

THE

HOME AGENCY

MAGAZINE

A division of **fnic**





**REAL
ESTATE**



CALL TODAY!

308-324-5581

OUR AGENTS



PATTI JOHNSON

Associate Broker, Realtor®

308-325-1764



JACEY EDSON

Associate Broker, Realtor®

308-325-9790

3 REASONS
TO SPEAK WITH A BHA
REAL ESTATE PROFESSIONAL

**GET THE SCOOP ON YOUR
LOCAL REAL ESTATE MARKET.**

1

While national statistics may give you an overall picture, your BHA REALTOR can provide you with in-depth information on Johnson Lk, Lexington & Dawson/Gosper Co. markets.

**FIND OUT HOW MUCH YOUR
HOME IS WORTH.**

2

A BHA professional knows the local market and can give you an accurate assessment of your home's value. They can also offer tips to help increase the value and chances of a quick sale!

**PROFESSIONAL INSIGHTS
INTO YOUR QUESTIONS.**

3

Whether you're looking for answers about the buying or selling process, a lender to contact or a local business to help with repairs, your BHA REALTOR has the expertise and connections to get the job done!



BRYSON MAHLBERG

Realtor®

308-325-9475



MCKENZIE FLYNN

Realtor®

402-580-0143



OLGA MURGA

Realtor®

402-540-0385



LIZBETH LOPEZ

Realtor®

IN THIS ISSUE

- 4 From The Desk of Jim Baldonado
- 5 Helpful Insurance Claim Support
- 6 Crop Insurance Update
- 8 Livestock Risk Protection
- 9 Team Jack Radiothon-Elwood, NE
- 10 Winter Driving Tips
- 11 Not So Fun Facts About Premium Rates in Nebraska
- 12 Regional News
- 14 Photos from our Customers
- 16 Recipes
- 17 Holiday Coloring Contest
- 18 Baldonado Personals
- 19 What's Your Plan, Alan Kuzman

UPCOMING EVENTS



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
mywellnesscenterees.com



From The Desk of

Jim Baldonado



By the time you read this, many of you will be close to or finished with harvest, and I hope the weather has stayed good for everyone. I wish for a successful harvest. Remember all your LRP (Livestock Risk Protection) and PRF (Pasture Rangeland and Forage) needs. Please give us a call, because December 1 is the Sales Closing Date for Pasture Rangeland in Forage.

There was a time when November was a quieter month for us, as crop insurance agents. Producers were harvesting in the eastern part of our area, and fall seeding was happening out west, with a mix of both somewhere in the middle. Besides Fall Crop Acreage Reporting and some early Production Reporting, not much was going on, but that has changed drastically in recent years.

November is now a key month, especially for the ranchers and cattlemen of the western corn belt and high plains. The reason is the sales close date for Pasture Rangeland and Forage, which is December 1st. This program provides coverage for established forages such as pasture, alfalfa, and hay ground that will be used for Grazing or Haying. PRF is available for irrigated and non-irrigated, organic, transitional organic, and conventional practices. We like to call it “crop insurance for the rancher” as it protects a rancher’s most valuable feed source: grass. It is a drought policy that runs off the Rainfall Index for your acres. You can cover up to 90% of the index at a productivity factor of up to 150%. The nuts and bolts of PRF are: if the National Weather Service measures less rain than your trigger amount, you get paid, helping to offset feed costs in dry years. **To qualify as a grazer, you must have legal access to the ground you are insuring and own livestock. To qualify as a hayer, you must have legal access to the ground; however, livestock ownership is not a requirement.**

With feeder calf prices setting records as I write this, there is only one other input item you need to hedge for the cattle crush to ensure a profitable break-even, and that is your feed, and that’s what this is for—transferring that ever-present drought risk via a subsidized program at reduced costs.

We will be hosting meetings in Riverton, WY; Mitchell, SD; Bowman, ND; and Lincoln, NE in November to educate and discuss PRF. Additionally, one of our agents will be presenting at the Nebraska Beef Scholar Summit on November 13th for anyone attending. **If you are interested in attending any of these events, please reach out, and we will get you RSVP’d as seating is limited at all locations. Call (308)785-2803, and we will get you on the list of your choice.**



Always “Perfectly Balanced” and a Great Friend

In the spring of 1998, The Home Agency was continuing to grow and we started looking for someone to help the accounting department. I had known Steve Scoville since we first moved to town in 1983. Steve and I got together that spring and by June he was working full-time for The Home Agency. Steve was an outstanding employee came to work usually by seven and kept the books going for 25 years. More important he became a great friend someone that I could always count on when I needed help and someone I could trust with anything that I was working on. With all of that said thank you Steve for being a fantastic employee and more importantly, a great friend.

Helpful Insurance Claims Support

Jim Glendening

The true value of our insurance policies often becomes apparent when we find ourselves facing a claim. When the claim is paid everyone can breathe a sigh of relief. However, getting to that point can sometimes be full of unpredictable challenges or annoying hurdles. Working with an independent agent can be invaluable in these situations. We're here for you to guide you through the claims process and help you approach claims with confidence.

The true value of our insurance policies often becomes apparent when we find ourselves facing a claim. When the claim is paid everyone can breathe a sigh of relief. However, getting to that point can sometimes be full of unpredictable challenges or annoying hurdles. Working with an independent agent can be invaluable in these situations. We're here for you to guide you through the claims process and help you approach claims with confidence.

Prepare for a Claim

Preparation starts long before a claim ever happens. It's about being ready with the information you might need later. Document everything you can. Take photos or short videos of your property and equipment, keep copies of receipts, and update your records regularly.

Details such as serial numbers, appraisals, and purchase dates can make a difference when it comes time to verify damage or value.

It also helps to keep a claims "toolkit" on hand. Some people prefer a folder on their phone or computer, while others keep a binder in the office with important documents, contact information, and photos. Having everything in one place makes it easier to act quickly when the unexpected happens.

Part of being prepared also means feeling confident about what your policy covers. You don't have to memorize every page, but knowing your coverage limits, exclusions, and deductibles gives you a clearer picture of what to expect. When questions come up — like what "Depreciation," "Replacement Cost Value," or "Actual Cash Value" mean — that's where we can help.

Contacting Us

When something unexpected happens, your insurance agent can be an important partner in helping you manage the process. We're here to help you gather information, review your coverage, and to help facilitate a smooth claims experience.

Beyond handling single claims, we also like to help clients look at the bigger picture. Reviewing past claims can reveal patterns. We may see a recurring equipment issue or a type of property damage that happens each season. When we understand what's causing those losses, we can help you take preventive steps, protecting your operation and even potentially impacting future premiums.

Every operation is unique, but preparation and partnership can make a difference when the unexpected happens. Taking time now to review your coverage, organize your records, and stay connected with your agent can make any future claim easier to navigate. If you'd like to talk about ways to strengthen your claims preparedness or simply review your current coverage, you can contact us at FNIC and The Home Agency to help you get started.

Jim Glendening,

Vice President &

Manager, Claims



Claim Terms

Depreciation

The reduction in an item's value over time due to age, use, or wear. It reflects how much an asset's worth decreases from its original cost.

Replacement Cost Value (RCV)

The amount it would take to replace or repair damaged property using similar materials and quality, without deducting for depreciation.

Actual Cash Value (ACV)

The estimated value of an item right before the loss occurred. It's typically the replacement cost minus depreciation.

CROP INSURANCE UPDATE

CINDY DAVIS

All the senses of Fall finally met me at the door this morning as I left for work. A light crisp breeze, the beautiful Fall colors in the trees, and a few leaves scattered on the ground, wet from a light dew. Although the warmth seems to be lingering longer than usual this year, I'm savoring every subtle sign that Fall is on its way. As I write this article during the first full week of October, we've been fortunate to receive some much-needed rain showers over the past few days—offering producers a brief and welcome pause in the harvest season.

2025 Row Crop Harvest

On the topic of harvest, here are a few reminders, along with projected prices and a harvest price tracking chart for the 2025 row crops. It's possible that the final harvest prices will come in below the projected prices set back in February. This makes it even more important to maintain accurate, well-organized harvest records in the event of any revenue shortfalls.

- If you have grain remaining from last year stored on the farm, it must be measured by an adjuster before adding any new crop grain to the same location. When storing grain on the farm, be sure to mark each bin or storage structure clearly for each separate unit added to the same location.
- Never destroy any portion of a crop until you have been in contact with your agent and an adjuster has given consent to do so. Destroying a crop, without consent, could jeopardize a loss and have a very negative effect on your approved production history.
- Production should be kept separate by unit, even if you elected Enterprise Units on the crop. Commingling grain will be very detrimental and could even take you completely out of a loss. (A side note on this one – Your irrigated production should be kept separate from dryland production. We understand, it's no one's favorite thing to do, and it's not efficient to take a few acres of dryland production to town for weights and to keep separate, but is it worth losing possibly thousands of dollars in a loss situation?)
- If not already listed on your scale tickets and ledger sheets, it is a good idea to mark the production records with the unit number and legal location.
- When utilizing precision farming techniques and records at loss time, your planting records will also be needed, as well as your written calibration report for each crop. It is always a good idea to keep additional hard copy records as well.
- Any New Break or Native Sod acres: Production must be kept separate from other acreage within the field. Contact your agent with any questions concerning Native Sod.
- We always say that once the harvest is complete, send your production to your agent. This is still true; however, we don't want you to wait until after harvest, when you finally get that chance to sit down and go over all your harvest records, to file a notice of loss. Losses should be turned in as soon as possible – at first discovery. If you are aware or even have the slight suspicion that you may have a loss, give your agent a call. There are very strict guidelines regarding losses, and it is much easier to withdraw a claim than to file a late notice of loss and wonder whether it will be paid.

If you were one of the producers who purchased production hail this year, those claims cannot be finalized until production is turned in. Remember, with production hail policies, some losses can be worked by field. If you have more than one field within a unit, we recommend keeping the production separate by field.

2025 Row Crop Prices and Harvest Tracking Dates

Crop	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. Soybean CBOT Oct. 1 – Oct. 31

*Multiplied by the price percentage relationship between grain sorghum and corn as determined by RMA.

2026 Winter Wheat – Acreage Reporting

The next crop insurance deadline for our area is right around the corner. Wheat production from the 2025 crop year should already have been reported; however, there are still a couple of weeks to make any changes or get it to your agent. November 14th, 2025, is the production reporting deadline. The very next day, November 15th, 2025, is the acreage reporting deadline for the new 2026 Winter Wheat crop year, for Nebraska and Colorado. The deadline for acreage reporting in Iowa and Kansas is December 15th, 2025. Be sure to contact your agent prior to these deadlines. If you have certified your acres with FSA, bring those documents with you to assist in reporting to your agent. (All acres must be reported by CLU – common land unit – consisting of farm number, tract number, and field number). You can also bring in the map books that The Home Agency prints and sends to you, with all your planting records. Your agent has several different methods available to help in the acreage reporting process, if you would rather not report in person.

The chart below contains the 2026 Winter Wheat Projected Prices for Yield Protection (YP) and also Revenue Protection (RP). It also includes the tracking dates for the Harvest Prices that will attach to the RP plan next June and July.

2026 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	\$5.75	Sept. KCBOT July 1 – July 31
KS	\$5.61	July KCBOT June 1 – June 30
IA	\$5.76	Sept. CBOT July 1 – July 31

Pasture, Rangeland and Forage (PRF)- 2026

The Pasture, Rangeland and Forage (PRF) policy has become increasingly popular over the years, providing customizable coverage on hayland and also grazingland for producers with an insurable interest in livestock.

A PRF policy is based on a Rainfall Index, which provides coverage for a single peril: lack of precipitation. The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data and a grid system to determine precipitation amounts within an area. This program was designed to help protect a producer's operation from the risks of forage loss due to the lack of precipitation. It is not intended to insure against ongoing or severe drought, as coverage is based on expected precipitation during specific intervals only.

The deadline to purchase this coverage is December 1, 2025. A few changes are coming for the 2026 PRF policy, specifically in proof of land ownership and/or leasing agreements. Contact your agent for all the details.

It's hard to believe we are close to another year-end. We want to thank you for your business! We are honored to be able to provide your insurance and risk management needs. We hope you enjoy the holidays and find time to relax, rejuvenate, and spend time with friends and family, as this year comes to a close.

LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Cattle Market 2025, the Roller Coaster Continues ...

One of my favorite amusement park rides is the Roller Coaster. As you approach the ride, you must be tall enough to ride. Being “height challenged,” I could always stretch just tall enough to get on. The ride operator made sure the safety bar or seat belt was fastened securely, and away we went. Hands in the air (or a death grip on the safety bar), most enjoying the ride while others not so much. Over the past couple of years, the cattle market has been a mirror image of the roller coaster. Some ups and downs (mostly up at this moment), some are enjoying the ride, and others are throwing up.

Some key factors affecting the market are:

Lowest cow numbers in years, strong consumer demand, along with cattle buyers bidding feeder cattle prices averaging \$367 and fed cattle prices averaging \$232. Who would have ever thought we’d be at these levels?

I have always enjoyed fixing things and have assorted tools in my many toolboxes leftover from farming. A tool I really like and wish it had been available when I had cattle is LRP. The LRP program is a federally subsidized insurance tool designed solely to protect livestock producers from declines in market prices. Depending on the coverage level selected, the subsidy can be 35-55% of the premium. A few things I really like about it: the premium is established when coverage is written (and not due until the coverage expires), the price floor has been set, there are no additional costs (margin calls), and you wait until the coverage expires to determine whether a payable loss has occurred. If the actual ending value falls below your coverage price, you may collect a loss payment. You cannot sell the cattle more than 60 days prior to the end date, or your coverage is void. Pretty simple!!

For producers looking for a risk management tool, take a look at LRP as an option. By establishing a price floor, LRP provides a stable foundation on which you can base your upcoming cattle financial decisions.

As we move forward and the roller coaster continues to be endless at this time, if you would like to discuss the LRP program, please give one of our agents a call to discuss your options.



Elwood Office
Arlyn Rieker
Ben Rand
Andrew Bellamy
308.785.2803

Gothenburg Office
Dave Hengen
308.537.3511


Cozad Office
Teresa Osborn
308.784.4245

Kirwin Office
Rhonda Jones
785.543.7104


THE HOME AGENCY

**RMA coverage prices for LRP are updated daily
by 4:30 p.m., Monday- Friday.**

**Give us a call and we can put you on our list for
LRP updates.**



**Insure only those acres important to
your grazing program or hay operation.
Sales closing is December 1.**

 **RCIS**

Pasture, Rangeland, Forage (PRF) is designed to provide insurance coverage on perennial pasture, rangeland or forage acres, based on precipitation (Rainfall Index). The program helps protect your operation from the risks of forage loss due to lack of precipitation.

**ASK YOUR CROP INSURANCE
AGENT AT THE HOME AGENCY
ABOUT A PRF POLICY TODAY!**

RCIS is a registered trademark of Zurich American Insurance Company. RCIS is an equal opportunity provider. ©2025 Rural Community Insurance Company. All rights reserved.

TEAM JACK RADIOTHON

JACI WEISSERT



It was a beautiful day for the 13th annual Team Jack Radiothon. Phones started ringing at 7 AM on September 25, 2025, and the last call came in at 6 PM. We had a bake sale that began early in the morning, lunch at 11 AM, and root beer floats for an after-lunch treat!

One of the many highlights of the day was the Elwood Public School Pre-K class; the littles came bouncing down the street, chanting “GO BIG RED” as they delivered coin jugs from each class. There was friendly competition between the elementary classes at the school to see who could raise the most money by collecting change.

The winner celebrated with a pizza party from The Home Agency as the prize. The winning class was 3rd grade, raising \$584.36. In total, Elwood Public Schools raised \$2,102.34 – that is amazing! We are beyond proud of the school and its efforts to raise money for the Team Jack Foundation and its mission.

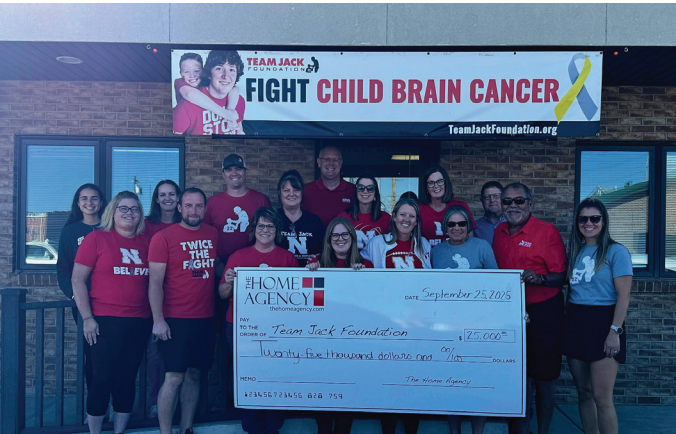
The overall total for this year’s Radiothon is \$170,000, with donations still coming in. “The 13th Annual Radiothon was an incredible success thanks to the dedication and hard work of our friends at The Home Agency. Their staff went above and beyond, planning every detail, rallying the community, and pouring their hearts into a day that raised critical funds for kids fighting brain cancer. We’re so grateful for their partnership and passion for making a difference,” said Kylie Dockter, Executive Director.

We couldn’t do this event without the amazing staff at The Home Agency, as well as the volunteers and donors. A special thank you to the Lexington Lions Club for running the bake sale, Elwood Lions Club for cooking the meat for lunch, the Elwood Area Foundation for serving root beer floats, Elwood Public Schools, Aurora Co-Op in Elwood for donating propane for our grills, Sonny’s Super Foods for the drink donation, and Steakmaster for the brat and burger donation.

This event runs smoothly because of the incredible people in our community and surrounding areas who are always willing to step up and help! We also want to thank all the customers, family, and friends who donated and stopped by the Radiothon. We appreciate all of you!



Thank you
All
for
making
the
**Team Jack
Radiothon**
a success!



Winter Driving Tips

Diane O' Donnell

Winter will be here before you know it. Hazardous road conditions make it even more important to take safety precautions and drive carefully during this time of year. It doesn't take much to lose control of a vehicle on slick roads, especially if speed is a factor.


Here are some tips to help you arrive safely at your destination:

1. Slow down and keep extra distance between you and the car ahead of you.
2. Give yourself extra time to get there, as wet and icy conditions can cause traffic delays.
3. Be careful when accelerating or stopping on icy roads, avoid sudden stops.
4. Bridges and overpasses tend to freeze first—use extra caution when driving over them.
5. Do not use cruise control when driving on slippery surfaces.
6. Keep your front and rear windshields clear.
7. Always keep at least half of a tank of gas in your vehicle.
8. Make sure all your lights and emergency flashers are working.
9. Keep your tires properly inflated and check the treads. C
10. Check all fluids- antifreeze, windshield washer fluid and battery levels.
11. Keep an emergency kit in your car that includes blankets, jumper cables, a flashlight, a shovel, flares, and salt. Bottled water and snack food are also good to include in case you get stranded on the road.
12. **If you are involved in an accident, contact your insurance company as soon as possible.**
13. Take pictures of any damage to vehicles, as it may help with the claims process.

Call your agent to review your policy to make sure you have the correct coverage.


WINTER

DRIVING TIPS



PLAN YOUR ROUTE

Check weather & travel conditions before heading out, especially if traveling a long distance.



DOUBLE DISTANCE





Leave a greater following distance between you and the vehicle in front. Gearing down also helps bring you to a safe stop.

TURN ON HEADLIGHTS

It is critical to see and be seen in low light conditions. Drive with your headlights on!


CHECK UP

Get a complete check-up of: Battery, Ignition System, Lights, Brakes, Tires, Exhaust, Heating & Cooling system, and Windshield Wipers.




NO CRUISE CONTROL

It's easy to lose control of your vehicle in bad weather if you rely on cruise control.



DON'T SPEED

Drive according to the road conditions around you and don't accelerate or brake too fast.



REGIONAL NEWS

Hear from our
agents in your area!

Andrew Bellamy
Ansley, NE

Fall is upon us. As of writing this, the combines are in full swing. By the time you are reading this, most of another crop year will be in the books. Moving forward, we will be taking the next several months to talk to producers about two programs, LRP (Livestock Risk Protection) and PRF (Pasture Rangeland and Forage Insurance). We want to talk to everybody about how these products can play a huge role in protecting a balance sheet. We have seen record high prices on cattle, and while writing this, it has only continued to climb. Make sure you are using all of the tools available to ensure you do not get left out of these prices if the market turns down. Consider using PRF to lock in some protection if the rain does not come as plentiful next year. With the premium subsidies, this is a cost-effective option to cover some costs if you do not end up with the bales or grazing days you were planning for.

There is no sitting down at our house! Maverick has started Second Grade and is doing great, and Lincoln is also rocking Kindergarten. Flag football has come and gone with the boys loving it. They even try to play in the house! Penelope is slowly but surely taking over the house. You will catch her repeating her mother's requests to her brothers when they must not have heard Mom the first time. She also does gymnastics every week and does it! Megan is busy as usual. We made big strides in the landscaping this fall when we finally removed quite a bit of it in favor of more grass, which we got replanted. The chaos is something else, but every second of the day we are shown what a blessing it all is.

I hope everyone had a safe and bountiful harvest. And, as always, thank you for your business. It is a pleasure working with all of you. Please let me know if there is anything else I can do for you. Wishing you and your families a joyous holiday season and a Happy New Year!

Enos and Jill Grauerholz
Beloit, KS

We hope that by now harvest is about wrapped up and everything went well for you. Time is flying by, and we're having a blast with our two grandsons—they're busy, busy, and keeping us on our toes!

As we write this, we're still trying to finish our own harvest, but the rain and drizzle keep slowing us down. It's a complete turnaround from the last three years, and while the wet weather is a blessing, we're just praying we can get everything out of the field.

Despite the extremely wet year, Pasture, Rangeland, and Forage (PRF) insurance continues to be a smart investment. Many insureds have received all or part of their premium back—even in a year like this.

If you're curious about how PRF could benefit your operation, we'd be happy to help. Just keep in mind the deadline to enroll is December 1, 2025, and it does take some time to get it written—so the sooner you reach out, the better. We hope you have a blessed fall with crops, cattle and family. Also, a great beginning of the holiday season.

Brian Houston
Benkelman, NE

I hope harvest has gone well for everyone. Early reports are that corn yields are a little lower, but soybean yields are a little higher.

We are also seeing record record high prices on cattle. please remember if you feel that you have a loss, contact your agent, so we can have a timely notice of loss filed. It is very important to have that timely notice, so we don't end up with claim issues as we get later into the year.

Revenue prices will be tracked during the month of October for December corn and November beans we will know around the first part of November what the harvest price will be for corn and beans.

Hoping everyone has a great winter.

Rhonda Jones
Kirwin, KS

It's mid-October and fall harvest is in full swing here in north-central Kansas. The late summer rains were greatly appreciated but slowed down soybean harvest. The army worms arrived in September, and farmers were cautious drilling wheat too soon. They ate off my fescue grass overnight!

The grain yields exceeded what was anticipated in early June. Hopefully the grain prices will rally too!

Our 5th grandson, Bennett William Jones arrived on October 8th. Congratulations Vincent and Jordan! Our family is super excited to spoil this little boy!

It's a great time of year to enjoy the beauty that surrounds us in the fall. Best wishes to you all for the rest of the year!

Ben Rand *Missouri Valley*

Fall is HERE. Football season has wrapped up at Elwood, and it was my son's senior year. It was tough taking a big loss from Alma in the final game of the season. Now, college acceptance letters are pouring in for him, and he is feeling a bit overwhelmed – still unsure where he will end up.

As many of you know, I recently transitioned the Benkelman clients to Brian Houston. Brian is a great fit for the office, and I'm confident he'll take excellent care of everyone. If you ever need to reach him, feel free to text or call him at (308) 999-6177.

Cattle and wheat seem to be on everyone's mind for the same issue, but for different reasons: price action. If you are long physical cattle, I'd highly recommend that you put a floor under them. This volatility is staggering and will directly affect premium costs. Do not forget, however, that LRP is not available on days we are locked limit, Cattle on Feed report days, or federal holidays. One other thing to note, Friday LRP offerings expire at 08:29:59 on the following Saturday, not the following Monday. So, if you want to book cattle on a Friday night, you must talk to one of us prior to 8 AM the following Saturday morning.

Last general piece to consider. As of today (10/20), the RMA Fall Discovery prices for Corn and Beans are 4.18 and 10.16, respectively. This means that if you and/or the county raise your APH or better there will be no losses on any

MPCI RP or SCO product for either crop. However, if you signed up for RPP or ECO, you may have a loss on CORN depending on your production and the final number published by the RMA. If the county raises its expectations, there will be no ECO loss on beans.

As always, reach out with questions (402) 490-0357

Clark Redding *Larned, KS*

Well, here we are—mid-October—and the temperatures are swinging wildly between 40 and 90 degrees. I'm ready for it to just settle into cold weather already. We've had more than our fair share of heat this year. And let's not forget the wind—blowing anywhere from 15 to 55 mph. Picking corn in a windstorm with 24% moisture - No thanks. Oh, and it's been raining every 3 to 5 days. Life in the Heartland—you've got to love it!

On the bright side, yields are looking strong from Kansas into Colorado.

Thankfully, hail damage in Colorado isn't nearly as bad as last year, which was downright brutal. Still, some areas got hit pretty hard. With the way prices have been lately, good yields are a must.

I sure hope President Trump's tariffs pay off in the long run, because right now, things aren't looking great. If I were growing soybeans, I'd be seriously worried about 2025. If this downward price trend continues, it might be time to consider some additional price protection (APO).

Central Kansas is shaping up nicely too. Some of the best grain sorghum you'll ever see is growing between Hays and Larned. With all this moisture, a few folks are wishing they'd planted more corn—but hindsight is 20/20.



Partnering with **THE HOME AGENCY** since January.



Trusted insurance
advisors

LEARN MORE



402.861.7000 • FNICGROUP.COM





Creek's Bend Family Farm - Jaci Weissert



Enos Grauerholz



Anonymous



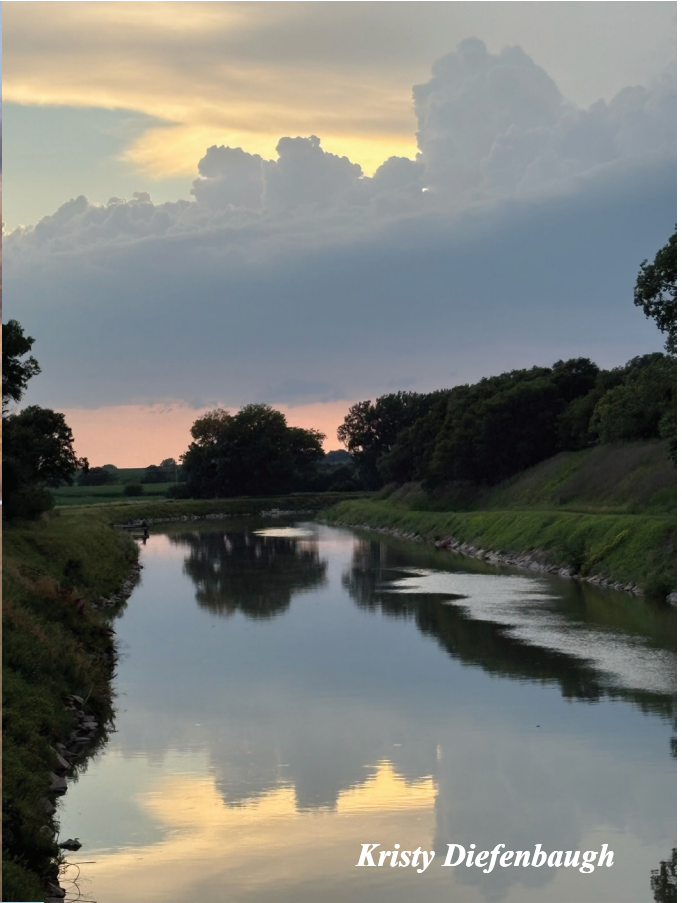
Kristy Diefenbaugh



Riley Stieb



Ava Osborn



Kristy Diefenbaugh

Fall 2025



Kevin Osborn



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.

Mississippi Pot Roast

Riley Stieb

- 3 to 5 pound roast
- 1 packet ranch dressing mix
- 2 Tablespoons Beef Bouillon
- 5 or Whole Pepperoncinis
- 1 stick butter

Place Roast in Crock Pot Top with Ranch and Bouillon. Place Butter in center of Roast, arrange pepperoncinis over top. Cook on low for 6 to 8 hours depending on size of roast. Serve with mashed potatoes, corn and rolls.

Chocolate Chip Crunch Cookies

Alexis Barnes

Preheat oven to 375°F, rack in the middle position.

Ingredients

- 1 cup butter (2 sticks, melted)
- 1 cup white sugar
- 1 cup brown sugar
- 1 tsp vanilla
- 2 teaspoons baking soda
- 1 teaspoons salt
- 2 beaten eggs (you can beat them up with a fork)
- 2.5 cups flour (not sifted)
- 2 cups crushed corn flakes (crush them with your hands)
- 1.5-2 cups chocolate chips

Directions

Melt butter, add the sugars and stir. Add soda, salt, vanilla, and beaten eggs. Mix well. Then add flour and stir it in. Add crushed corn flakes and chocolate chips and mix it all thoroughly.

Form dough into walnut-sized balls with your fingers and place on a greased cookie sheet, 12 to a standard sheet. Press them down slightly with a floured or greased spatula.

Bake at 375°F for 8 to 10 minutes. Cool on cookie sheet for 2 minutes, then remove to a wire rack until they're completely cool. (The rack is important--it makes them crisp.)



Easy Ham and White Bean Soup

Teresa Osborn

Ingredients

- 2 cups of diced ham and its bone if available
- 1 cup carrots diced
- 1 cup celery diced
- 1/2 cup white onion cut into small cubes
- 2 cloves garlic finely chopped
- 2 teaspoons olive oil
- 1 teaspoon thyme (can use fresh)
- Salt and pepper to taste
- 8 cups of vegetable Stock
- 2 cups water
- 1 can of cannellini beans or white bean of choice
- 1/2 cup finely chopped parsley

Instructions

Add all the ingredients to the slow cooker. Cover and cook on low for an hour. If you are using raw beans, cook for 4 more hours. **Serve hot and add parsley to taste**



BW's Crock Pot Chicken

Susan Dittmar

- 4-5 Chicken breasts
- 1 bottle Garlic Parmesan sauce
- Fill bottle with milk and shake
- 1 block cream cheese
- 1 6 oz pkg shredded parmesan cheese

Cook layered in crock pot on low 6-8 hrs. Remove chicken and shred. Return to crockpot. Cook 1 lb box of pasta and stir into sauce. Top with additional shredded parmesan. Serve with salad and garlic bread.

Holiday Coloring Contest

Get creative and show off your coloring skills for a chance to win a Holiday Gift!
Winners will be selected from each age group—so grab your crayons and start coloring!



How to Enter: Finish your coloring page ~ Snap a photo of it ~ Email it to tosborn@thehomeagency.com. *You may also stop by the Elwood Office and we will snap a photo for you. We may share on social media , without names or any personal information.*

Contest Divisions:

Ages 5 and under

Ages 6–9

Ages 10–12

Your Name _____ **Age** _____

Your Address _____

Your City, State, Zip _____

Baldonado Personals

Late summer and early fall are exciting times for the Baldonado family—with six grandsons on the football field, life gets busy, busy, busy!

Hudson, now a sophomore, has been a starter for the Underwood Eagles since his freshman year and continues to shine. His younger brother Axten, a seventh grader, is following closely in his footsteps, playing similar positions and impressing everyone with his performance.

Hollis and Carver are also making waves on the field, just like their older brothers. They play the same positions, which makes it tough for Grandpa to tell them apart—so I just cheer loudly without calling names!

Meanwhile, Maverick and Lincoln are suiting up in Cozad, and watching them play flag football is a joy. It's clear they're growing up with the same passion and talent as their cousins.

And then there's Penny—our only granddaughter and just three years old. She's the apple of Grandpa's eye and knows exactly how to get what she wants!

These photos were taken with family at many events and at one of Hudson's state high school playoff games, a special event we were all lucky to attend together. I'm sure we'll have more to share next time!



*Baldonado
Family*





Big journeys begin
with small steps

FINANCIAL - What's Your Plan?

AL KUZMA

One of my favorite movie lines was said by Michael Douglas to Val Kilmer in the 1996 hit *The Ghost and the Darkness* - "There's an expression in prize fighting: everyone has a plan till they get hit. My friend, you've just been hit."

You've said it hundreds of times, and you've been asked it just as often: "What's your plan?" We all make plans, big ones, small ones, right ones, wrong ones. But did you ever stop and think, what's the purpose of having a plan? That's what I do for a living-I'm a Certified Financial Planner. I help people make financial plans.

But why is it important to have a plan?

1. Gives you Direction: A plan acts as a roadmap-it shows you where you want to go, and the steps needed to get there. Without one, it's easy to drift or act impulsively.
2. Decision-Making: Planning helps you make choices based on clear goals rather than emotion or guesswork. It keeps you focused on what truly matters.
3. Anticipate Challenges: A well-thought-out plan allows you to identify potential obstacles in advance and prepare solutions before problems arise.
4. Uses Resources Efficiently: Planning ensures that your time, money, and energy are used effectively, reducing waste and duplication of effort.
5. Measures Progress: Having a plan lets you track progress against your goals. You can see what's working, what's not, and make adjustments as needed.
6. Builds Confidence: Knowing you have a structured approach reduces uncertainty and increases confidence that your actions will lead to success.
7. Encourages Accountability: A plan clarifies responsibilities and timelines, helping you or your team stay committed to results.

In short, a plan doesn't guarantee success ~ but no plan can almost guarantee failure.

As 2025 winds down and 2026 is on the horizon, it's natural to look ahead and make plans for the upcoming year. I hope this information adds some insight into your plans.

If you have any questions about your plan, reach out to the good folks at The Home Agency or feel free to call me.

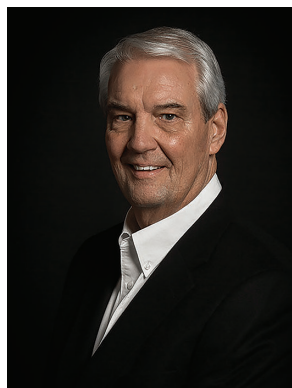
Till next time, God Bless.
Alan E. Kuzma CFP

Alan E. Kuzma

CLU ChFC, CFP
of Kuzma Financial Services

*focusing 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



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

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



210 SMITH AVENUE, PO BOX 326
ELWOOD, NE 68937

PRSRT STD
US POSTAGE
PAID
GRAND ISLAND,
NE
PERMIT NO. 28

ADDRESS SERVICE REQUESTED

MANAGING EDITOR & GRAPHIC DESIGNER

TERESA OSBORN

COVER PHOTO

BRENNA BARTRUFF



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.)