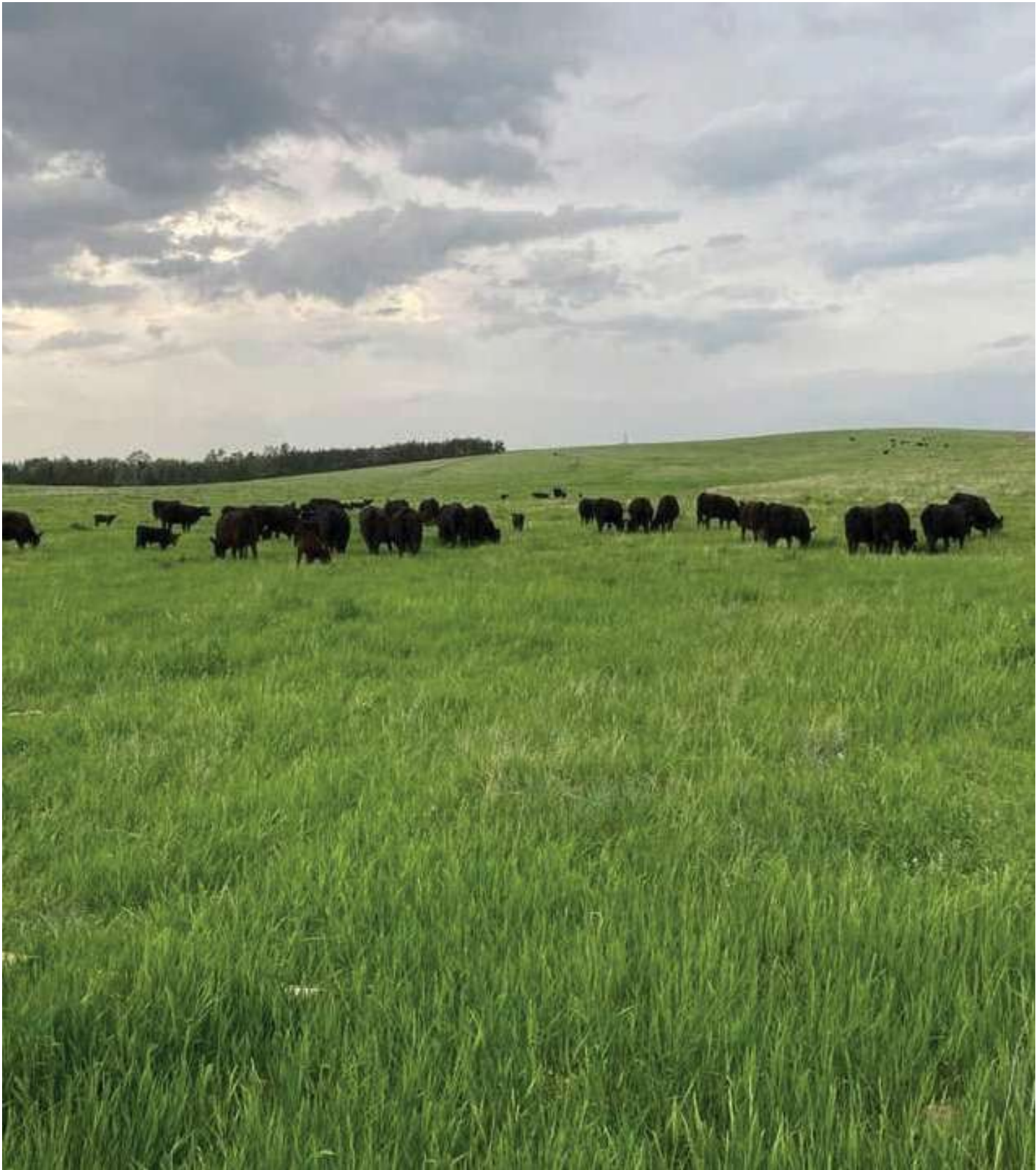


THE

HOME AGENCY

MAGAZINE

A division of **1 fmic**



MAY 2026

VOL. 19 | NO. 2

SOLD ON SUMMER

JOHNSON LAKE | PLUM CREEK CANYON

LONG WEEKENDS, SUNSET CRUISES, AND LAKE MEMORIES START HERE.

\$1,425,000
4 beds • 5 baths • 8442 sq ft
33 Mallard Cove Drive 19A, Johnson Lake, NE

\$647,500
3 beds • 2 baths • 1350 sq ft
41 North Shore Drive 8, Johnson Lake, NE

\$625,000
2 beds • 1 baths • 1296 sq ft
45 North Shore Drive 8, Johnson Lake, NE

\$625,000
3 beds • 2 baths • 2100 sq ft
4 Perch Bay Drive 6, Johnson Lake, NE

\$615,000
3 beds • 1 baths • 1200 sq ft
13 Mallard Beach Drive 20, Johnson Lake, NE

\$557,000
1 beds • 2 baths • 1308 sq ft
38 East Shore Drive 1, Johnson Lake, NE

\$545,000
3 beds • 2 baths • 1545 sq ft
30 Lakeview Acres Drive 14A, Johnson Lake, NE

\$542,500
4 beds • 3 baths • 2568 sq ft
168 Lakeview Acres Drive 14a, Johnson Lake, NE

\$499,000
2 beds • 1 baths • 616 sq ft
55 Mallard Beach Drive 21, Johnson Lake, NE

\$399,000
1 beds • 1 baths • 1072 sq ft
22 Kirby Point Drive 2, Johnson Lake, NE

\$350,000
Tract I Huber Addition, Johnson Lake, NE



Jacey Edson
308-325-9790
Luxury Home Marketing Specialist

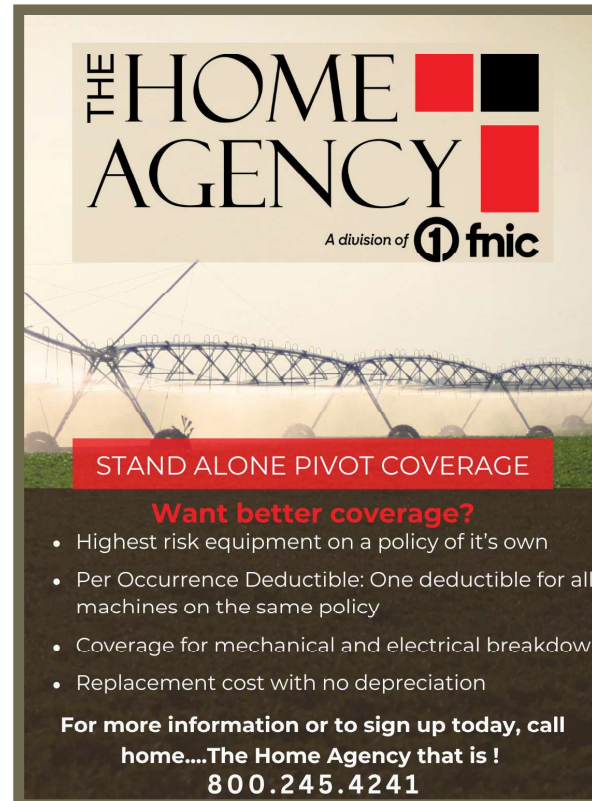


Patti Johnson
308-325-1764
Johnson Lake Specialist



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Hogs Get Slaughtered*



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f i s y

From The Desk of
Jim Baldonado




Things have changed a lot over the past 40 years, but one thing hasn't—I'm still here, and I've surrounded myself with some very good people. Some have been with me for more than 25 years.

When I first started, I had no idea what I was doing. My focus was simply to keep everyone happy and moving forward by bringing in new business. I remember people like Kurt Kugler and Larry Burke—they were willing to give me some of their time and listen to what I had to offer. Back then, I was working with a company called American Ag Insurance, and their field representative was Marvin Rhodes. I truly was learning from the best. With Marvin's guidance and new customers like Kurt and Larry willing to listen, I began my career as a crop insurance agent.

Even though The Home Agency looks a little different today, I thank God every day for all of you. If it weren't for our customers and friends, I wouldn't have been able to accomplish what I have.

Over the last four years, some things have changed. But we're going to keep doing what we've always done—and you keep doing what you've always done. Give us a call when you're done planting. Have a good planting season, and I'll talk to you in late May or early June.

Take Care 





CUSTOM FARMING AND SHARED EQUIPMENT: WHO'S LIABLE?

I hear it all the time when visiting with farmers across the Midwest: “We’ve always just helped each other out.” It is one of the things I appreciate most about agriculture. Neighbors step in, lend a hand, and keep each other moving during busy seasons. But while that spirit of cooperation runs deep, risk does not always follow the same unwritten rules.

When equipment is shared or custom work is involved, liability can quickly become unclear. And when something goes wrong, assumptions can lead to costly surprises. Let me walk through where those risks show up and how to stay ahead of them.

Where Risk Enters the Picture

Most operations today involve some level of shared resources. That might be borrowing a tractor for a few days, hiring a neighbor to run a combine, or helping someone finish planting before a storm rolls in.

Each of these situations introduces risk in a slightly different way.

- Borrowed equipment creates exposure if something is damaged while in your possession. Even if the arrangement feels casual, the responsibility may fall on the person using the equipment, not the owner.
- Hiring a custom operator adds another layer. Now you have someone working on your land, possibly with their own equipment, and questions arise about who is responsible for accidents or mistakes.
- Neighbor to neighbor arrangements often fall somewhere in between. There may be no money exchanged, no paperwork signed, and no clear understanding of who carries the risk. That is where confusion tends to grow.

Who's Responsible When Something Goes Wrong?

- The real test comes when something does not go as planned.
- If equipment is damaged, the answer often depends on how the policy is written. Some policies may cover borrowed equipment, while others may exclude it or limit coverage. Without reviewing those details ahead of time, both parties could assume the other is covered.
- Injury is another area where things can get complicated. If an operator is hurt while working on your property, your liability coverage could come into play. The same goes for injuries to third parties, such as someone driving by or helping nearby.
- Crop damage or job errors can also lead to disputes. If a custom operator applies inputs incorrectly or causes yield loss, determining responsibility is not always straightforward. These situations can strain relationships just as much as they impact finances.

Common Misunderstandings

- One of the biggest misconceptions I see is the belief that “their insurance will cover it.” While that may be true in some cases, it is far from guaranteed.
- Insurance policies are built with specific definitions and exclusions. What one person assumes is covered may not align with how the policy actually responds.
- Another common issue is relying solely on verbal agreements. While a handshake still means something in agriculture, it does not always provide clarity when a claim is involved. Without something documented, it becomes much harder to determine who agreed to what.

Coverage Gaps to Watch

- There are a few areas where gaps tend to show up more often than people expect.
- Equipment that is not properly listed or valued on a policy may not be covered as intended. This is especially important when equipment is shared or used across multiple operations.
- Liability exclusions for custom work can also create issues. Some policies limit or exclude coverage when work is performed for others, particularly if it is done for a fee.
- Another factor is the difference between personal and business use. What starts as helping a neighbor can sometimes cross into business activity, and that shift can affect how coverage applies.

Simple Ways to Reduce Risk

The good news is that a few simple steps can go a long way in reducing uncertainty.

Clear agreements are a strong starting point. They do not need to be complicated, but putting expectations in writing helps both sides understand their responsibilities. Even a short document outlining who is responsible for equipment, liability, and potential damages can make a difference.

Reviewing policies before the season begins is another key step. This allows time to identify gaps and make adjustments before equipment is in the field and schedules are tight.

Most importantly, both parties should have a shared understanding of coverage. Taking a few minutes to talk through scenarios ahead of time can prevent much bigger issues later.

The Role of an Insurance Agent

This is where we spend a lot of our time with clients. I work with producers to identify exposures that may not be obvious at first glance. Every operation is different, and the way equipment and labor are shared can vary widely.

Our goal is to help structure coverage that reflects how things actually operate day to day. That includes looking at custom work, shared equipment, and neighbor arrangements to make sure there are no surprises when it matters most.

Bringing It All Together

Helping each other is part of what makes agriculture strong. But when equipment or labor is shared, liability should be clearly understood before the work begins.

A little planning now can protect both your operation and your relationships down the road.

If you would like to review your current setup or talk through a specific situation, I would be glad to connect. You can reach me at drew.shively@fnicgroup.com or (402) 861-7080, and we can take a closer look together at how your coverage aligns with the way you operate.

MAY 2026 // 5

CROP INSURANCE UPDATE

CINDY DAVIS

We are officially into Spring as I write this new article, and as I have said many times prior, it is one of my favorite times of the year. This year feels and looks a little different though, as the dry conditions and lack of moisture over the winter contributed to the worst wildfire season that Nebraska has ever seen. The fires have ravaged over 900,000 acres, according to the Nebraska Emergency Management Agency, and devastated the ranching operations in the state. Our hearts go out to everyone affected by these fires and we pray for the safety of all the firefighters and volunteers still battling for complete containment.

Given the weather patterns the last year, it is no surprise that most of Nebraska is now in the D3 (Extreme) category on the U.S. Drought Monitor, with several pockets of D4 (Exceptional) categories included. In fact, much of the Great Plains and Southeast areas of the U.S. remain in severe to extreme drought at the time of this article. We did see a little rain last week and have some good chances of rain forecast for the end of this week, so we are hopeful that we will be blessed with adequate moisture for planting, that continues throughout the growing season.

2026 Row Crops

It seems each year it comes and goes quicker than the last – the 2026 Sales Closing deadline of March 16, 2026, was no exception. That was the deadline to write new applications, to make changes to any existing row crop policies, or to add most supplemental coverages in our area. Hopefully, you had the chance to meet with your agent to review your coverage. I certainly enjoyed getting out and seeing producers again. That is one of my favorite parts of my job. I thoroughly enjoy getting out to meet new producers and catching up with those we have had insured for years! This was also the deadline to cancel row crop policies and any continuous supplements. This year’s 2026 Projected row crop prices, as well as the tracking dates for Harvest Prices are listed in the chart below.

2026 Row Crop Prices and Harvest Price 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	\$4.62	Dec. Corn CBOT Oct. 1 – Oct. 31
Grain Sorghum	NE, KS, IA, CO	\$4.61	*Dec. Corn CBOT Oct. 1 – Oct. 31
Soybeans	NE, KS, IA, CO	\$11.09	Nov. SBean CBOT Oct. 1 – Oct. 31

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

2026 Row Crops

Planting Reminders

- Your safety and the safety of your family and hired help is the most important! Take the time you need to keep everyone safe.
- Initial and final plant can vary by county (and some have changed this year – check with your agent for the dates of the counties you farm in.
- Be sure to contact your agent prior to replanting any acres. The same procedure should be followed this fall if you chop silage.
- If you are prevented from planting any acres this spring be sure to let your agent know right away. To be considered for this coverage, you must give notice to your agent within 72 hours after the final planting date for the crop in your county.
- If you utilize precision farming technology on your farming operation, and plan to use these records for your crop insurance reporting, this process needs to begin now, with planting records. Contact your agent for additional details.

Acreage Reporting

Acreage reporting is next up on the crop insurance calendar for our area. The deadline to report all your acres is July 15th, 2026, for the states of NE, CO, IA, and KS. Your agent will also need plant dates, sharing parties and the Common Land Units - CLUs, for each field. This is a very important step for producers in the crop insurance cycle. It establishes their liability/coverage on every acre insured. Be sure to double-check your acreage reports, prior to signing, and watch for your schedule of insurance that will be sent to you, once your agent records your acres.

2026 Hail Coverage

Many of you renewed your hail coverage back in March, when you reinstated your Multi-Peril Crop Insurance (MPCI) policy. If you have not had the chance to renew your hail coverage, or write new coverage, now is the time. We have several different plans available. Give your agent a call today and together you can choose the coverage right for your operation, while providing yourself the peace of mind that your crops are covered when those looming storms begin.

2026 Winter Wheat

We did not see many acres of winter wheat that were short-rated in March this year. Hopefully, the wheat will have ideal growing conditions to finish up, but if not, and you find yourself in a loss situation, give your agent a call as soon as possible. **In**

most dryland situations, the wheat must be appraised and released to be destroyed prior to heading, for the second crop to be insurable. Remember, never destroy your crop (unless it was short-rated) before speaking with your agent and the adjuster! If you are taking the crop to harvest, you will have several options to consider, they are listed below.

(These rules assume you do NOT qualify for double-cropping status):

- Take 35% of the wheat payment and insure the second crop (If the second crop qualifies for coverage – in some areas it may not, particularly non-irrigated acreage), pay 35% of premium. If there is a loss on the second insurable crop, collect that loss or collect the remainder of the wheat loss and pay the additional 65% of wheat premium.
- Take 100% of the wheat payment and do not insure a second crop.
- Take 100% of the wheat payment and do not plant a second crop. If the 2026 wheat was insured as Summer Fallow practice, is destroyed by June 1st, and any later growth is controlled by mechanical or chemical means, the acreage will qualify as Summer Fallow for 2027.

In no case will you collect more than 135% of crop indemnities on two insured crops in the same crop year. Give your agent a call as soon as possible if you suspect you will have a wheat loss, or if the crop will need to be appraised. The chart below will show when the Winter Wheat Harvest prices will be set for the 2026 crop year.

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

Wishing you a safe and productive planting season! As always, give us a call if you have any questions or concerns. Speaking of Safety, check out the safety Tips proved by CHS CO-OP

Safety First

Perform equipment checks

- Ensuring all equipment is clean, safe, and ready to go for planting is an important first step. Before using any equipment, a safety check should be performed, and all technology should be updated.

Safety and equipment checks should include:

- Ensure all lights and signals are working properly.
 - Inspect and replace parts as needed by starting equipment and ensuring it's running properly.
 - Check tire pressure and tread wear, and confirm lug nuts are tightened
 - Make sure all equipment, including nozzles, is clean of issues like grease, oil, debris, and rodent nests.
 - Check the quality and levels of fluids, including oil and fuel
- Conducting these checks helps prevent unnecessary delays caused by malfunctioning equipment or technology.

Check and follow labels

- There is a reason companies regularly repeat the phrase, "Always read and follow the label's instructions." Applying products such as herbicides, insecticides, fungicides, seed treatments, and fertilizers incorrectly, or using an expired product, can harm not only your crops but also your health. Before applying or handling a product, always check the label and follow it exactly.

Wear the right Personal Protective Equipment (PPE)

- Before applying or handling any chemicals, it is important to check that proper PPE is available, well-fitted, and functions properly. Do not overlook cautionary statements. Always protect your skin, eyes, and lungs with proper PPE, such as long sleeves, gloves, masks, and eyewear. Always have first aid available in case of accidents.

Take care of your body: sleep and eat right

- Planting can be a stressful and hectic time, so it is important to ensure your body is cared for. While it is important to get the crop planted in a timely fashion, not getting enough sleep or eating good food can have a long-term impact on health. During planting, make sure to prioritize quality sleep and eat healthy meals and snacks throughout the day.

Ask for help

- There is no shame in asking for help. In fact, great things can come from it! Whether it is holding a flashlight to help fix a part, lifting a heavy item, or confirming a confusing detail, asking for help will almost always save time in the long run. Before planting begins, determine who is available to help. Make a schedule and use it to make sure everyone knows who they are and where they are. Have important phone numbers and contacts saved and easily accessible.
- It is also encouraged to check in on friends and family to see how planting is going for them, offer encouragement, or identify resources when needed. Planting can be stressful, and showing support for friends and neighbors can mean a lot.

Have a plan and communicate it

- Taking time to prepare for a safe planting season and reviewing the plan early and often with your team is a great way to maximize efficiency during planting. It's also important to note important details that happened so you can refer to them throughout the season and when preparing for the next growing season.

LIVESTOCK RISK PROTECTION

ARLYN RIEKER

Sesame Street Throwback! Do you remember the Sesame Street song, “One of these things is not like the other, one of these things just doesn’t belong”? Well, here are the options: Drought, Blizzards, and Wildfire??

In mid-March, we saw some of the extremes Mother Nature can bring—blizzards in the eastern part of the state and drought and wildfires in the western areas. I think most of us in the wildfire areas would take a blizzard right now. Temperatures in single digits one day and in the 80s the next, with wind gusts up to 60 mph. They say if you don’t like the weather in the Midwest, just wait a day, and it will change. This week, we have a 70% chance of moisture, and we hope to get a taste of rain or snow again. Mother Nature lets us know who still holds power, but a little kinder approach would be appreciated. The thing we must remember is that our land is very resilient, and with some precipitation, the forages will return.

With regard to the recent fires, we are extremely grateful for the first responders, volunteer firefighters, local businesses, and all the people working tirelessly to protect lives, livestock, and property. I experienced a house fire years ago, and you can’t replace the items lost, but you will have the support of many to start the rebuilding process. I’m sorry for the people who lost family members, and my thoughts go out to you.

For those of you who lost pasture or livestock, you can reach out to your local FSA and NRCS offices for possible assistance.

The Livestock Indemnity Program (LIP) offers payments to you for livestock death losses in excess of normal mortality due to adverse weather, and the Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions that are not adequately addressed by other disaster programs. A complete list of federal, state, and local resources is available at the Nebraska Department of Agriculture or fsa.usda.gov/disaster.

Here are also some more USDA Wildfire recovery resources:

USDA Wildfire Recovery Resources

- Wildfire Page on Farmers.gov
- USDA Emergency Assistance for Wildfire Factsheet
- Livestock Indemnity Program – Verifiable and Reliable Documentation Factsheet
- Emergency Assistance for Livestock, Honey Bees and Farm-Raised Fish – Verifiable and Reliable Documentation

Factsheet

- USDA Disaster Assistance At A Glance
- Disaster Assistance Discovery Tool
- Farm Loan Assistance Tool
- FSA Educational Hub on FarmRaise

Along with this information, Nebraska Extension has wildfire recovery information online at <https://disaster.unl.edu/>.

With all this being said, Spring is here again. Lori, Teresa, and I attended the Hueftle Cattle Company production sale again. This is always an exciting time for us to visit with the many producers, who are either purebred breeders or commercial cattlemen. It was a great opportunity for us not only to help sponsor this event and repay our friends and clients for their loyalty, but also to be with them outside the office. I had the nicest conversation with Creighton Uhrich, a young man starting in the cattle industry, who was excited to be a participant in the state FFA. It was great to see the enthusiasm in his eyes about being part of the future of agriculture. Thank you for allowing us to be a part of your day.

I want to give a shout-out to everyone involved in production agriculture. With National Ag Week recently celebrated, I want to recognize the incredible dedication of past, present, and future generations who dedicate countless hours each day to ensuring we have safe, reliable food for our nation and the world. I extend a heartfelt “Thank You” to each of you.

Getting you back to spring and summer... With record cattle prices, LRP (Livestock Risk Protection) is one risk management tool that can serve as a price floor for cattle producers. LRP provides protection against declines in prices below the established coverage price for feeder cattle, fed cattle, and swine.

LRP: 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, you do not have to sell feeder cattle
- 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
- 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

LRP quotes and Actual Ending Values can be found on our website, www.thehomeagency.com.

With a mix of record low numbers of cattle, high coverage levels, and market volatility, it may be a good time for you to look into placing a price floor on your cattle.



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Spring Reminders for Crop Insurance

Brian Houston

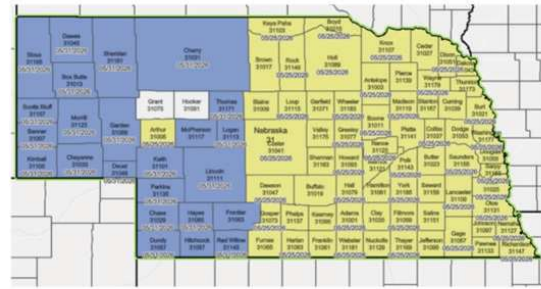
Happy Spring, Hoping everyone had a great and prosperous winter (or whatever we call what we had). Planting season is upon us, and I just wanted to send a couple of quick reminders.

- Remember, if you are insuring your irrigated and non-irrigated ground separately, you need to have a discernible break between those practices. This must be in place by the July 15th acreage reporting deadline.
- If you are using Precision Farming Technology and your planter is changing rates between practices, and a physical break is not necessary, but planting maps showing that a break will be needed in the event of a loss.

PREVENT PLANT

- If you have been notified that your surface water irrigation may be short or very limited, please talk to your agent about the possibility of Prevent Plant. There are many moving parts on this issue, so please reach out to your agent to discuss options.
 - Prevent Plant -Drought is also an option on non-irrigated ground, but again, there are a lot of moving parts, so it is very important to talk to your agent.
 - Very important that if you have damage that would require your crop(s) to be replanted, meaning going back to the same crop, please call your agent before you begin this process so we can get a claim turned in. This can be a quick phone call from the adjuster to give you permission to replant, but it must come from the AIP.
 - First crop, second crop options. If you have damage to the point that the crop is not worth taking to harvest, going to a different crop may be an option. You can take a 35% payment on the first crop, pay 35% of the premium, and insure the 2nd crop at 100%. If there is no loss on the 2nd crop, we can go back and request the remaining loss on the 1st crop, and the full premium will be due for both crops. Also, taking 100% of the first crop and not insuring the 2nd crop is also an option.
- Hopefully the patterns will shift, and we will start getting some much-needed moisture. We are here to help you navigate any crop insurance and questions that you may have, and we wish you a great 2026 growing season.

Corn



Nebraska Final Plant Dates

Yellow= 05/25/2026
Blue = 05/31/2026



Kansas Final Plant Dates

Light Green = 05/15/2026
Yellow= 05/25/2026
Green = 06/05/2026

More Information can be for at rma.usda.gov/tools-reports

Tools & Reports

Actuarial Documents	Agent Locator	Approved Insurance Providers
Associated Agencies and Partners	Cost Estimator	County Crop Programs
Crop Indemnity Maps	FTP File Access	Livestock Reports (LRP and LGM)
Nursery Software (EPLPPS)	Other Sites	PRF Rainfall
Price Discovery Reporting	Reinsurance Reports	RMA Map Viewer
Summary of Business	Weather Resources	

TEAM JACK GALA 2026

On February 28, 2026, the 13th Annual Team Jack Gala took place at the Cornhusker Marriott Hotel in Lincoln, Nebraska. Jim, Sharri Baldonado and their family, alongside The Home Agency, continued their support as sponsors of this meaningful event, which successfully raised over \$800,000 to donate for pediatric brain cancer research.

“Each year the Gala is an opportunity not only to raise critical funds for research, but also to celebrate the incredible strength of the children and families affected by brain cancer. Their courage inspires our mission, and the support of this community helps move us closer to better treatments and more hope for the future.” -Kylie Dockter, Executive Director, Team Jack Foundation

The evening also featured the presentation of the prestigious Team Jack Legacy Award to longtime supporters **Bill and Meredith Orthman** of Lexington, Nebraska. Jim Baldonado of The Home Agency presented the award, honoring their enduring commitment.



Mark your calendars: The 14th Annual Team Jack Radiothon, presented by The Home Agency and the Baldonado family. This year's Radiothon is set for Thursday, September 24, 2026, and will be broadcast live from Elwood, Nebraska.

REGIONAL NEWS

Hear from our
agents in your area!

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Clark Redding, Larned, KS and Kirk CO
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As Always, we are here to help!
Give us a call.

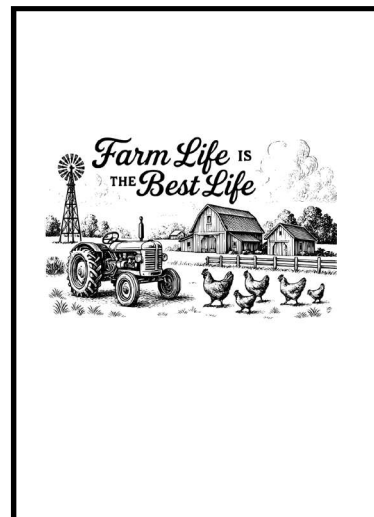
Andrew Bellamy Ansley, NE

At the time of writing this, spring is among us most days of the week. Considering the mild winter we had, spring hasn't brought the normal relief from the freezing temps, but still good to feel it regardless. With the mild winter also came very little moisture, so we hope for another wet spring like last year to replenish some moisture levels. Speaking of Mother Nature and spring moisture, we all hope it comes in rain, but we know somewhere it will come in the icy form. If you have questions about hail and wind coverage, please reach out, and we can walk you through the many different plans and coverages available to help figure out which one is right for you.

Megan, Maverick, Lincoln, and Penelope are doing great. Maverick is wrapping up 2nd grade and is such a good learner. Lincoln is finishing up kindergarten. It has been fun watching his learning and confidence grow. Penelope, I believe, has been over daycare for a while and ready to move on to summer and then P-K next year, which will be a change for us to have three kids in one building. All of us are getting in a lot of outdoor time with the weather and working on trying to get a new yard to grow in the challenging dry conditions affecting everyone. The boys will both start baseball in May and there goes four nights of our week, but they are excited. So excited that they can't wait for the yard to grow; they're

practicing their hitting out on the dirt. Penelope claims she is ready to take off her training wheels, but I'm concerned it's just because we told her she could get a new pink bike and ditch her brothers' old one if she started. We will see how that goes. Megan continues to stay busy and somehow found time for her newest addiction (second go-round) sourdough baking! I have to say it's incredibly good. I also now understand how it must look to her when I buy some new tool whose purpose she doesn't understand because there are a lot of different sourdough-associated utensils showing up that I don't understand.

Thanks again to all my insureds for allowing us to help you with your risk-management decision for the 2026 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

Here we are with another dry spring in Kansas. We hope by the time this article is out, we have had a substantial rain. Planting, spraying and cattle work have been keeping us busy. Our wheat crop is hanging in there but needing moisture! If you think you may have a claim, It does not hurt to turn in your wheat for a loss now, and get on the adjusters list.

Livestock is still a valuable asset with record prices and uncertainty ahead. We remind you to check out our LRP products. We have been busy writing this in the evenings . Rates come out after 3:00pm each day the market is open and expire early the next morning. We do require a signature at time of purchase and proof of ownership.

We have been enjoying our time with our grandsons Trace and Truitt. They are now 4 years old and 18 months old. Trace is in preschool and growing up so fast. I get to pick him up one day a week and our day together is the highlight of my week. Truitt is finding his words and loves exploring and running all over, especially outdoors with animals. What a joy they are to have around!

We wish you we could promise a wonderful summer and crop growing season, so we may all have a bountiful fall harvest. Please do not hesitate to call us anytime with questions or concerns.

Rhonda Jones Kirwin, KS

April has arrived, and we have started with another dry spring here in Kansas. Rain is expected for the first part of the month. The wheat crop is struggling; consider reporting losses to get on the adjusters' list.

The milder winter weather was great for calving season. Now is a good time to protect that asset amid volatile commodity prices. An LRP contact helps guard against price drops. Rates are posted after 3:30 pm on weekdays and are valid until the next morning at 8:00am.

I've cleaned my flowerbeds, transplanted perennials, and set up soaker hoses. This year, I had better plant drought-tolerant flowers!

The planters are rolling. Hopefully, Mother Nature will provide us with much-needed moisture for all the crops, ponds, and pastures.

Clark Redding

Larned, KS

Will it ever rain again? That's the question everyone in this part of the country is asking. From Hays, KS. To Denver, it's a desert. Wheat in Kansas is hanging on in some areas & is looking pretty bad in others. Eastern Colorado is pretty much toast as far as the dryland is concerned. The irrigated is going to get hit with the freeze as well as the non-irrigated. Kinda takes a double whammy.

Preventive planting will be a big issue this Spring. Many producers are hesitant to plant dryland corn in ground that has no profile whatsoever. What's the point? With seed and fertilizer prices being what they are, it is a losing proposition.

A loss for the farmer as well as the company insuring them.

Remember those PP acres must have been a part of your rotation in the past to qualify.

About the only positive thing I can think of currently, is it looks like the war in Iran is winding down & fuel prices will be winding down as well. We hope.

Call if you need anything and we will talk to you soon!



Your Home Got a Makeover, Now It's Your Policy's Turn

TINA MUIR

You've invested time, energy and care into your home, and it shows. But if your insurance coverage is still in its starter phase, it may not reflect your home's true value.

If you've done any upgrades to your home, from getting a new roof to installing marble countertops, it might be time to talk to your insurance agent. Your home's value may have changed, and your policy could need an update.

What is replacement cost value and why is it important?

Replacement cost is the amount it would take to rebuild your home to its pre-loss condition in the event of a total loss, like a tornado or fire. The purpose isn't to upgrade or improve your home after a loss to restore it to exactly how it stood before.

For example, if your home is destroyed in a hurricane, replacement cost coverage helps ensure you can rebuild without the financial burden of covering the gap between your policy and today's construction costs.

Let's say you have replacement cost coverage on your home. Since you purchased it, you've remodeled the kitchen, added a three-season room and upgraded the siding. Life goes on, and you don't think twice about your coverage until the unthinkable happens and a fire destroys your home. You assume your insurance will cover the rebuild, but here's the catch: your policy limits still reflect the home's original, prerenovation condition. Since your policy wasn't updated, there may be coverage gaps.

To avoid this type of situation, as you renovate or make upgrades, make sure that you review your policy each time with your agent to see if changes are needed to ensure your policy keeps pace with your home's current value.

Let your agent know if you've made changes like:

- Replacing or upgrading your roof
- Building a new structure such as a pole barn or garage
- Putting on an addition that increases square footage
- Performing renovations or upgrades
- Adding new amenities like a finished basement or patio

Even if you haven't made big changes, it's smart to check in with your agent annually. As property values, construction costs and replacement values fluctuate, regular reviews help ensure you've got enough coverage to fully rebuild or repair your home if needed.

If you would like to review your current coverage or talk through a specific situation, I would be glad to help. You can reach me at tina.muir@fnicgroup.com or (308) 785-2802, and we can take a closer look together at your coverage.



Spring Storm Prep Checklist

Spring is a time of renewal and growth, but it also brings the potential for unpredictable weather. Spring storms can pack a punch with heavy rain, high winds, and even power outages. To help you prepare your home and keep it safe during these turbulent times, we've put together a simple spring storm prep checklist. A little maintenance now can go a long way in protecting your home and family.

Trim Trees and Clear Gutters

One of the first steps in preparing for spring storms is to take a look at your outdoor surroundings. Trim any overhanging branches or trees that could potentially fall and cause damage during high winds. Clearing your gutters is also crucial to ensure rainwater flows freely and doesn't back up, which could lead to water damage.

Check Roof Shingles

Inspect your roof for any loose or damaged shingles. Strong winds can easily lift and remove shingles, leading to leaks and further damage. If you find any issues, it's best to address them now before the storms hit.

Seal Windows and Doors

Prevent water intrusion by sealing any gaps around windows and doors. This not only helps keep water out but also improves your home's energy efficiency.

Basement and Water Protection

If you have a basement, it's important to test your sump pump to ensure it's working properly. Consider installing fresh backup batteries to keep it running during a power outage. Additionally, move any valuable items off the floor to prevent water damage.

Safety Add-ons

Prepare an Emergency Kit

Having an emergency kit ready can make a big difference during a storm. Stock it with essentials like flashlights, batteries, bottled water, non-perishable food, and a first-aid kit.

Document Your Home

Take some time to document your home and belongings. This can be invaluable if you need to file an insurance claim after a storm. Photos and videos can provide a clear record of your property's condition before any damage occurs.

By following this checklist, you can help safeguard your home against the challenges of spring storms. Remember, preparation is key to minimizing damage and ensuring your family's safety.

For more personalized advice or assistance with your insurance needs, feel free to reach out to The Home Agency. We're here to help you weather any storm with confidence.

FNIC AT IGNITE WOMEN IN BUSINESS CONFERENCE

FNIC was proudly represented at this year's *Ignite Women in Business Conference*, where two full tables of women from across our organization came together for a day dedicated to connection, confidence, and growth.

Powerful Leadership Sessions

Speakers shared stories of resilience, reinvention, and leadership—encouraging women to embrace their strengths and navigate change with confidence.

Meaningful Networking

True to Ignite's mission, networking flourished. FNIC team members connected with like-minded professionals, exchanged ideas, and built relationships that extend far beyond the conference.

A Community That Empowers

Ignite Women in Business focuses on creating a platform for women to connect, collaborate, and lift one another up. Attendees walked away with new insights, new relationships, and a renewed sense of purpose.

FNIC at Ignite

With two tables of FNIC women in attendance, our team was well-represented among the hundreds of women passionate about growth and leadership. The event offered a meaningful opportunity for colleagues to build connections across roles and locations, supporting both individual development and FNIC's culture of engagement.

Leaving Ready to Thrive

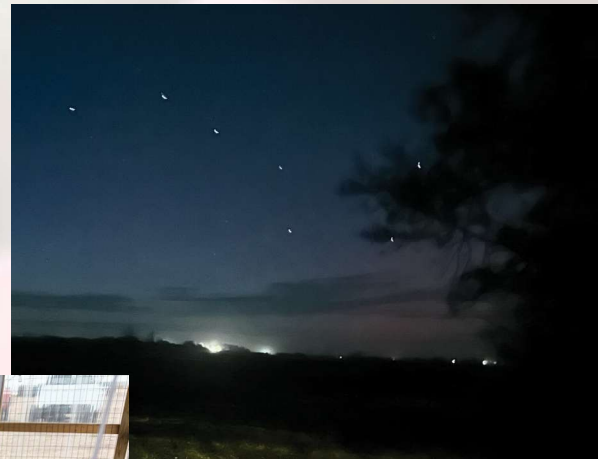
From confidence-building workshops to community-driven conversations, FNIC participants left the Ignite Conference feeling energized and empowered. The day served as a reminder that when women support one another, incredible things can grow.

Thank you to all who represented FNIC—you continue to inspire the way we lead, connect, and grow together.



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Photos from you... Spring is in the air!



Backyard Barbecues

Cowboy Baked Beans Recipe Smoker Recipe

Pellets: (Use ½ Cherry 1/2 Hickory)

Cook Time: 1-2 hours (1.5 on Smoke and .5 on 300 degrees)

Serves 20

Ingredients

- 1 lb Smoked Bacon
- 1 large yellow onion chopped
- 2 cloves garlic, minced
- 1 lb ground beef
- 48 ounces baked beans (don't drain)
- 32 ounces of kidney beans (drained)
- 16 ounces cannellini beans (drained)
- 32 ounces black beans (drained)
- ¼ cup brown sugar
- ¼ cup apple cider vinegar
- 1 cup of ketchup
- 2 tablespoons yellow mustard

Instructions

You can use a deep casserole dish, large pot, or cast iron pan

1. Chop the sliced uncooked bacon into small pieces, and over medium heat, brown the bacon in a heavy cast-iron skillet
2. Remove the crispy cooked bacon to a small bowl with a slotted spoon. Don't remove the bacon drippings from the pan. Next, add the chopped onion and brown for 5-6 minutes, until translucent. Add the minced garlic and stir for 1 minute.
3. Next, brown the ground beef, and cook for 6-8 minutes. Next, add the bacon back in with the cooked ground beef, onion, and garlic.
4. Next, add 3 cans of baked beans (don't drain), 2 cans of kidney beans (drain), 1 can of cannellini beans (drain), and 2 cans of black beans (drain).
5. Add the remaining ingredients; brown sugar, cider vinegar, ketchup, and yellow mustard. Stir all the ingredients well to combine.
6. Place into the cooking dish. Make sure your dish is big enough!

Notes

Apple cider vinegar is in the recipe to help balance the sweetness of the brown sugar, ketchup, and sugar in the canned baked beans. If you want to dial back the sweetness, you can reduce the brown sugar

Serving Idea

You can serve individual hot portions in small paper bowls or cups with spoons to make them easier to eat at picnics and cookouts.

Leftovers

Place leftovers in an airtight container and refrigerate. When ready to reheat, place them in a casserole dish covered with aluminum foil and bake in the oven at 375 for 20 minutes.



Bacon Potato Salad- No Eggs or Mayo

- 5 pounds Yukon potatoes
- 8 strips bacon (crumbled)
- ¼ cup crumbled blue cheese
- 1 cup chopped parsley
- 2 cups sliced green onions
- 2 cups sliced celery
- 2 tablespoon fresh thyme leaves
- Dressing
- 2 tablespoon apple cider vinegar
- 2 tablespoons fresh lemon juice
- 1 ½ teaspoons Dijon mustard
- 2 teaspoon salt
- 1 teaspoon fresh cracked black pepper
- ½ cup olive oil (Can reduce to 1/4 cup)
- ½ cup ranch dressing
- ¼ cup sour cream

Instructions

1. Cook 8 strips of bacon until crispy. Set aside.
2. Bring a large pot of water to boil. Peel and cut to small pieces your potatoes, and add into the boiling water. Boil potatoes for about 20-25 minutes, until a piece is fork tender when pierced. Drain water from potatoes, or remove with a slotted spoon into the large bowl with the dressing.
3. Add all the dressing ingredients into a large mixing bowl; apple cider vinegar, lemon juice, Dijon mustard, sea salt, pepper, olive oil, blue cheese salad dressing (or ranch dressing), and sour cream, whisking after adding each one.
4. Next, add crispy bacon pieces, crumbled blue cheese, chopped parsley, sliced green onions, chopped celery, and thyme leaves.
5. The warm potatoes will help melt the blue cheese and absorb the dressing. Toss well and store in a sealed container in fridge, gets even better by the next day so it's perfect to make ahead.

Notes: Can add 1 tablespoon of bacon drippings for flavor. Substitute relish for any of the ingredients to make it your own flavor.

Baldonado Personals

As always, after sales closing, Sharri and I took off for a couple of weeks, and this year was no different. The first week, we traveled to Portugal—and what a trip that was. Those of you who know me know that I enjoy drinking Port, and Portugal is, of course, where it's made.

We spent about ten days in that area traveling with our good friends, Jim and Marsha Fairbanks. From there, we went on to Spain, where we visited Jim and Marsha's son, Alan, and his family. We spent a couple more weeks touring the area and enjoying our time together. Oh, what a great trip and a great time we had. Now we look forward to summer, watching all the grandkid activities, gardening, fishing, and warm weather!

Sara and the boys have been full speed ahead into spring sports in Iowa. After they returned from skiing in Colorado with their cousins, baseball, track, and trap shooting started for everyone. Hudson will be playing varsity baseball for Underwood; Axten is on the 13U team for Underwood, and Carver and Hollis are on their 10U River City Owls team again. They are all a lot of fun to watch as they do what they love! With school being done before Memorial Day weekend this year, they are all looking forward to summertime. They will all be showing market beef at the fair again this year, but will also be adding hogs, so that, along with baseball, it will keep them busy for most of the summer! Sara is continuing to build MY Wellness Center with Megan in both Lincoln and Kearney. If you are ever in either town, they'd love to have you stop by!

Megan & Andrew, and the kids went to Keystone in March to ski. The boys are doing great and can ski everything Mom and Dad do! Penelope will start learning next year. It's always so fun when the kids can get together with their cousins – they're exhausted by the end of the day! We are counting down the days until school is out and summer baseball starts! Penelope will stay home with the boys this summer, which means she (we) will officially be done with daycare, as she'll start full-time preschool in August. We are excited for summer, the lake, camping, and some family vacations!



PIGS GO TO MARKET AND HOGS GET SLAUGHTERED

It has been said that timing is everything. As I accumulate more years of experience, I would agree with that.

As you know, I do financial planning for people. Planning for retirement is my primary focus, but I have also helped a fair number of people save for their children's and grandchildren's college education. I've had several experiences in the last six months that compel me to share a couple of stories with you, and perhaps you will come to the same conclusion I have.

Historically Speaking

When most people think about saving for long-term future goals, their first thought is investing in the stock market, the S&P 500 index. They have been told, and rightfully so, that over the last 70 years, dating back to 1956, the S&P has returned on average 10% annually.

If you know the Rule of 72; if you want to know how fast money will double with a given interest rate, simply divide the interest rate into 72. If we use a 10% annual return, the money will double every 7.2 years. If you started with \$10,000 in 1956 today you should have been \$7,000,000-\$8,000,000.

Interestingly, over the 70 years there have been 49 years up and 21 down years. So, one out of every three years has had negative returns.

Sequence of Returns Risk

Sequence-of-returns risk is the risk that negative returns early in a withdrawal period can dramatically impact your outcome. Join me on a walk down memory lane. Some of you will remember this, some won't. The 1990's were the go-go years in the stock market. Those were the dot.com years when everything invested seemed to only go up.

We went into the new century with unbridled optimism, and everyone was certain that the stock market would continue its meteoric rise. But in reality, we entered what is referred to as the "Lost Decade". In 2000; -10%; 2001; -13%; 2002; -23%; 2003 +29%; 2004; +11%; 2005; +5%; 2006; +16%; 2007; +6%; 2008; -38% and 2009+27%.

So, what does this mean if you were planning to retire on January 1, 2000, and had saved \$1,000,000? Let's say you need \$10,000/month and Social Security was going to provide \$3,500/month. That means you need \$6,500/month or \$75,000 year from your retirement account.

Piece of cake! Market goes up by 10% annually, you need 7.5%- no worries, right?

- On January 1, you withdraw \$75,000 and put that in the bank for living expenses; you have \$925,000 remaining. But the market went down -10%, so you go into January 2001 with \$832,500.
- On January 1, 2001, you withdraw \$75,000 for living expenses, and the market goes down by -13%. On 12/31/2001 your account value is now \$659,903.
- On January 1, 2002, you again withdraw \$75,000 for living expenses, and the market dumps 23%. You ended 2002 with \$449,699.

You are only three years into retirement, and you have less than half of what you started with.

Timing is Everything

If you keep doing the math, you would have had \$95,042 on 12/31/2009.

How are you feeling about retirement now?

So, What's the Lesson? I understand that it is human nature to want the most from their investments. However, if you have saved in the stock market and know that you will need the money on a given date, put yourself in a smart position and protect your savings. The S&P 500 was down 22% in 2022. What if your child was starting college in 2023; how would you be feeling?

So, play it smart, not greedy. Remember, pigs go to market but hogs get slaughtered.

Till next time, may God Bless you.

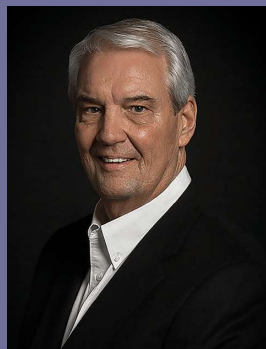
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