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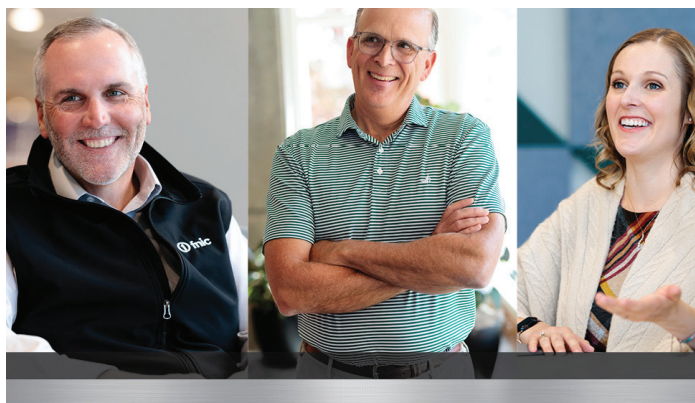
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From The Desk of
Jim Baldonado

Boy, if we could finish out the year like a majority of our area has started, we could be in for a good year. Yes, I understand that the price is going down and hopefully something will change, but we are in for a good year, production-wise, barring any major storms.

Every year, it seems like our crop insurance business keeps going up, but for some reason, this year is one of the best years we've ever had over all our lines of business.

The property and casualty business is looking to set some new records. If you don't have your farm, auto, or homeowners' insurance with The Home Agency, please give us an opportunity to quote. It won't hurt anything, and I think you'll like what you see.

Livestock Risk Protection (LRP) is still seeing some record numbers. Many agencies are hesitant to write LRP policies because they must be completed late in the afternoon, early evening, or early morning, which is not ideal for most agents. We at The Home Agency, on the other hand, love LRP and other products that come along with it.

Hopefully, the summer will continue to be good, and you all will be rewarded with good yields this fall.

If there's ever anything that I can do for you, please don't hesitate to call.

A handwritten signature in black ink, appearing to read "Jim".

Five Must Haves

for a Productive Insurance Review

Chris Davison, CISR, Sales Executive



As an insurance agent, I feel like it's always the perfect time to sit down for an insurance review! I know it's not always the most exciting task on the to-do list, but it is an important step. Many of the farmers and ranchers I've worked with come prepared, but I also know how easy it is to overlook something. That's why I created this checklist to help ensure our time together is productive and that you walk away knowing we covered the essential aspects of your operation.

Whether you're meeting with your agent for the first time or the fifteenth, providing this information helps us ask more informed questions, identify gaps, and make recommendations that support your goals.

Let's walk through what you should bring and why it matters.

1. Your Current Insurance Policies: Know What You've Got

Before we can identify what's missing, we must know what's already in place. Bring copies of all your active policies. A summary of coverage limits, deductibles, and premiums is beneficial. I once met with a client who had a separate policy for each building on their property, written years apart by different agents. They were overpaying for coverage overlaps and still had a few blind spots. Reviewing everything together allowed us to consolidate and improve protection while saving money.

2. Claims History: Learn from the Past

Bring along records of any insurance claims you've filed over the past five years, even if they were resolved without issue. These records help us understand your operation's risk profile and sometimes, they reveal patterns worth addressing. If any claims didn't go as expected, let's talk about them. Understanding how a claim was handled can help us identify where your coverage may need adjustment or where a different carrier might be a better fit.

3. Production & Inventory Data: Getting the Details

No one understands the value of your equipment, livestock, or crops better than you. However, unless that data is clearly documented, it's challenging for us to ensure you're adequately covered. Crop plans, acreage reports, herd inventories, and an updated equipment list (with estimated values) go a long way in fine-tuning your policies. If you've recently added a piece of equipment or sold off part of your herd, this is the time to make sure that's reflected in your coverage. I once worked with a rancher who hadn't updated his livestock count in over two years. A coverage gap left him exposed after a storm loss, and that's the kind of situation we're hoping to prevent.

4. Risk Exposure Notes: What Keeps You Up at Night?

This part is less about paperwork and more about conversation. What risks are you most concerned about right now? Have you recently made a new purchase, added an employee, or changed your business structure? How did last year's weather or price volatility affect your operation? Even if you think it's not relevant, I encourage you to bring it up. Some of the most helpful solutions I've recommended originated from casual comments made during these meetings.

5. Your Personal and Business Goals: Insurance That Works for Your Future

Take a moment to think about the future. Are you planning to bring family into the operation, retire, or expand into something new—like custom feeding, direct-to-consumer sales, or agritourism? Perhaps you're leasing land, investing in new equipment or technology, or attracting outside investors. These goals can impact your risk profile, and your insurance should reflect these shifts. Insurance shouldn't just protect what you've built; it should support where you're going. Knowing your goals allows us to tailor your policies in ways that add real value, year after year.

Bringing the supporting documents and insights into your insurance review is a proactive step in managing risk and protecting your livelihood. At FNIC, we're not just looking to renew policies. We're here to understand your operation, identify opportunities, and offer insurance solutions that truly fit your needs.

If you're ready to schedule your insurance review, I'd be glad to help you walk through the process—whether that's in person over a cup of coffee or over the phone when chores slow down.

You can reach me at (308) 474-3620 or chris.davison@fnicgroup.com.

You can also reach our agents at **THE HOME AGENCY** through our website at www.thehomeagency.com

Let's make sure your coverage works as hard as you do.

CROP INSURANCE UPDATE

CINDY DAVIS

I typically spend a lot of time on the road, and I enjoy watching the transformation of the landscape, once the crops are in. As I write this article in the second week of July, it reminds me how far we have come in farming techniques and advancements in agricultural genetics. That old adage, “knee high by the Fourth of July,” is a fun one to remember, but in today’s age, the corn could be well over six feet by mid-July. Hopefully, your crops are thriving, and you’re getting everything ready for a successful harvest. Unfortunately, we have seen our first storms with damage roll through the plains, and on July 6th, 2025, parts of eastern Colorado were hit hard. I am guessing from the looks of some pictures that many of those acres are already done. I know producers would much rather have the bushels from their crops, but this is yet another reminder of how important crop insurance is to each operation.

I usually write about harvest reminders and losses this time of year in our August issue; however, a few months ago, we were fortunate enough to have Brian Houston join our team, bringing with him many years of experience in adjusting. Check out Brian’s article in this issue and also in future issues for all the claims and harvesting information. I will share the chart below, which provides the 2025 winter wheat projected prices and any harvest prices available at the time of writing.

2025 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	\$6.00	Sept. KCBOT July 1 – July 31
KS	\$5.90	July KCBOT June 1 – June 30 \$5.37
IA	\$6.06	Sept. CBOT July 1 – July 31

2026 Winter Wheat

The next deadline for crop insurance is September 30, 2025. This is the Sales Closing Deadline for 2026 Winter Wheat. You will need to have your coverage in place for wheat prior to this deadline. All changes, additions, and cancellations need to be complete by September 30th, 2025. Give your agent a call or make an appointment before this date to review your policy. Not only will they review your current policy information with you, but they will go over your quotes and coverage options with you as well. If you have not turned in your 2025 wheat production, now is the time. Your agent needs it to provide a quote for your 2026 coverage and update your databases.

The crop insurance industry makes changes every year, and your policy is too important to your farming operation to omit any imperative options or endorsements! Let your agent help take the chaos out of the coverage. Give them a call soon to discuss the risk management tool you have available through crop insurance. Below are a few more reminders to keep in mind when you are reviewing your 2026 coverage:

- Do you have a policy for all counties where you will plant and insure wheat?
- Have you reviewed all plans, coverage levels, and options for your crop(s)?
- Verify all social security numbers and EINs on your policy, as well as the entity type shown. (Make sure the entity has not changed....was there a new trust or corporation formed? Has anyone listed on the policy passed away?) RMA is still data mining on this information and finding deceased persons still listed on the policy. In some cases, the crop companies will have no choice but to cancel the policy if not corrected in a timely manner. **Tenants, if you have POA for landlords, double-check this same information with them. **
- If you have high-risk land in your operation, there are several options available for coverage – these need to be elected by the Sales Closing Deadline.
- Will you be breaking out any ground? In some cases, this would require an approved written agreement for coverage – these agreements are due by September 30th as well. New conservation compliance rules have been in effect for Native Sod – and include decreased coverage and subsidies in some cases, for certain states. Check with your agent before the Sales Closing Deadline for the rules on Native Sod.
- If you will be insuring for a landlord or tenant, these arrangements need to be made prior to September 30th and must be documented on your policy.
- Are you a POA for a landlord? Your agent will need a copy of this document.
- Sales Closing is also time to visit with your agent about coverage for hay land and/or pasture. PRF (Pasture, Rangeland, and Forage) policies are available in many counties/states.



2026 Pasture, Rangeland, Forage

Speaking of Pasture, Rangeland and Forage (PRF) policies, the sales closing for this policy is December 1, 2025. This policy has seen increasing interest in the past years and has helped producers gain extra protection on their perennial pasture, rangeland or forage acres. The program helps protect a producer’s operation from the risks of forage loss due to lack of precipitation and can be customized by the many different options available within the policy. Give your agent a call today for more information.

New Option for Row Crops in 2026

The U.S. Department of Agriculture’s USDA announced the availability of a new crop option on July 3rd, 2025. Margin Coverage Option (MCO) is an insurance endorsement for corn, cotton, grain sorghum, rice, soybeans, and spring wheat in select states for the 2026 and succeeding crop years. Why am I writing about a corn and soybean option in August, you may ask? The Sales Closing Deadline for MCO is also September 30th, 2025. MCO provides growers with area-based coverage against an unexpected decrease in operating margin (revenue minus input costs) caused by reduced county yields, reduced commodity prices, increased prices of certain inputs, or any combination of these perils. MCO must be purchased as an endorsement to a Yield Protection, Revenue Protection, Revenue Protection with the harvest price exclusion, or Actual Production History policy. This endorsement is available for corn and soybeans in the Central Plains, as well as for grain sorghum in Kansas, Oklahoma, and Texas. It begins to pay (triggers) when area margin falls below 90 or 95 percent of the expected margin depending on which MCO trigger you select. Contact your agent today for more information. Since we are talking row crop coverages, I will leave you with the Projected Prices for the 2025 row crops, set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

2025 Spring Crop Prices and Harvest Tracking Dates

Crop (Conventional Practice)	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$4.70	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$4.72	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO	\$10.54	Nov. Sbean CBOT Oct. 1 – Oct. 31
*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.			

Farm Bill

On July 4th, 2025, President Donald J. Trump signed The One Big Beautiful Bill into law. It is said to be a once-in-a-generation piece of legislation that makes good on his campaign promises and puts America First. According to AgWeb, (<https://www.agweb.com/news/business/big-beautiful-bill-what-farmers-need-know>)

This bill addresses various aspects related to agriculture, including:

- Increased support for farmers through higher reference prices, which could lead to an additional \$10 billion in support in 2026.
- Equality for LLCs and S corporations with general partnerships concerning farm program payments.
- Changes to how farm income is calculated, now including gains from selling equipment, agri-tourism, and direct-to-consumer marketing.
- Enhanced crop insurance premium support, including increased subsidies and extended premium support for beginning farmers.
- Increased estate tax exemptions, potentially allowing farm couples to be worth up to \$30 million without owing federal estate tax.
- 100% bonus depreciation for assets placed in service after January 19, 2025, and a raised Section 179 deduction limit.

This bill was signed into law after a period of ongoing discussions and extensions of the previous farm bill (the Agriculture Improvement Act of 2018), according to Congress.gov. The OBBB is intended to provide crucial support to farmers at a time when many are facing financial challenges due to low market prices and high input costs.

I wish you all a safe and abundant harvest and will leave you with a favorite quote for this time of year.

The law of the harvest is to reap more than you sow. Sow an act, you reap a habit. Sow a habit and you reap a character. Sow a character and you reap a destiny.
James Allen – 1864-1912 - Author

LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Here we are in one of my favorite times of the year, the first part of summer. The crops are in the ground, the cattle are out to grass, and hopefully, most or all of you have received some of these recent rains. Earlier this spring, the ground was hard, which affected planting conditions, and the cattle producers were concerned about the grass situation. With these recent rains, the crops look healthy, and the pastures are green and look promising to get through the grazing season.

As you all know, the cattle markets are at record highs, and our cattle numbers are the lowest they have been in years. With that being said, Livestock Risk Protection (LRP) has been a vital cog in the price risk management of your cattle. I thought I would point out some current key features of LRP and their correlation to the cattle market.

- **Price Protection:** Pays an indemnity if the national cash price (based on CME feeder or fed cattle indexes) falls below your selected coverage price.
- **No Margin Calls:** Unlike futures contracts, there are no margin requirements.
- **Flexibility:** Producers choose the number of head, coverage level (70-100%), and the length of coverage (13 to 52 weeks).
- **Subsidized Premiums:** The federal government subsidizes a portion of the premium (20%-55%, depending on coverage level).
- **Pricing Basis:** LRP coverage prices are derived from CME futures prices (Feeder Cattle or Live Cattle contracts).
- **Market Movements:** If index prices (Price Adjust Factors applied) drop below your insured price at the end date, *you may receive an indemnity payment.*
- **Hedging Tool:** LRP functions like a put option - setting a floor but allowing upside potential.
- **Feeder cattle prices** have been relatively strong, driven by tight supplies and decent consumer beef demand.
- **Many producers** are using LRP to lock in high prices amidst concern over feed costs and uncertain imports, exports, and tariffs.
- **LRP enrollment** has increased in recent years due to improved subsidies and policy flexibility.
- **Volatility risk:** Speculator activity and load-bearing tight supplies could trigger sharp price swings.
- **Hedging relevance:** Tools like LRP or futures are especially valuable now.
- **LRP will not be available** on the days the USDA releases the Cattle on Feed report and the Hogs and Pigs report.

Pros of LRP:

- Accessible to any size operation.
- No margin calls or brokerage accounts are needed.
- Flexibility in timing, quantity, and weights.
- Simple and straightforward.

Cons: of LRP:

- Only covers price risk, not production losses.
- Indemnity is based on national indexes, which may not always match local sale prices.

These are just some of the features and topics to consider when purchasing LRP.

As a reminder, Livestock Risk Protection is an insurance policy to protect against one thing: A decline in market price below the insured's selected coverage price.

If you have any questions or are interested in LRP, please contact one of our agencies listed on the back of this magazine.

Our website is
thehomeagency.com

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CLAIMS

BRIAN HOUSTON

The 2025 growing season is well underway, and I wanted to highlight a few key points as we are in the heart of the year. As wheat harvest is wrapping up, and spring crop harvest will be right around the corner, please keep in mind that it is very important to keep production separate at the unit level. This will not only make any potential claim seamless, but it will also help in the event of a current year audit or future year audits as well. As a reminder, a unit is by crop by county by share down to the section level if you are on optional units. Please keep in mind that even if you have Enterprise or Basic Units, it's important to keep that production separate as if it were an optional unit. This will be very helpful in the event that you would ever want to go back to optional unit structure.

Discernible Breaks:

A discernible break means easily recognizable... If you have center pivot irrigation and are planting into the dryland corners, you **MUST** have a break between the irrigated and non-irrigated acres as those are separate optional units. Those breaks must be in place by the acreage reporting deadline of July 15th.

Several things can distinguish a break:

1. Irrigated and Non-irrigated acres planted separately in a different planting pattern.
2. A planter lap or "victory lap" around the break in IRR and NIRR acres.
3. A physical break, meaning if you planted straight through, and your planter changed population into NIRR corners, you can physically put in the break with a disc or mower, provided it was done prior to July 15th.
4. Exception to a physical break, Precision Farming Technology. If you have equipment that changes planting population as you move into the corners and can produce a map that provides that break, there does not have to be a physical break between the IRR and NIRR acres. BUT...please keep in mind that you will need to be able to provide separate harvest records for these optional units. That can mean harvesting separately and providing scale tickets, grain cart load records, or combine monitor maps that provide production for both the IRR and NIRR acres.

Filing a claim:

It is very important that if you experience a loss or believe you may have a loss of production or a price loss, you file a loss with your agent in a timely manner. The guidelines for submitting a timely filed Notice of Loss (NOL) are as follows:

- Within 72 hours of the initial discovery of damage or loss of production
- No later than 15 days after the End of the Insurance Period (Harvest)
- For Revenue Policies, 45 days after Harvest Price Announcement

Production Record Requirements:

Here is a quick guide for the acceptable types of verified production records:.....>

IMPORTANT

If there is any 2024 production still in a bin.

The bin needs to be measured prior to putting any 2025 production in that same bin.

Turn in a claim to your agent and an adjuster will come and measure your bin.

Record	Requirements
Bin markings for farm-stored grain	<ul style="list-style-type: none">• RCIS must give the insured oral or written permission to mark the bins.• The insured must mark the bins with specific information as production is placed in them.• A 180-day extension to settle the claim is available if allowed by the SP and timely requested in writing when the insured wants the production amount determined by weight.*• Any quality deficiencies must be determined within 60 days after the EOIP.*• Samples to determine Aflatoxin levels must be taken before production enters storage.
Grain carts with scales	<ul style="list-style-type: none">• Grain cart records that meet the requirements may be used to determine production amounts.• Acceptable weight tickets or records must contain specific information.• Records from grain carts with integrated scales (e.g., Bluetooth® capability) must contain specific information.
Load records	<ul style="list-style-type: none">• Acceptable load records are contemporaneous, by crop, and include specific individual load information.• Records from combine monitor equipment (not part of a precision farming technology system (PFTS)) must contain specific information.• If the insured or combine monitor adjusts load records for moisture, the adjuster compares the insured's data to the adjuster's measured and calculated production and applies moisture factors as allowed.
Precision farming records	<ul style="list-style-type: none">• The insured must calibrate the PFTS equipment per the manufacturer's directions and have the required calibration report to use PFTS data.
Settlement sheets	<ul style="list-style-type: none">• Sales records or storage receipts from third parties must contain specific information.• Records for grain should also contain the test weight, moisture percentage, and foreign material (or dockage, if applicable) percentage.

Car Accident Basics

Diane O'Donnel

Car accidents are never expected, but being prepared can make all the difference. If you ever find yourself involved in one, here are a few steps to help you handle the situation with confidence.

- First and foremost, always contact the police, especially if you are injured. If you are not able to make the call, have someone else do it.
- Cooperate with all law enforcement and emergency personnel who respond to the scene. If you can, move to the side of the road and out of traffic for safety.
- If you are not injured and are able to, use your phone to take photos of all the vehicles involved in the accident as soon as you can. Be sure to get all four corners of each vehicle, road signs, markings, skid marks, etc. If you have a dash cam, be sure to save the footage. This can also be helpful in determining who is at fault.
- Exchange information with the driver(s) of the other vehicle(s) involved in the accident. Get the license plate numbers, drivers' name, address, telephone numbers, and their insurance information.
- Also, get any contact information from anyone who may have been a witness. Don't engage in discussion about who was at fault in the accident with anyone and make sure you don't apologize for anything....it can be considered evidence that you were legally at fault.
- Don't leave the scene of an accident until the police tell you it is ok to do so, or you have obtained all the required information, and the police have told you they will not be arriving.
- Contact your auto insurance company to file a claim as soon as you can. Give them as much information as possible. If the police were at the scene, you should have a police report or a case # to give to your insurance agent. Gathering this information will allow your claim representative to determine fault and handle your claim efficiently.
- Another type of accident involves deer. Deer migration and mating season generally runs from October through December and cause a dramatic increase in the movement of the deer population. As a result, more deer-vehicle accidents occur in this period than at any other time of year. Always be aware.

While no one ever wants to experience an accident, these tips can help you navigate the situation more smoothly.

Contact us at The Home Agency/FNIC for more information or any questions you may have.

The Home Agency Staff actively supports our communities by participating in golf fundraisers, marching in parades, and enjoying a variety of local events and activities!



Reminder

Team Jack Radiothon will be in Elwood
September 25, 2025
Do you want to donate or volunteer?

Watch our X,
Facebook and social media for more
information or
Give us a call (308) 785-2803



Back-to-School Safety and Auto Insurance

Kristy Diefenbaug



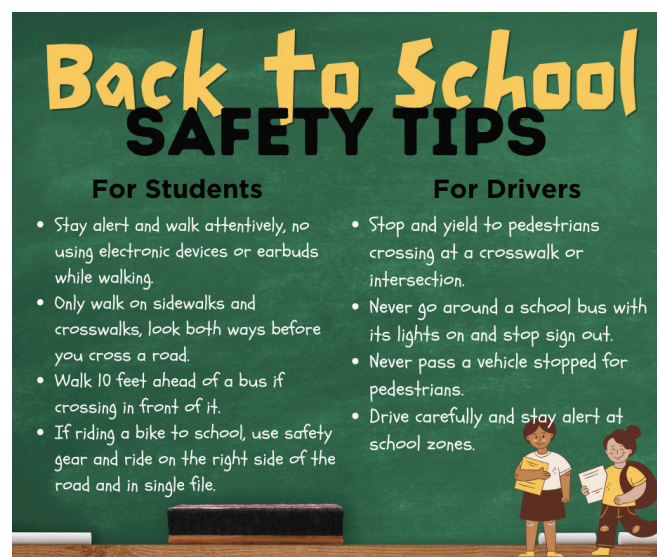
The summer season is winding down, and it's time for students to return to school. As parents, it's essential to talk with your teenage driver about obeying laws, being aware of their surroundings, and developing good driving habits overall. This will not only keep your driver and others sharing the road safe but will also keep your auto insurance rates from increasing. Here are a few tips to share with your teenage driver:

- 1. Obey Speed Limits and Stop Signs** – Make sure you pay close attention to speed limits in school zones. Speed limits are typically lower in school zones. Failing to obey the limits or failing to stop at posted stop signs can result in fines and increased premiums.
- 2. Stop for School Buses** – When a school bus is stopped with its red lights flashing or stop sign extended, you must come to a complete stop, regardless of which direction you are traveling.
- 3. Maintain a Safe Distance** – Keep a safe distance between your vehicle and the car in front of you. This allows you more time to react in case of sudden stops or unexpected events. If you or your teenage driver rear-ends another vehicle, your auto rates will increase, as it will be considered an at-fault accident.
- 4. Be Alert and Avoid Distractions** – Nearly everyone, especially teens, has a cell phone these days. I can't stress enough how important it is to keep eyes on the road and off the phone while driving. This rule is definitely for everyone, but especially the inexperienced drivers.
- 5. Use Extra Caution During Pick-Up and Drop-Off Times** – These times can be particularly challenging. With all the cars lined up around the school, it's important to look for kids running out into the street and not paying attention. Being aware and diligent keeps everyone safe.

These are just a few safety tips & reminders for you and all drivers in your household. If you have a new driver, be sure to let your agent know to make sure you are adequately covered. There are discounts available to new drivers, including the Good Student and Driver's Education discounts.

Please get in touch with The Home Agency if you have any questions about how a teenage driver can affect your insurance rates.

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REGIONAL NEWS

Hear from our
agents in your area!

Dave Meyer

Rusking, NE

Wow, it's amazing how fast things can change! A month ago, after the 3 days of hot, dry winds, it looked like a repeat of 2023. Most of the dryland crops in south-central Nebraska were suffering greatly. While the individual rains have been spotty, everyone has had their turn getting nice amounts. It would be hard to find an area that hasn't received 5 or 6 inches of rain in the last month. If we receive another timely rain in August, dryland yields are expected to be above average this year.

Harvest is just around the corner, and I hope everyone has a safe harvest with excellent yields.

Andrew Bellamy

Ansley, NE

At the time of writing this, we are hopeful that Mother Nature will give out a few more rains to get some great looking dryland across the finish line. So far Mother Nature is trying her best to make up for the dry spring with some real gully washers, with a few of these three-day totals enough to make an entire crop if only it had come in half-inch increments.

We just celebrated Penelope's 3rd birthday with plenty of balloons and rainbows; little girl loves her bright colors. She has been slowly taking the reins from Megan and soon enough she will be the boss around the house with her sweet, demanding, opinionated demeanor. Lincoln just finished his first

organized sports season with tee-ball, and he had a great time, and we look forward to seeing what he can do in flag football this fall. He is a great little helper and is always looking to do whatever he can as long as it's outside. Maverick has caught the fireworks bug like his father, and we are going on a solid three weeks of asking almost every night if we can light something off. Our only reprieve from fireworks came for three days when he attended his first overnight church camp with his buddies. It was clearly harder for his parents than him, but since he was only three miles away, Megan and I survived. Megan has been keeping super busy between kids, stenography, and My Wellness. It's almost been a full year for My Wellness, and Megan and her sister Sara have done great things moving the new business along and we look forward to what they will accomplish in their second year. We have gotten to spend a lot of time at the lake and look forward to more yet this summer as it seems to be a favorite spot for all of us.

I hope everyone has had a great summer so far. With harvest approaching before the next article, I just want to wish everyone a safe and prosperous harvest. Thanks again to all my insureds for allowing us to help you with your risk-management decisions for the 2025 crop year. Please don't hesitate to call if there is anything else we can do for you in the future.

Enos and Jill Grauerholz

Beloit, KS

The grass is green, the ponds have water, and corn and beans are looking happy. It's a strange sight around here that we haven't seen in a few years. So beautiful! We hope to continue being blessed with rain.

As we reflect on the wheat harvest this year, we saw that fungicide was a huge asset to those who used it. It kept the plant healthy and increased its yield significantly. Just hoping the price of grain can increase to help with profitability. This summer, we have followed the Royals baseball team, which has been somewhat depressing, but we still keep cheering them on. Maybe they've turned things around by print time.

Most of all, we love spending time with our two grandkids when we get a chance. They sure make life a lot of fun!

We hope you are enjoying the end of summer and have a safe and bountiful harvest. If you see any potential for a claim, please let us know as soon as possible.

Rhonda Jones
Kirwin, KS

Hello from north-central Kansas! It's June 26th, and the Kansas wheat harvest is in full swing in Phillips and surrounding counties. Wheat yields will be all over the chart due to wheat streak mosaic and drought. The area did receive some much-needed rain overnight. The Jones Farm rain gauge showed 2 inches. This rain may delay harvest a few days, but we will take any moisture we can get. Pond water would be greatly appreciated! The Phillips County Farmers Market started in June and will continue until October. The event is on the second Tuesday of each month. Check out their website for vendors, food trucks, and entertainment. Our grandson Casey hasn't mentioned (yet) about taking his award-winning Coffee Cake Cookies. He's been taking voice lessons and will be singing the National Anthem at Kansas Biggest Rodeo this year. This will be his third performance in front of a large crowd. I better get my rodeo tickets bought!

By the time you read this, wheat harvest will likely be wrapped up, and we'll be gearing up for fall harvest. Good luck for the rest of the season, enjoy what's left of summer, and pray for rain.

Clark Redding
Larned, KS

I'm sitting here in Pawnee County as we are trying to finish the wheat harvest. This is some of the best wheat we have seen in years. Several weeks ago, they may not have given you much for that wheat; luckily, we got some timely rain. Not a lot, but just enough and at the right time, it made quite a difference! Now, our problem is that it won't stop raining, so we can get the wheat in the bin. We never complain about the rain in Kansas, as it is so scarce sometimes, but if it would just hold off for another week. Spring planting has gone well with the additional rain; the crops are looking amazing! I'm hearing quite a bit, "I wish I had planted more corn." Although the added moisture will keep the milo in great shape come fall harvest, the price is another matter. Corn doesn't look all the "whippy" either.

North-east Colorado wheat is like it's from a different planet. They have not been as lucky with the rain. Dry land looks tough in most places. There has been some spotty rainfall, but not like what we've received in Kansas. Most will be glad to get this one over with. Fall harvest could be a good one if we don't have the hail that is famous, or infamous, out here. Last year was awful; let's hope we don't have a repeat.

Kevin Ross
McClelland, IA

Summertime in the Heartland! The crops in SW Iowa look fantastic, and it sounds like it's the case in many areas across the nation. We have been getting plenty of rain here, so I'm hoping it translates to a good yield.

The markets seem to believe it's a bumper crop coming, and it is certainly tough to argue at this point. There does seem to be widespread rain and possibly excess moisture in many other areas. In recent years, it seems to me that we have overestimated the yields. However, with

this much moisture, it will be interesting to see where the USDA ultimately pegs the yield when all is said and done. The severity of the storms has been relatively mild so far, although we did experience some strong winds in a couple of nasty ones in early July. The first corn planted seemed to fare the best, and the crop planted in the first couple of weeks of May got hit a little worse with some snap and goose-necking. We submitted several wind claims, and it's essential to note that excellent wind coverage can be beneficial even if minimal damage occurs. This coverage pays back a premium and compensates for the issues severe weather creates in your fields. Up to this point, we have been spared any major hail events, at least since the crop was planted. Still, a lot of roof work is being done in our area, from the big one in early spring. Trade deals and a solid domestic biofuels policy will continue to be necessary for us to utilize large crops and support profitability on our farms. We love to produce it, yet there must always be solid solutions to selling it! Keep feeding, keep grinding, and keep shipping. Best of Luck throughout the rest of the season, and stay safe as we move into fall work that's just around the corner!

Ben Rand
Benkelman, NE

Summer is upon us and already starting to wind down. County fairs have come and gone, deer season tags are available for purchase. It's been an unusually quiet summer as far as weather goes, and the crop shows it. Most of NE and IA is an absolute banger. There seem to be some minor issues with a specific number with Tassel Wrap aka Twisted Tassel. If you find yourself in this situation, please let one of us know as soon as possible. I introduced many of you out west to Brian Houston during acreage reporting. Feel free to call either of us if you need anything at all.

As always, have a safe and bountiful harvest.



Jaci Weissert



Kevin Osborn



Colton Osborn

SUMMER 2025



Summer Nights



Cindy Nejezchleb



Jim Baldonado



Lakeside Golf

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.

Breakfast Egg Muffins

Alexis Barnes

Servings: 6 muffins

Prep Time: 10 minutes

Cooking Time: 20 minutes

Ingredients:

6 eggs

1/2 cup diced bell peppers

1/2 cup chopped spinach

Salt and pepper to taste

Steps:

1. Preheat oven to 350°F (175°C).

2. In a bowl, mix eggs, bell peppers, spinach, salt, and pepper.

3. Pour mixture into a greased muffin tin and bake for 20 minutes.

4. Serve warm as a protein-packed breakfast.

5. Perfect for meal prepping and reheating.

https://laineyprecipes.com/20-easy-breakfast-ideas-to-start-your-day/#Breakfast_Egg_Muffins

Smash Burger Tacos (Big Mac Tacos) (Elwood Office Favorite)

Alexis Barnes

These Smash Burger Tacos are packed full of flavor! They are warm tortillas topped with beef and cooked by pressing them in a hot skillet. Finish with melty cheese and all of your favorite burger fixings for a delicious meal that's easy to make!

PREP 10 minutes mins

COOK 5 minutes mins

TOTAL 15 minutes mins

SERVINGS 6 tacos

Ingredients

1.5 pounds ground beef, 80/20 fat ratio

1 teaspoon salt

1/2 teaspoon black pepper

(6-inch) small flour tortillas slices American cheese, or sliced cheese of choice

shredded lettuce, minced onion, dill pickles, for topping
burger sauce*

Instructions In a medium bowl, combine the beef, salt & pepper. Lay tortillas flat on a parchment paper or sheet pan. Divide the meat mixture evenly onto each tortilla and press it into a thin layer that covers the entire tortilla. The meat mixture will shrink as it cooks. If you like grilled onions, press a thin layer of minced onion on top of the beef before grilling. Preheat a hot skillet over high heat. Lightly brush the skillet with oil and make sure the grill is smoking hot. Place the tortillas beef side down on top of the skillet using a spatula to smash/flatten it.

Cook for 1-2 minutes per side then flip and top with a slice of cheese. Cover with the lid for a few seconds to melt the cheese.

Remove from heat and top with shredded lettuce, minced onion, pickles, and a generous drizzle of my favorite burger sauce.

Notes

These Smashburger tacos are best enjoyed immediately after cooking. However, if you have leftovers, place the tacos

in an airtight container and refrigerate for up to 3 days. Reheat in an air fryer, in the oven or on the stovetop for a few minutes. Using the air fryer will probably give you the best results and really crisp up the tortilla.

<https://gimmedelicious.com/smash-burger-tacos-big-mac-tacos/#wprm-recipe-container-26604>

*Burger Sauce

PREP 5 minutes mins

SERVINGS 12 Tablespoons

Ingredients

1/2 cup mayonnaise

2 tablespoons ketchup

2 tablespoons sweet relish, or minced pickles with a little juice

tablespoon dijon mustard, or french/thousand Island Dressing

1/2 teaspoon EACH garlic powder, onion powder, chili powder

Salt & black pepper, to taste

Instructions

Combine all the ingredients in a small bowl. Taste and adjust salt & pepper to taste. Place in the refrigerator or serve immediately.

This recipe makes enough sauce for 4-6 hamburgers. You will need about 1-2 tablespoons of sauce per hamburger.

<https://gimmedelicious.com/burger-sauce/#wprm-recipe-container-18900>

Pulled Pork Casserole

Pintrest

Ingredients

1 30 oz bag frozen shredded hash browns

1 cup whole kernel corn

1/2 onion diced

1 bell pepper diced

1-2 jalapenos grated

2 tbsp butter melted

1/2 tsp salt and 1/2 tsp black pepper

2 cups Colby Jack cheese grated

1 lb cooked pulled pork

1 cup BBQ sauce

Instructions

Preheat oven to 400°. Coat a 9x13 casserole dish with nonstick cooking spray. Set aside.

In a large bowl, combine hash browns, corn, onion, jalapenos, butter, salt & pepper and 1 cup of cheese, bag frozen shredded hash browns, 1 cup whole kernel corn, 1/2 onion, 1 bell pepper, 1-2 jalapenos, 2 tbsp butter, 1/2 tsp salt, 1/2 tsp black pepper, 2 cups Colby Jack cheese.

Pour into prepared baking dish and bake for 20 minutes.

While casserole is baking, toss pulled pork in sauce.

1 lb cooked pulled pork, 1 cup BBQ sauce

Remove casserole from oven and spread pork mixture over hash brown mixture. Top with remaining 2 cups Colby Jack cheese

Bake at 400° for 20 minutes more

Allow to cool for 5 minutes and serve with diced green onion and a dollop of sour cream.

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MY Wellness Center

Champions Early Detection with HERscan Breast Ultrasound Screenings

MY Wellness Center is proud to announce it will be hosting multiple HERscan breast ultrasound screening events this fall, continuing its commitment to proactive health and early detection for women of all ages. Screenings will take place in Kearney on August 25th and October 6th, and in Lincoln on August 20th and October 24th.

At MY Wellness Center, the mission to support early detection is more than just a service—it's deeply personal. Inspired by our sister, Morgan Yardley, we understand firsthand how critical timely detection can be in the fight against breast cancer. This passion drives us to bring innovative, accessible options like HERscan to our community.

HERscan offers high-quality breast ultrasound screenings using advanced technology in a comfortable, non-hospital setting. These screenings are especially valuable for women with dense breast tissue or those looking for a proactive approach to breast health, regardless of age or family history. By partnering with HERscan, MY Wellness Center aims to remove barriers to early detection and empower more women to take charge of their health.

Women interested in scheduling an appointment can easily do so online at [HERscan.com](https://www.HERscan.com).

"We're honored to bring HERscan back to Kearney and Lincoln," said Megan Bellamy and Sara Baldonado, Owners at MY Wellness Center. "Our goal is to make potentially life-saving screenings more accessible to the women in our community, and to honor Morgan's legacy by encouraging women to prioritize their health."

For more details about these events or to learn more about the holistic wellness services offered at MY Wellness Center, please visit our website (www.mywellnesscenterees.com) or contact us directly.



The graphic features a purple and white color scheme. On the left, the MY Wellness Center logo is displayed above the text "MY Wellness Center" in a large, bold, purple font. Below this, a green rounded rectangle contains the text "A new era of well-being". To the right of this, a list of three bullet points is shown. On the right side of the graphic, there is a circular inset showing two women in white lab coats, a rectangular inset showing a treatment room with a person lying down, and a QR code. A green speech bubble contains a 30% OFF discount code. At the bottom right, there is a green rounded rectangle with a globe icon and contact information. Social media icons for Facebook, Instagram, TikTok, and YouTube are at the bottom center.


MY Wellness Center

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[mywellnesscenterees.com](https://www.mywellnesscenterees.com)

Baldonado Personals

Greetings from the Baldonado Family,

Can you believe how fast this summer is flying by? The Baldonado crew is squeezing every golden hour out of it, and the family calendar is bursting at the seams with baseball, blooms, and lake-day memories.

The first half of summer vacation was all about baseball—grandsons Hudson, Axten, Carver, and Hollis played around 150 games across three different age brackets (often at different locations, and sometimes even at the same time!). As baseball winds down, they are shifting gears to work with their 4-H calves, getting ready to show at the end of July at Westfair, their county fair. Maverick and Lincoln have also been busy on the diamond, thankfully playing on different nights so everyone gets a turn to cheer them on!

Jim and Sharri have been on the ultimate “grand-fan” tour—cheering on all six grandsons, from pint-sized tee-ballers to varsity sluggers. When they are not in the bleachers, you will find Sharri planting bursts of color all over the yard, while Jim splits his time between the office and any nearby fishing hole. In late July, Jim and Sharri enjoyed a wonderful trip to Colorado Springs with some great friends. Along the way, they also ran into a few familiar faces—traveling has a funny way of bringing friends together unexpectedly!

Their daughter, Sara, has perfected the art of the quick shuffle—ferrying kids to and from baseball fields all week long in between building her business, MY Wellness Center, with her sister, Megan. Megan and Andrew juggle work with coaching duties for tee ball and coach-pitch, while Penny, who just turned three on the Fourth of July, has happily taken on the role of Professional Snacker, taste-testing every concession stand treat in sight. She may be too little for softball just yet, but she is every bit as busy as the big kids!

Weekends belong to the lake, where the kids swim for hours and memories are made under the sun. And in the middle of all the summer chaos, we pause to remember Morgan and Kyle, pictured on their wedding day (7-9-11).

The grandkids thought the world of Aunt Momo, and she will always be deeply missed. Love you, honey.

Here's to soaking up what is left of this whirlwind season—see you at the ballfield or down by the dock!

—Until Next Time, The Baldonado Family



Summer 2025

FINANCIAL - Halftime for 2025

AL KUZMA

I cannot believe that July 4th was last Friday, and the buzz on sports talk radio is the upcoming Big Ten Media Days in Las Vegas. By the time you read this, that will be old news, and it will be August.

We Americans love to keep score and see how we are progressing in pursuit of our goals, just like in the game of football, where there is a break in the action and an opportunity to adjust. A mid-year personal financial checkup is a worthwhile consideration.

I recently read an excellent article on financial wellbeing that is worth considering. The author suggested a specific financial review for each of the remaining months of the year. It resonated with me; I hope you find it thought-provoking.

Here are some thoughts about what financial steps to keep in mind for the balance of 2025:

- Keep a budget. I highly encourage you to have a spending plan. Personally, it keeps me focused and helps me resist impulse purchases, which are so easy to make in today's world. Interestingly, only a third of Americans follow one. I still prefer paper and pen, but I have seen several really neat apps that can help you track your spending. Bottom line, track your spending.
- Monitor your credit score - I encourage my clients to check their credit scores every 3-6 months. The benefits are that it helps to spot identity theft and fraud; helps you to understand the factors of your score and improves your chances of obtaining more favorable loan terms.
- July would be a great month to review your retirement accounts. How have your results been compared to S&P 500? Do you have too much risk? Not enough risk? Is it time to reallocate? Time to increase your contributions? It's your money; be proactive.
- Perhaps in August, you might want to review your plan for reducing your debt. Start by listing your debt: the name of the lender, the total amount due, interest rate, and minimum monthly payment. I encourage my clients to use a snowball approach. This means starting with the smallest debt and finding resources to pay it off. Once finished, apply the old payment to the next largest payment and watch how fast the next debt is eliminated. This technique is one of the fastest and least painful ways to become debt-free.
- September is "Life Insurance Awareness Month", which can be just the nudge some people might need to review theirs. Do you have the right amount of coverage? Do you have the right mix of term insurance and permanent insurance? While you are at it, most people's largest single asset is not their real estate holdings or retirement accounts but rather their ability to generate income, so while you are reviewing your life insurance, what happens to your world if you cannot work? In short, review your disability insurance.
- The author suggests that you review your estate plan or legal documents in October. Having an estate plan helps assets pass to your heirs with the least amount of financial resistance and keeps things in line with your wishes in a tax-efficient manner. Power of attorney documents are vitally important. Would a trust be appropriate? Bottom line: Visit with your attorney.
- November is smack dab in the middle of open enrollment season if you are of Medicare age. In addition to Medicare, is your health insurance meeting your expectations? If you want a new plan in place for 2026, start serious shopping and apply for coverage in November. Also, if you need to take the Required Minimum Distributions from retirement accounts, do not wait till the last couple of weeks of the year; start the process now.
- December is a great time to assess how 2025 was financially. What worked well, what needed to be modified? It is also the perfect time for tax planning. If you are in the stock market and have gains in a position you want to sell, can you offset those gains by selling some of your losses? I would encourage you to reach out to your tax professionals for their advice. You also want to be actively developing your financial goals for 2026.


So, there you have it-homework!

As always, if you have any questions, reach out to the good folks at The Home Agency or feel free to pick up the phone and call me directly.

Till next time, be safe, be well, and God Bless.

Alan E. Kuzma, CFP

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