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Believe
you can and
you're halfway
there

~Theodore Roosevelt

From The Desk of

Jim Baldonado



Greetings,

As we are halfway through the year, things are looking pretty good overall. I haven't seen many losses on the crop side, and I haven't seen any major ones on the P&C side either.

Because of our size, we always expect some major crop losses somewhere throughout the Midwest, as we cover a large area. We really haven't seen that, other than some very, very dry spots in certain parts of the Midwest. So, there are some prevented plantings in certain areas, but it is very limited. Because of the dry conditions, those of you who purchased PRF (Pasture Rangeland Forage) policies in November 2025 are getting some pretty big checks here lately.

It seems like months are going quickly, with five more left in the year. Things are starting to take shape as to where we may end up with farm yields and prices. In the next magazine that goes out on November 1st, we will have a better idea of how crops and markets went, and hopefully both continue to do well for everyone.

Let's hope and pray for continued good weather. At the time of this writing, we were seeing some upturns, so let's hope that continues and we end up with a good year overall.

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CROP INSURANCE UPDATE

CINDY DAVIS

Crop Insurance Reminders

2026 Wheat Harvest

The 2026 wheat harvest was a tough one for many producers. For those who harvested, yields were significantly lower than in years past. Drought conditions in most of our area had huge impacts on the crops. Agents and adjusters will be busy for quite a while working wheat claims. Once you have your wheat production and/or appraisals completed, be sure to get that information to your agent. Below are the 2026 projected wheat prices, as well as tracking dates for the harvest prices.

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 \$6.28
IA	\$5.76	Sept. CBOT July 1 – July 31

2026 Row Crop Harvest

In a few more months we will be into row crop harvest. We wish you all a safe and successful harvest and will pass along the annual harvest tips. Remember, if you have any questions please give your agent a call. That simple phone call could save you time and frustration in the event of any claims.

- ✓ If you still have last year's grain stored in bins, it is especially important to call your agent and get an adjuster out to measure the old crop. New crop grain should not be stored in the same location until this is done.
- ✓ Never destroy a crop until you have called your agent, and an adjuster has given consent to do so. This could not only jeopardize a loss but could also have a very negative impact on your approved production history – APH.
- ✓ The same holds true if you will be chopping silage. Let your agent know as soon as possible to give the adjuster time to contact you and get the acres appraised, if necessary.
- ✓ Keep your production separate by unit, even if you have elected Enterprise Units (EU) on the crop and/or practice. Native Sod and new break production should also be kept separate from the rest of the unit. Commingling grain could be very detrimental and even take you completely out of a loss.
- ✓ Mark your scale tickets by unit number or farm name, and keep track of any grain that is being fed. This will make for a quicker claim and/or audit process.
- ✓ If you use precision farming techniques to report production, make sure you have your calibration report complete and ready for your agent and adjusters. According to the Loss Adjustment Manual (LAM), insureds must have calibrated the yield monitoring system at the beginning of harvest for each insured crop and crop year, in accordance with the operator's manual specifications. (This includes yield monitoring systems capable of self-calibrating). The sensor calibrations must not exceed three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor, or calibration must be continued until results are within tolerance.
- ✓ Production Hail policies with losses on them cannot be finalized until production is turned in. It is very important, if you have a production hail policy, to keep your production separate by field or pivot, also.
- ✓ Be sure to get your losses turned in timely. Don't wait until the end of harvest to report a loss to your agent. The policy provisions are very clear about loss reporting. The provisions state that in the event of damage or loss, it is the insured's duty to notify us within 72 hours of the initial discovery of the damage but no later than 15 days after the end of the insurance period. For most crops, the end of the insurance period is the earlier of 1) harvest of the crop, 2) destruction of the crop, or 3) the calendar date for the end of insurance as listed in the Crop Provisions. Don't wait until the end of harvest to turn losses in.
- ✓ Report your production to your agent as soon as possible, after harvest is complete.

The Projected Prices for the 2026 row crops were set back in February for the Yield Protection (YP) and Revenue Protection (RP) plans. They are shown in the chart below, along with the tracking dates for the Harvest Prices for the Revenue Protection plan.

Crop (Conventional Practice)	States	Projected Price Set - Yield Protection (YP) and Revenue Protection (RP)	Harvest Price Tracking Dates – Revenue Protection (RP)
Corn	NE, KS, IA, CO	\$4.62	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.			

2027 Winter Wheat

In the midst of row crop harvest will be another important deadline – the 2027 Winter Wheat Sales Closing. September 30, 2026, is the deadline to have your 2027 Winter Wheat coverage in place. All changes, new policies and cancellations need to be completed prior to this date. The crop insurance industry is ever changing, and your policy is too important to your farming operation to omit any imperative options or endorsements! Let your agent help you with all the details. Below are a few more reminders and helpful hints to keep in mind when you meet with your agent:

- Be sure to verify all social security numbers (SSN's) and EIN's on your policy. Also, it is very important to let your agent know if your entity has changed. Have you incorporated or formed an LLC? Has someone on the policy passed away? Has a marriage or divorce occurred? Maybe you have set up a trust, and your policy needs to be changed to the trust name.
- Review your plan of insurance with your agent as well as your coverage level and options – there are so many options!
- Do you have a policy in place for every country (does she mean county?) where you will have wheat and intend to insure it? If you are thinking about purchasing ground in another county, be sure to let your agent know.
- If you are aware of any High-Risk Ground or think there could be high risk land in your operation, be sure to ask about other options for this land. Premiums in high-risk land could be rated much higher.
- If you plan on breaking out any new ground, it is very important to let your agent know prior to the Sales Closing Deadline. This ground may not be insurable unless a request is sent to the company. Native Sod that is broke out has some very strict rules and, in some cases, could only be insured at a decreased yield for 4 years.
- If you will be insuring for a landlord or tenant on your policy, this also needs to be disclosed at Sales Closing Deadline.
- If you need coverage for hay land or pasture, now is the time to discuss this with your agent as well. PRF (Pasture, Rangeland, and Forage) policies are available in most counties. The deadline for PRF coverage is December 1, 2026.

WITH EVERY DEED YOU ARE SOWING A SEED, THOUGH THE HARVEST YOU MAY NOT SEE.

- ELLA WHEELER WILCOX -

The Crop Insurance Sales Closing
Deadline is September 30



Decisions made today affect your operation's future. Talk to your RCIS agent today about crop insurance planning.

LIVESTOCK RISK PROTECTION

ARLYN RIEKER

LRP—It Keeps Evolving

It wasn't but a couple of years ago that I shared changes the Risk Management Agency (RMA) was making to the Livestock Risk Protection (LRP) policy. Those changes included increasing subsidy levels to the 35%–55% range, increasing head limits per Specific Coverage Endorsement (SCE), allowing the premium to be paid at the end of the insurance period, and increasing the allowance for selling cattle prior to the end date from 30 days to 60 days.

As of July 1, 2026, the USDA Risk Management Agency (RMA) announced even more changes to the LRP program:

- Unborn bulls & heifers can now be insured up to 900 lbs. (previous limit was 599 lbs.)
- Fed cattle - steers & heifers can now be insured up to 1,800 lbs. (previous limit was 1,600 lbs.)
- Beginning Farmer/Rancher Definition: The One Big Beautiful Bill Act extended the definition of Beginning Farmer/Rancher to 10 years vs the previous limit of 5 years.

All of these changes are great for the program and allow producers to customize their coverage even further to fit their individual operations. These updates have made LRP an even more attractive and viable option for livestock producers.

As you are all aware, cattle inventory numbers are at an all-time low. Whether due to fires, prolonged drought, limited imports because of the potential spread of screwworm, or high input costs, rebuilding the cow herd is a slow process. We all know how quickly volatility in the cattle market can change—sometimes minute by minute.

Livestock Risk Protection (LRP) is a vital tool in a cattleman's toolbox. It is an insurance policy designed to protect against one thing: a decline in market price below the insured's selected coverage price. If you have questions or are interested in LRP, please contact one of our agents to discuss how LRP may be a tool you can use to help manage risk in your operation.





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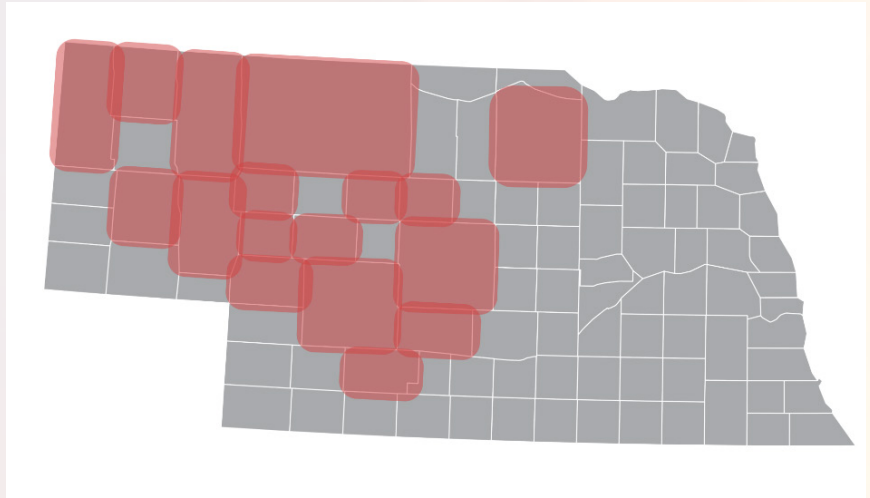
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A Historic Wildfire Season in Nebraska

Anna Underwood, FNIC Vice President & Supervisor



This year's wildfire season has been unlike anything many Nebraska producers have experienced. Fires burned through pastures, cropland, and ranches, affecting families and agricultural operations across the state. Some of the largest fires included:

- Morrill Fire (Morrill, Garden, Arthur, and Keith Counties): 643,361 acres burned
- Cottonwood Fire (Dawson, Lincoln, and Frontier Counties): 129,253 acres burned
- South Fork Fire (Sioux and Dawes Counties): 39,696 acres burned
- Ashby Fire (Sheridan, Grant, Garden, and Cherry Counties): 36,004 acres burned
- Road 203 Fire (Blaine and Thomas Counties): 35,892 acres burned
- Anderson Bridge Fire (Cherry County): 17,229 acres burned
- Minor Fire (Grant County): 14,082 acres burned
- Pressey Fire (Custer County): 9,141 acres burned
- Daly Fire (McPherson County): 5,173 acres burned
- Vasa Fire (Arthur County): 2,100 acres burned
- Log Road Fire (Sioux County): 1,526 acres burned
- Ash Pole Fire (Dawes County): 1,028 acres burned
- Peterson Fire (Holt County): 1,000 acres burned

Together, these fires burned nearly one million acres across Nebraska, approximately 2 percent of the state's total land area. Beyond the acres burned, many farmers and ranchers experienced damage to pastureland, fences, livestock, hay, equipment, and farm buildings.

Recovery will continue long after the smoke has cleared. While none of us can prevent every disaster, we can prepare for them. That preparation includes reviewing your insurance program, keeping accurate records, and taking steps to reduce fire risk around your operation.

Review Your Insurance Program

Insurance helps farms and ranches recover after an unexpected loss. It transfers part of the financial risk of covered events, allowing producers to recover without bearing the full cost alone. While it cannot replace years of hard work or erase the emotional impact of a wildfire, it can provide financial support to repair buildings, replace equipment, rebuild fences, recover covered livestock losses, and keep an operation moving forward after a disaster.

One thing I often tell producers is that insurance is not just a policy you purchase and put in a drawer. Farming operations change constantly. Equipment is replaced, livestock numbers fluctuate, buildings are added, and stored commodities change throughout the season.

An annual review gives us the opportunity to talk through those changes together and identify areas where your insurance program may need to be updated. Keeping your coverage current can make a difference when a loss occurs.

One helpful way to review your coverage is by asking "What if?" questions. What if lightning starts a fire in my machine shed? What if a grass fire destroys my hay inventory? What if I lose miles of fencing or several days of grazing? These conversations often reveal assumptions about coverage and help identify areas that may need to be updated before a loss occurs.

Keep Records Current

Accurate records are just as important as your insurance policy. Keep an updated inventory of equipment, livestock, grain, hay, and other insured property. Photographs or videos of buildings, equipment, and stored commodities can also be valuable documentation if you ever need to file a claim.

As values and quantities change throughout the year, your policy should reflect those changes. Seasonal coverages are also available for commodities that reach higher values during harvest or other peak times. Taking a few minutes to review those details can provide valuable protection when it matters most.

Reduce Fire Risk Around Your Operation

Insurance is only one part of preparing for a wildfire.

Maintenance practices can help reduce the chance of a fire spreading across your property. Removing dry vegetation, maintaining tree rows that may slow a fire's movement, and spacing bale stacks apart can all help limit damage.

I also encourage producers to keep fire extinguishers readily available and know where they are located. After operating combines, tractors, or other heavy equipment, take time to monitor the equipment and surrounding area for heat or sparks. Catching a small fire early can prevent a much larger loss.



Reflecting

The photographs and stories shared during this year's wildfire season have been difficult for all of us. One image that stayed with me was a photo taken by my father during the South Fork Fire in northwest Nebraska, showing an aircraft dropping fire retardant behind their home. It is a powerful reminder of how quickly a normal day can change. Wildfires often feel like something that happens somewhere else until they happen in your community. This year reminded all of us that preparation is one of the most valuable investments we can make.

If it has been a while since you've reviewed your farm insurance or if your operation has changed over the past year, we're here for you. Together, we can review your operation, discuss your current coverage, and help you prepare for whatever the next season may bring.

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REGIONAL NEWS

Hear from our
agents in your area!

Andrew Bellamy

Ansley, NE

So far, this growing season weather has been hit and miss. Dry to start with, then a little encouraging moisture with just a little hail and now looking dry. Hopefully some sub-soil recharged, but as you read this, I sure hope we have gotten a few showers at the end of July/early August. We will continue to be hopeful and wish all a bountiful harvest.

We just celebrated Penelope's golden birthday with her turning 4 on the Fourth of July. Let me tell you, "gold" was her theme and she really ran with it. She made sure it was spectacular. (Her mom also really leaned into it!) She had a great party, and I don't doubt she thinks everyone's fireworks were to celebrate her! The boys have had a great summer to date with lots of lake time. Maverick is definitely happiest when he has a fishing pole in hand, and Lincoln's enjoyment starts the moment he is outside in the dirt. They both have gone for countless tube rides and have been running mom and dad ragged. Megan is staying busy with her work, keeping the kids home all summer, and our yard, which with the new grass seed seems to need to be mowed about twice a week now.

I hope everyone has had a great summer so far. With harvest approaching before the next article, I just want to wish everyone a safe and prosperous harvest. Thanks again to all my insureds for allowing us to help you with your risk management decisions for the 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

Happy end of summer to you all. I'll start with something positive. We are anxiously awaiting our third grandchild to be born here in December. Also, our son Gannon will be getting married this coming year! Such exciting times! We are beyond happy to have more additions to the family!

As we write this, it's a very dire week, with 100-105 temperatures. I guess we usually go through these dog days of summer. We have been lucky with early rain this growing season but will need more soon!

We know insurance can only do so much, that's why we do encourage the use of APO on top of your multi-peril coverage. APO adds price to your crop, and you will get an extra indemnity if you have a bushel loss. It really helped a lot over the years we had failed corn, beans and wheat.

Another option for drought coverage is PRF. We've had awesome payouts on that so far this year and possibly more to come. You can insure your pasture and hay land for rainfall coverage. We look at historical data to pick your months of coverage. Coverage must be purchased before the end of November for the following year. We would love to help you get this coverage, so please get with us to get it written.

Until then we will be spoiling a couple of grandsons and waiting for another as best we can.

REGIONAL AGENTS

Andrew Bellamy- Ansley, NE
abellamy@thehomeagency.com

Enos and Jill Grauerholz - Beloit KS
enosjill@nckn.com

Brian Houston - Benkelman, NE
bhouston@thehomeagency.com

Rhonda Jones - Kirwin, KS
jonesrr@live.com

Clark Redding, Larned, KS and Kirk CO
credдинг@thehomeagency.com

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Clark Redding

Larned, KS

It's July in Kansas & Colorado; wheat harvest is in full swing. Most of my insureds in Kansas have said that harvest is so-so; some yields are OK & some not. Not one of our best harvests for sure. Considering the conditions as we rolled into spring, we are glad to get what we got. The rain came just a little too late.

Now Colorado is another matter; they would take Kansas's yields in a heartbeat. Our adjusters did a large portion of the harvesting this year; there were many zeros. The rain came here as well, but way too late. It seems that we deal with these conditions in Colorado every year. Even though we did get some rain, we also got some hail. Speaking of hail, North-Eastern Colorado is getting its share as usual, from light to gnarly; it's a typical summer on the plains.

Where it hasn't hailed, the irrigated corn looks very good with the supplemental rains. Could be a very good fall harvest in those areas of Colorado.

Kansas corn, milo & soybeans also look good. The welcome rains have given our crops a definite boost, with hail being minimal in my area.

The World Cup is going strong currently. The US is still in the mix, most of us who don't know squat about soccer, or football (as it's called in the rest of the world). I think Europeans love the sport because it gives a huge group of fans the opportunity to drink adult beverages with friends, chant slogans as a group, wear their team colors, and generally raise hell with their pals. Oh, kind of like American football, I get it.

Rhonda Jones Kirwin, KS

Summertime in the Midwest! The crops in North Central Kansas have been blessed to catch some much-needed rain. Hopefully that will continue through early fall. The pastures were green the first of July, but the ponds needed water.

The wheat crop struggled with drought conditions and a late spring freeze. Deciding whether to cut your wheat or destroy it was a hard decision to make. Wheat harvest took longer than expected. Combines started rolling about mid-June for a few days, and then it started raining and temperatures cooled off, delaying harvest for 10 days.

My summer has been busy watching our grandkids play baseball and summer league basketball, working with and showing their livestock for the county fair, and celebrating all the birthdays. My oldest grandson is learning to drive, and the youngest is crawling!

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



Summer at your place.....



Stephanie Osborn



Good Morning . . .



Jim Baldonado



Sharri Baldonado



Amber Flint

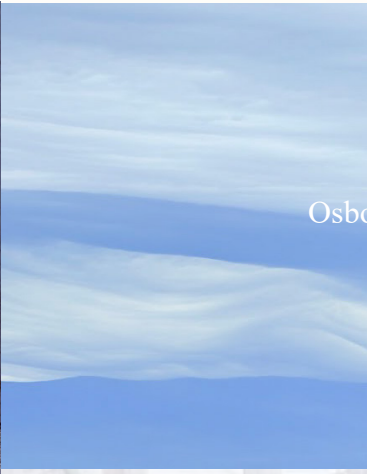
Rosie's First Picture



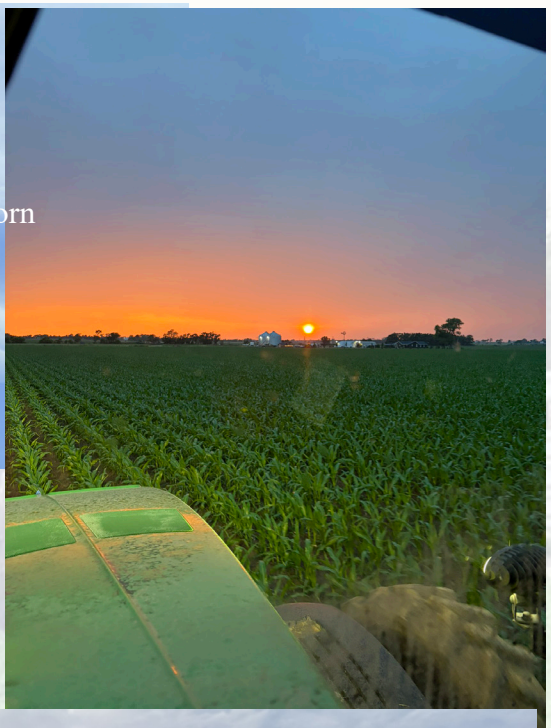
Sharri Baldonado



here kitty kitty



Osborn



Sharri Baldonado



North of Cozad



at the farm

Baldonado Personals

When you have seven grandkids living within a couple hundred miles of each other, it's hard to see them every week. So when baseball season rolled around, Grandma and I made a plan. Every other week we'd stay in Nebraska, then the following week we'd make the trip to Iowa, trying to catch as many games as we could.

We started in Nebraska with Maverick and Lincoln, who played coach-pitch baseball on Wednesdays and Thursdays. They're still learning the game, and it's been so much fun watching them improve each week. They may not officially keep score at that level, but Grandma and Grandpa are pretty sure they won every game!

The next week we'd head to Iowa to watch our four grandsons play in three different leagues.

Our oldest grandson, Hudson, is 16 years old and had an outstanding season. His team finished with an impressive 22-5 record. They came up just short in their final game, losing 4-0, which kept them from advancing to the state tournament. Their team is loaded with talented sophomores, so they'll be exciting to watch over the next couple of years.

Next is Axten. His team finished 14-3 and placed second in their division. Axten spent most of the season in center field and did a great job.

Carver and Hollis played together on their River City Owls team again but this year they were moved up to the Major Division. Carver split his time between center field and first base, while Hollis played shortstop, pitcher, center field, and catcher. Their team finished the season with a 24-18 record.

As if baseball wasn't enough to keep them busy, each of those four boys is also showing one market beef and one or two swine projects at their county fair. They are certainly keeping themselves—and the rest of the family—on the go!

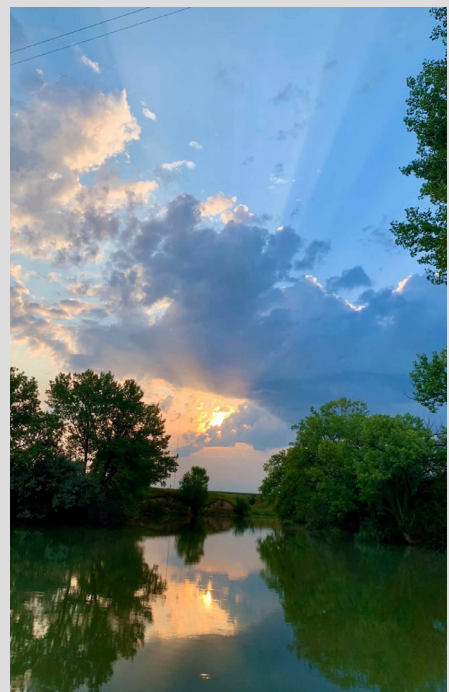
As you can imagine, Grandma and Grandpa stay pretty busy too, especially on those Iowa trips when we're trying to watch four grandsons playing in three different divisions, sometimes all on the same evening.

And then there's our youngest grandchild, Penelope. She turned four on the Fourth of July and loves doing just about everything her big brothers do—except fishing. Grandpa still hasn't convinced her to come fishing with him, but I'm not giving up. One of these days she'll come along, and I have a feeling she'll end up loving it.

So, with seven grandkids ranging in age from 4 to 16, life is certainly busy. As Grandma and Grandpa get older, we treasure every opportunity to watch them play, grow, and make memories. We already can't wait for next season.

Happy Golden Birthday, Penny!





The New Trump Account: Why Every Parent and Grandparent Should Pay Attention

Alan Kuzma



It's early afternoon, Friday, July 3, as I write this. I'm hearing distant booms as pyro maniacs are prematurely flexing their fireworks muscle. I've never quite understood bringing out the big boomers during daylight hours. Who am I to judge? People do things for their own reasons.

By the time you are reading this, it's probably late July or early August, and we are wondering when it's going to cool down and how much longer till college football.

Rarely do I see truly unique financial opportunities, but this is one that everyone should at least be knowledgeable about. This new savings opportunity could help millions of American children begin building wealth from the day they were born. It's called the Trump Account, and while the name has generated political discussion, the real story is about giving children a financial head start.

Regardless of your political views, this program is worth understanding.

What is a Trump Account?

A Trump account is a new tax-advantaged investment account created by federal law for children under 18. The account is owned by the child but managed by the parent or legal guardian until the child becomes an adult.

For children who qualify, the federal government will contribute \$1,000 to get the account started. Families, grandparents, friends, even employers can then make additional contributions over the years.

The money is invested in the broad stock market index funds, allowing it to grow over time through the power of long-term investing.

Think of it as giving a child nearly two decades for their money to compound before they have access to it.

Who Qualifies?

Children may have a Trump Account if they:

- Are under the age of 18.
- Have a valid Social Security number.
- Meet the requirements established by the IRS.

Children born between January 1, 2025, and December 31, 2028, who are US citizens, may also qualify for the government's one-time \$1,000 starter contribution after the required election is made. Families can begin establishing these accounts during 2026. The Treasury and IRS administer the program.

How Much Can Be Contributed?

In addition to the government's initial contribution for eligible children, family members and others may contribute up to \$5,000 per year.

Instead of the latest fad or electronic gadget, birthdays, Christmas gifts, graduation presents, or other family gifts can become an investment in a child's future.

Why Starting Early Matters

Albert Einstein reportedly called compound interest the "eighth wonder of the world." Whether he said that or not, who knows, but the principle is true. ***Time can be one of the greatest advantages an investor can have.***

For example:

- A single \$1,000 investment earning 8% annually could grow to more than \$4,600 over 20 years.
- Add annual contributions from parents or grandparents, and the account could potentially grow into a significant financial resource by adulthood. The earlier investing begins, the more years the money has to work.

What Money Can Be Used For?

The money generally remains invested until the child reaches adulthood.

Once eligible, funds can be used for purposes such as:

- Higher education
- Purchasing a first home
- Starting a business
- Retirement savings

- Other uses are allowed under federal law.

The account functions much like a traditional IRA, so withdrawals are subject to tax rules that apply at that time.

How Do I Start a Trump Account?

To start a Trump account, go to trumpaccounts.gov. The site provides access to the online application, instructions, and the official app.

Once the account is active, you can contribute.

Final Thoughts

The greatest advantage this program offers isn't the government's \$1,000 contribution.

It is time.

Money invested for a child over 18 years has the potential to grow in ways that simply aren't possible when investing begins later in life.

Whether you are a parent, grandparent, or someone who wants to leave a lasting financial legacy, the Trump Account deserves a place in your family's financial planning discussion.

The sooner investing begins, the greater the opportunity for long-term growth.

Sometimes the greatest gift you can give a child isn't something they can unwrap today---it's an investment in the opportunities they'll have tomorrow.

I hope this has been helpful.

Til the next time, God Bless.

Alan E. Kuzma CFP
402-438-4200

Alan E. Kuzma

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Simple Summer Recipes

Banana Bread

Amber Flint

Preheat Oven to 350*

1 Cup Sugar
½ Cup Butter or Oleo
2 eggs
1 tsp Salt
½ cup milk
1 tsp baking soda
3 bananas
2 ½ flour

Mix all ingredients together; it will make one large loaf or two medium-sized loaves. Sprinkle sugar on top before baking.

Bake at 350* for one hour.



Lemon 7 Up Cake Preston Stieb

1 Box of Lemon Cake
1 small Box of Lemon Pudding
4 Large Eggs
1 cup 7-Up soda
¼ cup vegetable oil

Bake according to box directions, in a pan of your choice.

Lemon Glaze

Cool cake before drizzling the glaze.

1 cup Powdered Sugar
2 tbsp lemon juice (fresh squeezed)
1 tbsp 7up soda

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