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From The Desk of

Jim Baldonado



Greetings,

I hope all is well and that everyone enjoyed a wonderful holiday season. We had a great time ourselves. Being around the kids is something we don't get to do nearly as often as we'd like, so having that time together made the holidays especially meaningful.

As we look back, we've officially wrapped up our first full year with the new ownership and FNIC—and what a year it was! From the very beginning, Scott Hill, President of FNIC, assured us that nothing would be changed. There's no sense in fixing something that isn't broken. That commitment held true, and it showed.

We experienced an outstanding year in 2025 with record numbers across the board. On the P&C side, having access to many more companies to work with gave us the ability to shop for the best coverage at the best price for all of our customers. Those additional options allowed us to be even more competitive and to tailor coverage more precisely to your needs.

For crop hail, multi-peril, and all other government programs we offer, premiums remain the same from one company to another. Because of that, the deciding factor is always the quality of service—and that determines whose business we earn. This year, thanks to the hard work of our combined staffs at The Home Agency and FNIC, we now have even more companies available for us to consider. We'll be taking a close look at each of them so we can continue offering you the very best service and options possible.

FNIC also recognizes multiple staff achievements each year, and we want to extend our congratulations to all nominees and winners across every category.

Several of The Home Agency team members were nominated in various categories. We are proud to share that **Arlyn Reiker** was honored with the **Top Sales Award**, and **Cindy Davis** was recognized as **Business Office-Service Center Manager of the Year**.

Many factors go into the selection process—experience, dedication, trust, and the daily impact these individuals have on our staff and customers. Their commitment is a key part of the high level of service and knowledge we are able to provide.

Thank you for your trust and partnership. We look forward to another strong year together.



LOOKING BACK AND AHEAD TO 2026

JOE ROBERTS, CHIEF MARKET OFFICER



Looking Back on a Year of Progress and Ahead to 2026

One year ago, The Home Agency joined FNIC, and as we reflect on the past twelve months, I am proud of what this partnership has accomplished and excited about what lies ahead.

From the beginning, The Home Agency and FNIC aligned around the same values. We share a strong process, close attention to detail, and a genuine passion for the work we do every day. Most importantly, we both believe that understanding your operation, your strategic initiatives, and your long-term goals is essential to building a risk management program that fits your needs.

When we first shared news of the transition, we promised that changes would be minimal. A year later, that promise still holds true. You continue to receive the same high quality service and support from the people you know and trust. Behind the scenes, however, we have been working diligently to build a stronger foundation for the future.

Over the past year, we have worked to establish a centralized service model within our Crop Insurance service team. This has allowed us to streamline operations, improve service consistency, and prepare for scalable growth, including thoughtful integration of new technology and AI driven tools. Along the way, we have strengthened our compliance processes, improved internal communication, and expanded access to company resources. These improvements may not always be visible, but they play an important role in helping us serve you efficiently and effectively.

Thanks to the trust of our clients, industry partners, and local communities, The Home Agency experienced meaningful growth in 2025 with gross premium increasing by 7.69%. Total acres insured increased by 17% this year. We're approaching 1.05 million acres, an area roughly the size of the state of Rhode Island. We're grateful for these results and see them as a sign of confidence in our team and the direction we are headed.

We know the broader agricultural landscape has not been easy. Farmers across the country are navigating low commodity prices, high input costs, evolving policy decisions, and increasingly unpredictable weather. In times like these, the relationship between producers and their insurance agents matters more than ever. Our role is to serve as trusted advisors, helping you review risks and plan with confidence.

As we look toward 2026, we remain focused on serving our clients, supporting our team, embracing practical technology, and strengthening partnerships that help rural communities thrive. This past year has shown us what is possible when strong culture, innovation, and client focus come together.

Thank you for placing your trust in The Home Agency and FNIC. We look forward to continuing this journey with you in the year ahead.



CROP INSURANCE UPDATE

CINDY DAVIS

As we step into a new year, we are excited about what 2026 has in store. Our first year as FNIC agents was both a successful and meaningful milestone, and we are sincerely grateful for the trust and support you place in us. That trust inspires us to continue growing, learning, and finding new ways to serve you even better.

Protecting your risk—and safeguarding the people and assets that matter most to you—remains at the core of our mission and our promise. It is a responsibility we take to heart every day.

As we reflect on the past holiday season, we hope it brought you moments of rest, joy, and connection with family and friends. We look forward to the year ahead and to continuing our partnership with you throughout 2026.

This time of year reminds me of a quote I like to remember from Jason Soroski, “There is nothing magical about the flip of the calendar, but it represents a clean break, a new hope, and a blank canvas.” In some ways I believe we can all relate to this quote, especially farmers and ranchers out there preparing for the new year!

2025 Row Crop Production

If you have not already turned in your 2025 row crop production, your agent needs that as soon as possible. Once your APH data bases are updated, your agent can provide accurate quotes for the upcoming 2026 crop year. Below you will find the chart showing where the 2025 Harvest Prices were set for row crops.

2026 Row Crop Prices

Revenue Protection/Yield Protection	Projected Price Tracking Dates
Corn	February 1 – February 28 December Corn – CBOT
Grain Sorghum (Multiplied by price percentage relationship between corn and grain sorghum, as determined by RMA)	February 1 – February 28 December Corn – CBOT
Soybeans	February 1 – February 28 November Soybeans - CBOT

2026 Row Crop Sales Closing Deadline

As we prepare for the upcoming crop year, our focus is on helping producers put the best risk management tools in place. The Sales Closing Deadline (SCD) for 2026 row crop policies is March 15, 2026. This deadline applies to all changes to existing policies—including coverage levels, entity changes, transfers, and cancellations—as well as the purchase of new row crop policies and many supplemental and private endorsements.

Many producers also choose to secure hail coverage at this time, providing added peace of mind as the growing season approaches. While hail policies can typically be adjusted later, coverage must be in place before any damage occurs. With many important decisions tied to this deadline, producers are encouraged to meet with their agent well in advance to review available options and ensure their 2026 coverage is properly structured for their operation.

A quick reminder: planting may be a few months out, and we hope for optimal weather, but 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. Although PP acres must be disclosed when you report acres, do not wait until acreage reporting time to let your agent know – this could jeopardize any possible indemnity. Below is the chart detailing when the 2026 row crop projected prices will be set.

2025 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	\$4.70	\$4.22
Grain Sorghum	NE, KS, IA, CO	\$4.72	\$4.24
Soybeans	NE, KS, IA, CO	\$10.54	\$10.35

Strengthening the Farm Safety Net

The One Big Beautiful Bill Act (OBBA), signed by President Donald Trump on July 4th, 2025, marked a significant update to federal crop insurance, reinforcing its role as the backbone of modern farm risk management. The legislation increases premium subsidies for higher levels of individual coverage while making layered tools like Supplemental Coverage Option (SCO) and Enhanced Coverage Option (ECO) substantially more affordable, allowing producers to customize protection against yield and price volatility. OBBA also expands support for beginning farmers and ranchers by extending enhanced premium assistance for up to 10 years, helping new farmers and ranchers manage risk during the most financially vulnerable stage of their operations. For diversified farms, higher coverage limits under Whole Farm Revenue Protection offer broader revenue security. These changes provide farmers with greater certainty as they navigate volatile markets, rising input costs, and increasing weather risk.

Beginning Farmer and Rancher (BFR) Benefit Changes

The changes to BFR in the 2026 crop year are significant, now allowing those who have not actively operated and managed a farm or ranch in any state, with an insurable interest in a crop or livestock as an owner-operator, landlord, tenant, or sharecropper for more than 10 crop years (previously 5 crop years) to qualify. If you believe you could qualify for BFR benefits or qualified in the past and may be eligible for additional years of benefits, contact your agent today. Below I will show the subsidy structure going forward for BFR's.

The graduated subsidy structure under the One Big Beautiful Bill Act (OBBA) for Beginning Farmers and Ranchers (BFRs) is designed to provide the strongest financial support in the earliest years of operation, then gradually step down as the producer becomes more established. Rather than a flat subsidy for a short period, OBBA extends assistance across up to 10 crop years using a tiered approach tied to experience:

- Years 1–2: Beginning farmers receive an additional 15 percentagepoint premium subsidy, providing maximum affordability when capital, equity, and cash flow are most constrained.
- Year 3: The additional subsidy steps down to 13 percentage points.
- Year 4: The additional subsidy is 11 percentage points.
- Years 5–10: Producers continue to receive the standard 10 percentagepoint beginning farmer subsidy, extending meaningful support well beyond the previous fiveyear limit.

This graduated structure recognizes that risk exposure and financial vulnerability are highest at startup, while still offering longterm assistance as operations grow, secure financing, and build resilience. The result is more affordable access to higher coverage levels, stronger risk management, and improved stability for new and transitioning producers entering U.S. agriculture.

Supplemental Coverages

As I mentioned above, OBBA also increased premium subsidies (some as high as 80%) for some supplemental policies in 2026, giving additional options for producers to enhance their crop insurance protection going forward. If you have not looked into supplemental coverage in the past, now is the time to do so. Crop insurance has been tagged the industry of acronyms, and the supplement classification goes to prove just that. Here are just a few to look at with your agent: Added Price Option (APO), Enhanced Coverage Option (ECO), Supplemental Coverage Option (SCO), Replant Option (RO), Late Plant Option (LP), Revenue Protection Policy (RPP), Margin Coverage Option (MCO), Revenue Price Option (RPO), Post Application Coverage Endorsement (PACE), RPowerD, and Base Price Modifier (BPM). As you can see there are several supplementary coverage options available. Your agent can help you find the option best suited for your operation.

2026 Winter Wheat

March 15, 2026, is not only the row crop Sales Closing Deadline, but also the deadline to short rate any 2026 Winter wheat. This option is available in most counties. If you would like to short rate your 2026 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, 2026. 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).

As you can see, there are several decisions to be made prior to March 15th, 2026. 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.

LIVESTOCK RISK PROTECTION

ARLYN RIEKER



The New Year is here!

Remembering the movie Top Gun, one of my favorite quotes is when the pilots and navigators are in the locker room after competing in dogfight maneuvers and Wolfman asks, “Where’d he go?” and Hollywood responds, “Where’d who go?” That is exactly how I feel about 2025 becoming 2026 before we knew it.

Here are some of the highlights that created some chaos in the cattle market: the lowest cow numbers in decades; all time high feeder and fat prices; a single tweet sending markets sliding, as if down a waterslide, but instead of water in the slide it is filled with high-viscosity oil; a packing plant opens; another plant closes, and yet another goes to one shift.

With all of this happening, the volatility in the cattle market continues, and livestock producers are utilizing LRP more and more.

With some current updates by USDA, beginning with the 2026 crop year (July 1st, 2025), LRP now gives ranchers some more options and more flexibility.

Livestock Risk Protection (LRP) is designed to help livestock producers guard against market declines by setting a coverage price for their livestock while still allowing them to take advantage of rising prices. Coverage is available year-round, offering producers added security and confidence amid unpredictable market conditions.

Recent updates include forward-contracted livestock, new coverage options for cull dairy cows marketed for beef, and a drought hardship exemption. This allows feeder cattle sold early to remain eligible for indemnity if qualifying drought conditions occur.

Another pleasant change is the new premium billing date, now set for the first day of the second month after the end date. This is a great change making losses and billing statements easier to navigate at the end of the insurance period.

These enhancements come as cattle producers continue to navigate high input costs, changes in trade agreements, and unpredictable weather. The updates expand the risk management tools available to livestock producers, giving them additional options to help manage market swings in an unpredictable market.

Livestock Risk Protection: Key Points to Remember:

- 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 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.

It is worth noting, all prices are based off the Steer 2 price, because that is the type of cattle the market is based on. Please see table below.

Coverage prices/Steer 2 price is \$349.57 (100%)				
Insured Weight range		Steers	Heifers	Unborn
Type/wt. 1	< 6.0 cwt	\$384.53 (110%)	\$349.57 (100%)	\$367.05 (105%)
Type/wt. 2	6.0 – 10.0 cwt	\$349.57 (100%)	\$314.62 (90%)	

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 do not hesitate to call.

Lastly, with 2025 in the rear-view mirror I would again 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 am proud to work with all of you.



Basic Livestock Risk Protection Information

- Coverage & Types: LRP covers feeder cattle (under 600 lbs, 600-1,000 lbs), fed cattle, and swine (including unborn calves/swine). It does not cover death loss, only price declines.
- Purchasing Window: Available daily, but not on Sundays, Monday mornings, or holidays. Sales close at 9:00 a.m. CT for coverage starting the next day.
- Coverage Endorsements: You must sign a Specific Coverage Endorsement (SCE) for each group of animals, choosing a coverage level and length (13–52 weeks).
- Pricing & Payments: Premiums are paid at the end of the insurance period. Coverage is based on national price indices, not your local market price.
- Sale Timing: You do not have to sell on the exact end date, but livestock sold more than 60 days before the end date are not eligible for an indemnity.
- Eligibility: You must own the livestock and maintain ownership up to 60 days prior to the end date.
- Requirements: A, Form AD 1026 must be on file with the Farm Service Agency (FSA) to receive subsidies.
- Location: You must declare the state and county where the livestock are located, though they can be moved.

Disclaimer: Information based on 2024-2025 USDA Risk Management Agency (RMA) guidance.



Midwest Winter Safety

Vagas Mathiesen, Sales Executive

As we know winter in the Midwest demands respect. Prolonged cold, strong winds, heavy snowfall, and ice do more than disrupt routines. They create real safety concerns for livestock, employees, and the long-term stability of farm and ranch operations. I have spent years talking with producers about how winter weather tests both preparation and protection. While day-to-day mitigation is critical, insurance also plays an important role in helping operations recover when winter conditions push beyond what anyone can control.

Protecting Livestock from Cold Stress

Owning livestock myself here in Nebraska, I can tell you cold stress remains one of the most common winter challenges across the Midwest. Wind chill accelerates heat loss, forcing livestock to burn more energy just to maintain body temperature. Nutrition becomes the first safeguard. Adjusting rations and entering winter with adequate body condition helps animals withstand prolonged cold periods.

Shelter is another key layer of protection. Windbreaks, barns, and fencing reduce exposure, while dry bedding limits moisture related heat loss. Calves, lambs, and vulnerable animals require closer monitoring as they face higher risk of hypothermia and frostbite.

Even with strong management practices, severe winter weather can still result in livestock loss. Insurance coverage designed for livestock operations helps address financial impact when conditions exceed expectations. Insurance does not replace good husbandry, but it does provide support when losses occur despite careful planning.

Maintaining Water Access and Infrastructure

Whether you are an outdoorsman or have livestock, you know the key to any animal in the harsh winters of the Midwest is water. Water access is essential during winter, yet frozen systems are a frequent concern. Heated waterers, tank heaters, and regular inspections help keep livestock hydrated and feeding consistently. Water lines, hydrants, and valves should be checked often, as failures can happen quickly in extreme cold.

Damage to water systems can interrupt operations and require costly repairs. Property and equipment insurance coverage can help offset repair expenses following freeze related damage, allowing producers to focus on restoring access rather than absorbing unexpected costs during an already challenging season.

Managing Winter Feeding and Animal Movement Safely

I'm sure you've heard the term, "creature of habit". There is a method to the madness in that saying. For any of you that have indoor pets you'll know how amazing their internal clock is on feeding time. It is no different with livestock. Being consistent on a feed schedule can reduce stress with those animals knowing there is feed in the bunk. Clearing feed routes and using traction aids on equipment can help reduce accidents along with keeping things on schedule for that creature of habit.

Livestock handling also requires patience in winter. Cold weather can make animals more reactive, and uneven footing increases the likelihood of slips and stress related injuries. Minimizing movement during extreme conditions lowers exposure and helps maintain a safer working environment.

Prioritizing Employee Safety in Extreme Conditions

Employee safety deserves constant attention during winter months. Frostbite and hypothermia can develop quickly, especially in high winds. Proper cold weather gear, warm up breaks, and access to heated areas help employees stay safe and alert.

Slips and falls remain one of the most common winter hazards. Clearing walkways, treating icy areas, and maintaining lighting during shorter days are simple but effective steps. Clear communication about weather conditions and safety expectations helps employees make informed decisions throughout the workday.

Equipment Reliability and Emergency Planning

Cold temperatures place added stress on equipment and facilities. Frozen gates, hydraulic issues, and mechanical failures increase risk when emergency repairs are attempted outdoors. Preventive maintenance reduces breakdowns and limits exposure during severe weather.

Emergency preparedness matters just as much. Backup generators, fuel supplies, and communication plans are especially important in rural areas where winter storms can delay response times. Insurance coverage tied to property, equipment, and operational disruption helps farms and ranches recover when winter emergencies interrupt normal activity.

Safety as a System Not a Single Step

Winter safety is not one decision or one tool. It is a system built on preparation, communication, and protection. Daily check-ins, flexible scheduling during extreme weather, and encouraging employees to speak up about unsafe conditions strengthen that system.

Insurance fits into this approach by supporting recovery when winter risks become reality. At FNIC, I work with producers to help them understand how coverage supports their operation alongside the practical steps they take every day. If you would like to review winter risk exposure or talk through coverage considerations, you can reach me at vagas.mathiesen@fnicgroup.com or (402) 861-7086.

Understanding the Basics

Diane O'Donnell

Understanding Your Basic Auto Insurance Coverage

The basic auto insurance policy consists of six types of coverage. Most U.S. states have mandated coverages that provide some financial protection.

The six types of basic auto policy coverages consist of: bodily injury liability, property damage liability, medical, comprehensive, uninsured, and underinsured coverages and collision coverage.

Below are brief explanations to help you better understand the coverages commonly included in a basic auto insurance policy.

Bodily Injury Liability: Covers the costs associated with injuries and death that you or another driver cause while driving your car.

Property Damage Liability: This coverage will reimburse others for damage that you or another driver operating your car causes to another vehicle or other property, such as a fence, building, or utility pole.

Medical Coverage: Provides reimbursement for medical expenses for injuries to you or your passengers.

Comprehensive: This provides coverage against theft, fire, flood, vandalism, hail, falling rocks or trees, and other hazards — including contact with animals. Glass damage is also covered, paying to repair or replace a cracked or shattered windshield. Some companies offer full glass deductible, where the insured pays no deductible for glass replacement.

Uninsured and Underinsured Motorist Coverage: Reimburses you when an accident is caused by an uninsured motorist or in the case of a hit-and-run or a motorist that does not have sufficient insurance to pay for your damages.

Collision: Pays for damage to your vehicle when it is the result of a collision with another vehicle or object, or rolling it over.

There are also optional endorsements that can be added to your auto policy, such as emergency roadside assistance, rental reimbursement, and gap coverage. Certain discounts may also apply.

Please contact The Home Agency to discuss your auto insurance needs with an agent. We will be happy to help!



REGIONAL NEWS

Hear from our agents in your area!

Andrew Bellamy
Ansley, NE

At the time of writing this it has gotten colder, but as far as some white moisture, we haven't seen much. If Mother Nature plans to make it up to us, I'm just hoping it comes in manageable portions when it does. When you read this, we will have started on renewals and talking to you about what your coverage looks like and about some of the new products on the market, designed for capturing additional coverage with this volatile market that may fit into your risk strategy. If you have questions before we get a chance to sit down, please reach out.

The kids enjoyed the extra time outside that November and December offered this year, but once Christmas arrived, they were missing the snow, and since then have been wishing and hoping to go sledding. We added to our chaos with the kids getting a fish tank for Christmas. We now have three fish with names that I can't remember and one snail! Maverick is keeping very busy with wrestling and basketball. Meanwhile, Lincoln has decided he wants to be a little dare devil and has me building a ramp that he can use with his bike. Penelope is loving her gymnastics and her last few months of daycare before the summer break and starting preschool. Megan has been busy rediscovering sourdough and the joy that fresh baked bread, pretzel bites, and garlic loaves brings to our lives. Time will tell if this is a health obsession or she's gone off the deep end and cares for her starter named Gertie more than the kids and I (It's 50/50 at the moment).

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 and Jill Grauerholz
Beloit, KS

As I write this article on January 16th, it's an exceptionally windy day here in Kansas. We have had a very mild winter so far — though I may be jinxing ourselves for February. Just yesterday temperatures reached the mid 50's. We had our 1-year-old grandson, Truitt, over and we were able to spend time outside running around the yard. He ran to the fence where the cows were and said "moo, moo". He is absolutely adorable and loves everything outdoors. Our oldest grandson, Trace, recently turned four! I cannot believe how quickly time is passing. He brings so much joy to our lives and is truly the best little companion.

We have been writing a lot of LRP lately due to the very high and volatile cattle market. We enjoy writing this coverage, so please don't hesitate to reach out with any questions. Because LRP quotes are released after 3:30 PM, endorsements must be written that same evening, with a signature in hand to process before 8:00 AM the following morning.

Regarding row crop coverage, we are ready to provide you with a full farm quote and help determine which options best fit your needs. So far, the outlook for 2026 is looking like it may have some difficulties. Let's hope grain prices can rally and reach new levels. Input costs are also a significant concern. Your MPCCI policy will help, and we can look at APO, SCO and ECO to improve your guarantee as well. We personally use these products and strongly believe they are worth buying. Subsidies have improved to make them look very attractive this year.

We look forward to working with you soon.!



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As you plan for the 2026 crop year,
contact any one of our offices or
agents.

We are here to help you develop the
best risk management plan.

Brian Houston

Benkelman, NE

Hello everyone! I hope you all had a wonderful holiday season!

It's hard to believe, but the 2026 planting season will be here before we know it. Now is the perfect time to start thinking about the management decisions that will go into the 2026 crop.

Here are some things to consider:

What are your input costs for this crop year (it is crucial to know your Cost of Production for your operation). This will help us put together a Risk Management Plan that is tailored to your operation and how much exposure you potentially have.

Top End Coverage - As a part of the One Big Beautiful Bill (OBBB), subsidy rates have gone up substantially on some area plans that make the rates very attractive and can provide coverage up to 95% of your on-farm liability.

Crop Hail and Wind - We have multiple options that we can offer that can provide the coverage that best fits your operation.

Livestock - Now is the time to lock in these historically high prices that will guarantee you a profit this fall, even on your unborn 2026 calf crop.

Weather Concerns - This winter to date has been very dry, could we be looking at a 2026 drought? This is why getting the best possible coverage at a premium that fits your operation is imperative.

With tight margins and ever-changing programs, let us help you find the best risk management coverage that fits your farming operation!

Wishing you a safe calving season, and I look forward to the sales closing conversations that we will be having prior to March 15th!

Rhonda Jones

Kirwin, KS

Happy new year! We are bracing for our first snow of the new year and actually this winter season. Bitterly cold temperatures is going to be the main concern. The first group of heifers are done...thankfully!

Fall harvest was a long one with very few yield losses turned in compared to the last few years. Timley rainfall this fall has the winter wheat looking good!

The cold weather finds me in the kitchen baking. The chocolate chip cake earned a purple ribbon for our grandson casey at the county fair.

Spring will be here soon and I will be seeing or visiting with you soon. Take care and we will talk soon.

Clark Redding

Larned, KS

Well, I've figured out how to get rid of the 10lbs I gained at Thanksgiving until Christmas. Right After Christmas I got the flu. Along with almost everyone in the Heartland. I spent the week after Christmas incognito, that's code for sick as a dog. However, I did lose the extra 10 lbs I put on stuffing my face for two weeks.

Kansas is beautiful in January. Normally, we're shoveling snow but today it's 60 degrees. We actually had a rain two weeks ago with 3-4 inches of wet snow. This was a Godsend, now it's back to spring like temperatures and they are playing golf instead of shoveling.

The wheat appreciated the moisture, but we really don't need sixty degree temperatures in January. More snow please.

Now Colorado, is another matter. They aren't getting the moisture they

need at this time of the year, but they did have a fire. Colorado have those out there you know, and they aren't pretty. One of my clients sent me a picture of it from his kitchen window, flames about 40 feet high and way to close to his farm. Near Joes and Kirk, CO., if the wind would have been out of the other direction, there would have been some tragic consequences. Farming in Eastern Colorado is not an easy endeavor. Wind, cold, rain, hail and fire - You name it they got it.

I lost a good client and a good friend not too long ago. Dain Wise, he and I were the same age. We both have sons named Dustin that won't listen to us. We had that in common. He was a good farmer, a good citizen, and a good person. He will be missed.

I will be in touch, spring is just around the corner. Talk to you soon.



Enos Grauerholz



Preston Stieb



Jill Grauerholz

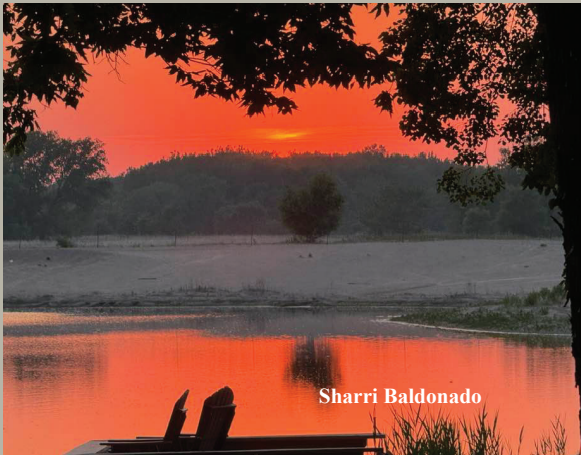
Welcome 2026....

*Photos are from our customers
who friends and family...*

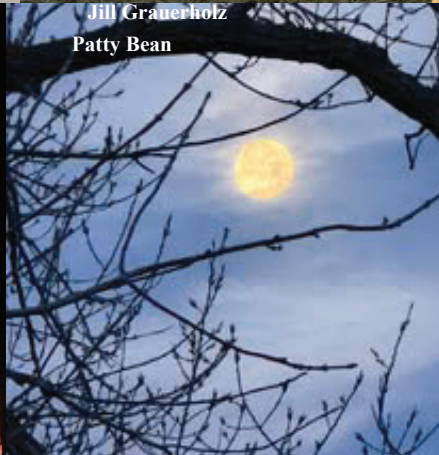
Thank you all!



Jill Grauerholz
Patty Bean



Sharri Baldonado



Ava Osborn



Patty Bean



Ashton Osborn



Big Dipper



Patty Bean



Jill Grauerholz



Jacey Edson



Caine



Jill Grauerholz



Recipes to Share

Chocolate Chip Cake

Rhonda Jones

Ingredients

- 18 ounces butter-flavored yellow cake mix
- 1 small box vanilla instant pudding mix
- ¾ cup vegetable oil
- 4 eggs
- 1 cup sour cream
- 1 teaspoon vanilla extract
- 6 ounces mini semi-sweet chocolate chips
- 5 ounces of chocolate syrup

-Combine cake mix, pudding mix, oil, eggs, sour cream, and vanilla, beating until well mixed.

-Pour ½ of the batter into a greased and floured 10-inch tube pan.

-To the remaining mixture, add chocolate chips and syrup. mix well.

-Pour into the pan and bake at 350 degrees for 1 hour or until a toothpick inserted in the cake comes out clean.

-Cool cake. Remove cake from the pan, top side up, and frost with chocolate glaze.

Chocolate Glaze

- 2 tablespoons (14 grams) melted butter
- ¾ cup (170 grams) sifted confectioners' sugar
- 2 tablespoons of water
- 1 teaspoon vanilla flavoring
- 1 square (14 grams) of melted unsweetened chocolate

-Combine butter, sugar, milk, corn syrup, and vanilla. Add melted chocolate and blend until smooth. Spread or drizzle icing.

Sausage Crostini

Alexis Barnes

Prep Time: 25 min | Cook Time: 10 min

Ingredients

- 1 package (16 ounces) pork sausage (hot)
- ¼ cup olive oil
- 1 package (8 ounces) cream cheese, softened
- French bread (pre-sliced), you need about 30 slices
- 1½ cup shredded mozzarella cheese (I use Kraft Melt)
- 1 red bell pepper, finely chopped
- 1 onion, finely chopped
- ½ cup finely chopped fresh basil or 1 TBSP dried basil

Directions

-Cook pork sausage per package instructions, along with the red bell pepper & onion. Crumble the pork sausage, drain the fat, and set aside.

-Preheat oven to 375°F. Brush both sides of bread slices with oil, place in single layer on baking sheets.

-Bake for 6-8 minutes or until both sides of each bread slice are lightly toasted, turning after 4 minutes.

-Meanwhile, combine cream cheese, sausage, mozzarella cheese, red pepper, onion and basil in a large bowl.

-Top bread slices with sausage mixture.

-Bake for 7-10 minutes or until topping is thoroughly heated. Serve warm.

Italian Easter Cookie

Teresa Osborn

Cookie Dough

- 1½ cups all-purpose flour
- 2 tablespoons all-purpose flour (keep this nearby for kneading)
- 3 tablespoons granulated sugar (just enough sweetness)
- 1 teaspoon baking powder
- Pinch of salt
- Zest of 1 lemon (fresh is non-negotiable here!)
- 1 large egg (room temperature works best)
- ¼ cup butter, melted and cooled (salted or unsalted both work)
- 4 tablespoons milk (whole milk gives the softest texture)

Lemon Glaze

- 1½–2 cups powdered sugar (thick enough, but also drizzle)
- 1 tablespoon lemon juice
- 1–2 tablespoons milk (adjust for perfect drizzle consistency)

Step 1: Preheat Oven

Preheat your oven to 300°F-Line sheet with parchment paper.

Step 2: Make the Dough

In a large bowl, whisk together the 1½ cups flour, sugar, baking powder, salt, and lemon zest.

Make a little well in the center and add the egg, melted butter, and milk. Stir everything together with a fork or wooden spoon until a soft dough forms. (DO NOT OVER MIX)

Step 3: Knead Lightly

Transfer the dough to a lightly floured surface. Gently knead it just until smooth—about 30 seconds to a minute.

If it's too sticky, add a sprinkle of that extra flour.

Step 4: Shape the Cookies

This is the fun part! Break off small pieces of dough (about a tablespoon each) and roll them between your palms and the counter into thin ropes, about 5–6 inches long and roughly the thickness of a pencil. Tie each rope into a loose knot or bring the ends together to form a ring. Don't stress about perfection—rustic is beautiful here.

Step 5: Bake

Place the shaped cookies on your prepared baking sheet, leaving about an inch between them. (line with parchment paper)

-Bake for 15–18 minutes, just until they're set and barely golden on the bottom. The tops should stay pale.

-Trust me on this—overbaking will make them dry instead of tender.

Step 6: Cool Completely

Let the cookies cool fully on the baking sheet. Don't rush this step! If you glaze them while warm, the glaze will melt right off and you'll have a puddle instead of a pretty coating.

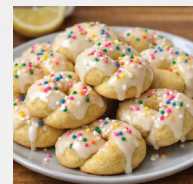
Step 7: Make the Lemon Glaze

In a small bowl, whisk together the powdered sugar, lemon juice, and milk until smooth and pourable.

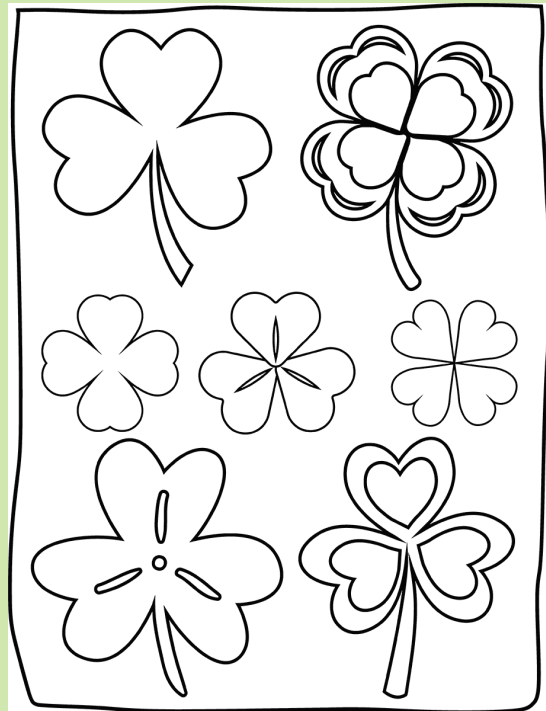
-It should be thick enough to coat the back of a spoon but thin enough to drizzle. Adjust with more milk (thinner) or powdered sugar (thicker) as needed.

Step 8: Glaze and Decorate

Drizzle or spoon the glaze over each cooled cookie. If you're using sprinkles or colored sugar, add them immediately while the glaze is still wet. Let the glaze set completely before serving—this takes about 20–30 minutes.



Hooray for our coloring contest winners!



We even had one winner share a picture with her gift bag from The Home Agency/FNIC—so cool! We had BIG fun looking at all your awesome pictures. Thank you to everyone who shared their colorful creations!

There's no contest this time, but that just means more fun! Color your page, show it to your family and friends, and enjoy! Can you find all the words below?

Let's see how many you can spot! Have fun and keep coloring!



Happy St. Patrick's Day



CLOVER
GOLD
GREEN
IRISH
LEPRECHAUN

LUCK
MARCH
POT
RAINBOW
SHAMROCK

Baldonado Personals

As the leaves turned and the holiday season approached, our family once again gathered, creating some memories together.

We spent Thanksgiving at Sara's home in Iowa. The kids enjoyed hours of hanging out, playing card games, and eating. We were joined by Kyle and our niece, Theresa.

Soon after, Christmas arrived, bringing a gathering at the lake for a quick celebration. From there, we left for Mexico, a destination the grandkids had not seen.

They enjoyed it immensely. Late nights, early mornings, lots of swimming, lots of tacos, and lots of water basketball. For a week they played until their hearts were content. Seeing them have so much fun in a new place made the trip special for all.

Now, with holidays and travel complete, the grandkids are back to school, sports practices, and games. As we look ahead, we wish you all a wonderful 2026!



Key Crop Insurance Types for the Midwest

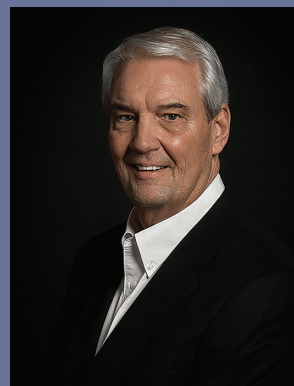
- Multi-Peril Crop Insurance (MPCI): The most common, federally subsidized policy covering damage from natural causes like drought, freeze, excessive moisture, and disease.
- Revenue Protection (RP): Protects against revenue losses due to low yields, low prices, or a combination of both.
- Crop-Hail Insurance: Private, fast-paying coverage against hail and fire, often used to supplement MPCI. Supplemental Coverage Option (SCO) & Enhanced Coverage Option (ECO): Area-based coverage that adds extra protection on top of individual policies.
- Whole-Farm Revenue Protection (WFRP): Protects all commodities on the farm under one policy.

LET US KNOW HOW WE CAN PERSONALIZE YOUR RISK MANAGEMENT PLAN. WE WILL PROVIDE YOU WITH A FREE NO OBLIGATION QUOTE, GIVE US A CALL (308) 785-2308

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BRADY

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888.537.3511 | 308.584.3044

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800.245.4241 | 308.423.2400

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308.784.4245

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620.285.5872 | 970.362.4214

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