ technology after a good family friend told us about it after Morgan's cancer diagnosis. This innovative light therapy technology uses scalar waves to promote physical, mental, and emotional healing, offering hope and renewal to clients around the globe. Together, Sara, Megan, and Morgan dreamed of creating a space where people could find light, hope, and healing—a dream now brought to life in their wellness centers. Visitors to the Energy Spa can experience benefits such as:

- Detoxification
- Reduced inflammation and pain
- Improved circulation and sleep quality
- Boosted immune function
- Cellular regeneration
- And much more!

Beyond light therapy sessions, MY Wellness Center offers hour-long appointments, overnight stays, monthly sound bath retreats, and private event space for a fully customizable wellness experience. To learn more about how MY Wellness Center can help you reclaim your energy and restore balance, visit www.mywellnesscenterEES.com to learn more and give your body the power to heal itself.

That is the family update for this time. We hope you all have a safe and happy winter!





MY Wellness Center

A new era of well-being

- Light therapy to recharge your body's cells
- 2 locations: Kearney & Lincoln
- Mention "The Home Agency" when booking and receive a 30% discount!

30% OFF
CODE: THA30



Contact Us
mywellnesscenteres.com



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

COZAD

131 8th St, Ste A
308.784.4245

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
402.740.5624

THE HOME AGENCY

210 SMITH AVENUE, PO BOX 326
ELWOOD, NE 68937

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

ADDRESS SERVICE REQUESTED

MANAGING EDITOR & GRAPHIC DESIGNER

TERESA OSBORN

COVER DESIGN

Perry Kotschwar



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.)