



Summer 2018

the COUNTRY BANKER

Your News. Your Life. Your Country Bank.

BRUNING STATE BANK

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Volunteers

I want to take this opportunity to talk about people in Nebraska who do a lot for their communities and their state. As we have just completed the Cattlemen's Ball in Hebron, Nebraska, I want to say that events like this serve to bring people and communities together. Hebron and the surrounding towns did a tremendous job of organizing, planning, finding volunteers, and doing all the work to make it a success. There were over fifty committees in place to manage things like auction items and a style show; getting the venue set-up and then taking everything down; and so many other things that involved more than 700 volunteers.



FRED D. BRUNING

The Randy & Becky Hergott and Rob & Natalie Marsh families committed their land, time, and energy for the past year to prepare and finalize the event. Their commitment to tackle the Ball inspired many others to volunteer for this great cause, Cancer Research for the Fred and Pamela Buffett Center at the University of Nebraska Medical Center. Most all families have been touched by cancer in some shape or form. Over a million dollars were raised from the event, and 10% of that amount is returned back to our local communities for support of their own health and wellness initiatives. The Cattlemen's Ball event is held every year in Nebraska. What a wonderful state, city and community we have that so many stepped up to volunteer for such a great cause, thank you to all that were involved!

—Fred D. Bruning, Chief Executive Officer

"Volunteers do not necessarily have the time; they just have the heart." Elizabeth Andrew



www.bruningbank.com

Be sure to look for more News Stories updated on the BSB website in between published newsletters. Look for them on the homepage!

Tired of waiting on the mail? You can receive the newsletter in your email instead! Just call your local Bruning State Bank or visit our website www.bruningbank.com/about/newsletters to sign up!

A Change in Attitude

The events in my personal life in the last few weeks have led me to consider what my attitude toward life is. When a person goes to work every day or has projects in the works and life is going smoothly, you take things for granted. I guess it is like the advice I gave some young people once: "When you wake up in the morning, everything is your fault." When I reflect on the successes and failures of the generations before us I realize that an easy-going, movie style life is not the reason they succeeded.



FRANK L. BRUNING

On March 22, I fell and fractured my neck. I was flown to Lincoln and I am now wearing a horse collar. In several weeks I'm supposed to be able to resume a normal life. I was amazed at every effort to get me back on my feet, from the flight from Hebron to the trauma center at Bryan West in Lincoln, then back to the rehab area of the Thayer County Hospital.

Mary and I are now residing at Courtyard Terrace (1 Terrace Circle #219) in Hebron. The last few weeks I have been amazed at how caring all the people are even when dealing with a couple like Frank and Mary Bruning. It almost makes me ashamed of myself thinking of some of the selfish actions and demands that we expect from other people. You have to live a whole life to appreciate the values that you know are right. Something has to upset your apple cart to remind you how good the Lord has been to you.

I have also been impressed by the many calls concerning my health. I was especially appreciative of a group of sophomore boys who were some of my first visitors at the Hebron hospital. It makes one feel good that there are young people out there who share concern for us older guys. The actions of those who show concern make you appreciate the power of prayer as well as the support of the people around you. It lets you know that you aren't alone in this world.

-Frank L. Bruning, Chairman of the Board Emeritus

"It is easier to get older than to get wiser." - Anonymous

Jerry's Journal



JERRY CATLETT

Congratulations to all the recent college and high school graduates. Best wishes to each of you as your journey continues to a new job or on to another school. Education and lifelong learning are keys to long term success and happiness, at least in my opinion.

Technology and information moves fast and just gets faster! So for all that have graduated and are moving forward in your journey, hitting the books never really ends. Life is certainly full of challenges with peaks and valleys. A recent peak for me and others here at Bruning State Bank was our involvement with a University of Nebraska Kearney Senior Finance Class that performed a case study on the Bruning State Bank focusing on technology and how we might better utilize our current technology and to see what the next generation expects from a bank. It was a great experience to share our financial information with the students and interact with them as they interpreted the numbers and discussed their findings with us. Some very bright students, they all have a great future ahead of them, their instructor Dr. Karl Borden has them very prepared for their financial careers. Working with the students did provide great inspiration to us

old guys to keep trying to learn new things.

You often hear (and I heard these types of comments years ago as I was entering into my career) "This generation does not get it!" or something to that effect. In every generation there are high performers and bad actors. The UNK students certainly got it! I know there are a lot more students just like them. Our country's future looks to be in good hands.

As I stated above, we all maneuver through life's peaks and valleys, as great as the UNK peak was, we saw a valley with the retirement of Executive Vice President and Chief Credit Officer Darrell Raum. He served the Bruning State Bank nearly 20 years in that role. His knowledge, experience, contributions and sage advice will be greatly missed. We wish him and his wife Janice the very best in their next journey.

Assuming the role of Executive Vice President and Chief Credit Officer is Holdrege President John Boehler. He brings decades of banking and lending experience to this new role. He'll be based in Holdrege and will travel between locations to meet lending staff and clients.

Let's work together to keep our education always progressing!

Have a great summer!

-Jerry Catlett, President, COO



MARK YOUR CALENDAR

June:

- **June 1-2** – Cattlemen's Ball of NE.
- **June 15** – Dads, stop in at any Bruning State Bank location to receive a treat in honor of Father's Day!
- **June 15** – World Elder Abuse Awareness Day - Older Americans lose an estimated \$2.6 billion or more annually due to financial abuse. Please be careful and aware of your finances.
- **June 28** – National Insurance Awareness Day – This is a good time to review your insurance coverage. Our agency can review your coverage and provide a free quote.

July:

- **July 4** – **CLOSED** in observance of Independence Day.

August:

- **Back to School** - Remember to make sure you have all the financial tools you need when heading back to school.

Ramblings



JOHN BOEHLER

This past month, Darrell Raum retired and I can guarantee you he will be missed. Darrell was a teacher, a coach, and a mentor to the younger officers and employees of the bank. He was a great sounding board for us older ones, too.

We wish him a great retirement and I know he will answer questions and help when we need him. I have called him a few times already!

Dr. David Kohl writes for the Farmer Mac site and calls his column Dave's GPS. This last April he wrote a piece called The Management Factor. His view is that the main difference between those that are performing economically and those that are not is management.

Some of the qualifiers to being called a great manager are:

1. Knowing your cost of production.
2. Having written goals for your business, family, and as an individual.
3. Having a great record-keeping system in place.
4. Having a projected cash flow
5. Completing a sensitivity analysis on your projections.
6. The manager understands key ratios of his financial statement.
7. Having a great marketing plan.
8. If you are having an adverse situation in your operation, completing an improvement plan.
9. Having a transition plan in place. Are the right talents being transferred in a timely manner?
10. Making continued education a priority.
11. Does the customer have a positive attitude to work with?

The website to read the full article is <https://www.farmermac.com/wp-content/uploads/Daves-GPS-The-Management-Factor.pdf>. I would recommend you do so.

-John Boehler, Chief Credit Officer

Welcome

We are excited to introduce you to a new member of our team! Mikaela Gerdes has joined us as our new Universal Banker in Bruning. Mikaela grew up on a farm by Alexandria, NE and attended Fairbury High School. She graduated from Hastings College in December 2016 with a bachelor's degree in Accounting. Previously she worked as an accountant at KAAPA Ethanol in Minden, NE. Mikaela recently married Matt Gerdes, and they bought a house in Bruning to move closer to home. They have two Australian Shepherds. In her free time she loves anything that involves being outside, whether that be helping on the farm or boating at the lake. Stop by our Bruning location to say hello and welcome Mikaela to BSB!



FAQ's: Debit Card

What is the dollar limit for my BSB debit card?

A daily transaction limit is set for \$1,000, BUT an update is coming to increase to \$2,000 per day, and for the holidays (October-December) the daily transaction limit will be \$3,000 per day.

How can I manage my BSB debit card?

You can manage your card in our Mobile Banking App through CardValet. This puts security back in your hands as you can:

- Instantly turn your debit card off if your card goes missing or you think there might be fraudulent activity
- Set and remove spending limits
- Get purchase alerts in real time
- Limit transactions to a certain area using your phone's GPS



Do the BSB debit cards include any safety features?

Yes, each physical BSB debit card includes EMV chip technology that provide a new level of security when used at chip-reading terminals. Each point of sale transaction is much more secure as it generates a one-time code to authenticate the transaction to further prevent any potential fraud.

How do I reset my PIN or activate a new debit card?

Please call 1-800-992-3808 and our 24-hour card service will be able to assist you!

Can I use my BSB debit card in a virtual wallet?

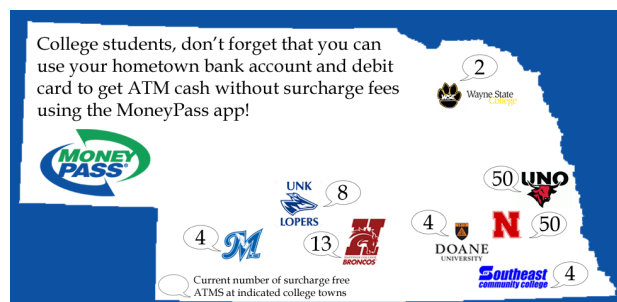
Yes! You can load your debit card into Apple Pay, Android Pay, or Samsung Pay allowing you to easily make payments using your smartphone!

Can I use my BSB debit card while traveling?

Absolutely! If you're planning on traveling outside of the United States, please give us a call so we can enable your card for foreign transactions during your specific time frame.

Are there fees to withdraw cash from an ATM using my BSB debit card?

There are no fees when using any BSB ATM. As well, as a BSB customer you have access to a network of surcharge-free ATMs through MoneyPass (www.moneypass.com) and can download the app to your smartphone or tablet. You can easily find an ATM while traveling or if you're not located near a BSB location!



Traveler's Checks - Soon To Be A Souvenir



COREY SWARTZENDRUBER

My siblings and I recently had a discussion of TV commercials that we remembered from when we were kids. Many involved breakfast cereals or toys of some kind but one that always registered for me was American Express's "Don't leave home without them" traveler's check commercials. Karl Malden would come on the screen and very gruffly (at least more gruffly than I remember as I re-watched them) tell the viewer about

all of features of traveler's checks, mainly security and how they can easily be replaced if they were lost. As a kid, I got two distinct impressions from these commercials, first that every person in Europe was a pickpocket on a scooter just waiting for the right time to strike the unwitting American couple (not true, as far as I can tell) and second that travelling was extremely glamorous with lots of evening activities that required tuxedos. That second one is also not true, at least not for my family growing up and especially now as a dad trying to drive my girls all over the country, we resemble the Griswolds much more than James Bond.

Traveler's checks for many people were considered as good as cash and so we've had many customers store them in a safe deposit box, desk drawer, or other location knowing full well that they would always keep their value. But as the years have passed, how we process payments in the U.S. as well as abroad has changed and as debit cards have become more prominent, most customers and businesses for that matter are much more comfortable using plastic or cash than writing a check, even one that has the American Express logo on them. We have also heard of people having trouble using them at various locations due to store policy of not taking checks.

Here at BSB, we have also had trouble clearing traveler's checks through our standard methods in the past few months, especially the older ones, and so we are encouraging everyone to clean out those checks in their safe deposit boxes or at home and come in to your local branch to cash them in. After August 1st, we will no longer be able to process them and some are old enough that we can't process them now. As your financial partner, our friendly staff

would be glad to answer any questions you may have about your traveler's checks, but time is of the essence, so please bring them in and we would be glad to help you!

We realize that looking for old traveler's checks isn't anyone's idea of a fun time and so we have a drawing going on through **August 1st**. You will be registered by bringing in your old traveler's checks or by signing up for a couple other of our services that can help you keep your account safe when you travel, eStatements and Card Valet. Much like traveler's checks offered a high level of security back in the day, our eStatements allow you to not have to worry about that paper statement sitting in your mailbox while you are in your tux on the French Riviera. Likewise, if your purse or wallet is taken by a mysterious pickpocket on a scooter, you can use Card Valet on your phone to simply deactivate your BSB debit card. We will have three drawings for a \$100 gift card which along with your newly found traveler's check money and heightened level of security from eStatements and Card Valet, should make for a wonderful summer vacation!

-Corey Swartzendruber, Chief Information Officer



**Enter to win
\$100
VISA Giftcard**

Do any of the following for an entry:

- Bring in your old Traveler's Checks
- Sign Up for eStatements
- Enroll in Card Valet

Stop by your local Bruning State Bank to enter. Drawing will be open through August 1st. No purchase necessary to enter.

Fraud Text Alert Enrollement

Do you have a cell phone? How about a debit card? Do we have your cell phone number on file at the bank?

Bruning State Bank has a new debit card fraud alert system. The system change took place on April 2nd and you might have received a message to opt into the text service. This service will text you if your cell phone number is in our system and it thinks that a transaction made on your card is fraudulent. You will then have the ability to simply answer the text with a Y or a N if you authorized the transaction or not and be on your way. If you did not authorize the transaction in question, the procedures do not change from what is happening with the phone calls, and your card can be shut down before more issues can happen. If you do not respond to the text within 15 minutes, you will receive a phone call just like you do now. If a cell phone is not on our system, you will receive a call just like you do now.

This has been beneficial to our customers as there are quicker responses compared to the phone calls. If you have a cell phone, it is important that the bank has your cell phone number on our system. Feel free to call your local BSB to verify if your cell phone is listed so you can receive the alerts, as well if you have any questions regarding if you are enrolled in the text alerts.

Below are two phone numbers that would be worth your while to add as a contact in your cell phone. Then if you do receive a phone call from our fraud department you will know it is us and then you have the fraud dept call back number.

Bruning State Bank Fraud Dept that will show up on your phone caller ID: 1-877-253-8969.
To return a call from the Fraud Detection Center: 1-866-750-9107

-Customer Service, Holdrege

A House

What is a house?

*It's brick and stone and wood that's hard.
Some window glass and perhaps a yard.
It's eaves and chimneys and tile floors
and stucco and roof and lots of doors.*

What is a home?

*It's loving and family and doing for others.
It's brothers and sisters and fathers and mothers.
It's unselfish acts and kindly sharing
and showing your loved ones you're always caring.*
- Lorraine M. Halli



SHARI FISCHER

One of the greatest rewards a Mortgage Loan Officer can experience is helping their home loan applicant purchase that house of their dreams. Whether it be their first house, their "growing family" house, or their empty nest house, there is excitement in the new direction this purchase is taking them in. We enjoy working with our customers, side by side, to assist them with the purchase of the house; and we know they will quickly turn that house into their "home".

Whether it be a purchase, a refinance, a home improvement loan or a home equity loan, we would be honored if you would allow us to assist you with that next stage or next project. Please call or stop by any of our branch locations and we'll see what we can do to help you make your "Home Sweet Home" dreams come true!

-Shari Fischer, Mortgage Loan Officer
NMLS #474130

Why We Chose Bruning State Bank

My husband has been with Bruning State Bank for years, even after moving to Georgia. When it came time for us to join our accounts, Jeff immediately suggested Bruning because of his history there. Although we live in Georgia and don't have a branch nearby, Bruning has actually been more accessible than the big, nationally known bank I came from which had branches on every corner.

One of the things we love most about Bruning is their personalized service. It's great to be able to call the branch and talk to a real person who knows who you are, even though we're out of state. When we decided to buy a house, Bruning was our first-choice lender. Michaela [Nielsen] was fantastic to work with, and she graciously answered all our first-time-homebuyer questions along the way. The whole process couldn't have gone more smoothly, and we're so grateful for all of Michaela's help. After being with Bruning for only a few short months, I now see why Jeff wanted us to do all our banking there, and I'm so happy we did.

Melissa & Jeff Sladky

NCAA Final Four and Banking



JIM SCOTT

What does the Final Four and Banking have in common? Really nothing, but I was fortunate enough in early April to attend the Final Four in San Antonio. My sister, Joan, is the Managing Director of the NCAA Men's Final Four Tournament, so the old saying "it helps to know someone" usually pays huge dividends for me when March Madness comes around each year.

As with any trip I take, I am a people watcher and I try to observe anything that deals with banking or technology. This trip to San Antonio just reminded me again that technology is coming full speed ahead and whether you like it or not, it will be a part of you before you know it. That technology is here now whether it is in banking or some other industry.

I honestly believe that I could have made

the six day round trip from San Antonio and back without pulling out any cash, debit card, or credit card. Below is a list of technology uses that I either observed or used myself while on my trip.

1. Plane ticket and scanning of ticket to board the plane was done on my iPhone.
2. Uber pick up and payment done right from someone's phone. (For those of you that don't know what Uber is, it is basically a taxi service that you request pickup, drop off, and payment right on your phone.)
3. Tickets to the game were on my iPhone
4. Entry to the game was done by scanning my ticket on my iPhone.
5. Payments to numerous vendors was done on my iPhone through apple pay. (For those that don't know what apple pay is, it is simply putting your credit card on your iPhone digitally and you pay simply by waving your phone by the vender's credit card device.) Yes, I do have to provide my security thumbprint on my iPhone before the

transaction can be completed.

6. I didn't observe this but my assumption is that with 60,000 fans in the area of San Antonio, many of them used their mobile banking app to transfer money from their savings accounts to checking accounts to cover for the money they were spending on their apple pay through their debit card on their iPhone.
7. One app that most of us use is our iPhone for directions when driving.

I know our technology department has had past articles on the technology products that we offer, but I encourage you to stop by one of our branches to learn more what technology can do for you. I never thought I would say it, but you can do 95% or more of your banking with the technology that is offered by our bank. That is how far technology has come in the last 5 years and more products will be pushed out in the future.

-Jim Scott, Broken Bow President



Bruning State Bank
INSURANCE AGENCY



KATHY ROBERTS



BRIAN HULSE



KRISTEN MONTEFORTE

Snap Those Pictures!

If you've ever been involved in an accident, then you know things can be a bit chaotic. You are shook up and are wondering what you should do next. Your first priority is to be sure that you and any other people involved are okay. Contact the police, get to a safe location, and seek emergency medical care if needed. In the midst of all this, if you are able, you should use your cell phone or camera and take pictures of the scene.

Photos can possibly assist in proving the cause of the accident and what factors contributed to the accident. Photos can also document injuries, property damage, vehicle damage, posted traffic signs, and show who was present at the scene of the accident. These photos can help in the claim negotiation process

- Take photos of property damage – both vehicles, buildings, damaged object, and signage etc.
- Take photos of the road conditions. Tracks in the snow or on wet roads will most likely be gone when the insurance adjuster investigates the claim.
- Take photos of your injuries as soon as possible after they are sustained.
- Document nearby traffic signs. Sometimes overgrown shrubbery at an intersection can make a traffic sign or approaching vehicles harder to see.
- Take photos that include witnesses, police officers, the other driver, and any passengers.
- Include the make, model and license plate number on each vehicle involved.
- Pictures of driver's licenses, registrations, and insurance information are helpful also
- Take photos of any surrounding businesses, etc., as there may be surveillance cameras that caught the accident on tape.

Photos can help document many different things at the scene of an accident and can be very helpful in the proper settlement of a claim. So – SNAP AWAY!

Please be careful and drive safe!

*Kathy, Brian, Kristen & Lary
Bruning State Bank Insurance Agency*

WEATHER ALERT!!!

Severe thunderstorm watch! Severe thunderstorm warning! Tornado watch! Tornado warning! 'Tis the season that weather radios and smart phones send us severe weather alerts! Do you have coverage if your crops are damaged by hail and wind? Don't wait for those weather alerts to sound and don't wait until that ominous storm cloud is overhead - get your hail & wind coverage today!

Does the wind blow in Nebraska and Kansas?

Hail insurance provides coverage for MORE than just HAIL, it also provides coverage for Fire, Lightning, Theft, Vandalism, and Malicious Mischief while the crop is in the field...and while in transit within 100 miles of the first place of storage. "Green Snap" and "Wind" coverage can be included on your corn.

Let us help protect your income! Stop by to see one of our agents to get more details on the different deductible and coverage options available. DON'T WAIT!!! Your coverage does not go into effect until the completed and signed application is received by the company.

*Your Crop Insurance Agents
Kathy, Jeff, Shari, Craig, Brian, Zach, Ryne & Janet*

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank. Not insured by any federal government agency. May go down in value.

MULTI-PERIL CROP INSURANCE REMINDERS:

This is a very busy time of year, so we just want to give you a few reminders on your multi-peril crop insurance...

Final planting dates for most of our area counties in Nebraska & Kansas:

Corn: May 25th (Both NE & KS)

Grain June 15th (NE)

Sorghum: June 25th (KS)

Soybean: June 10th (NE)

June 15th (KS)

Acreage reporting deadline (Oats & Row Crops):

Final planted acres & plant dates MUST be reported by July 15th.

Wheat premium due: July 1st

Interest will start accruing on August 1st

Losses: Remember to contact us **RIGHT AWAY** if you think you might have a loss! Contact us **BEFORE** you replant, before you chop for silage, and before you destroy any crops.

BRUNING STATE BANK

WEALTH MANAGEMENT

The Benefits of Holistic Financial Planning



DAVID FROOK

Do you know who enjoys holistic financial planning? Financial Planners. I think everyone else would rather calve at 2:00 am in sub-zero temperatures, or clean the garage, or....

The term “holistic” is probably an overused term these days – often conjuring up New Age crystals, metaphysics and smelly patchouli incense. But the reason it’s used is still valid – it

simply means comprehensive – or the parts of something are interconnected (like soil, seed, and rain). In financial planning it refers to people’s finances being interconnected; and incorporating the various financial aspects into a plan is more beneficial than treating them as separate financial products.

Comprehensive financial planning includes cash management, accumulation of retirement assets, life, long-term care and health insurance, education funding, tax planning, and retirement income planning.

Many families struggle with how much they should save for retirement while at the same time saving for college (not to mention trying to pay off the mortgage, a car loan, and maybe take a vacation). Comprehensive financial planning can help with that. You might not be able to fund everything you want 100%, but we can help create a plan – a roadmap that helps you make your financial decisions about where you want your money to go.

Without a plan, many people tend to overspend on living expenses, while under-saving for important but not urgent matters. Also, without a plan we tend to see people make more random decisions about their finances. Important and expensive decisions about life insurance made in a vacuum rather than incorporating your whole financial picture can be detrimental down the road. Sometimes the pieces not only don’t fit together, they may actually conflict with each other and compound the problem.

I like to use building a house as an analogy. Your finances are like the various materials used to build the house: concrete, lumber, copper, drywall, carpeting, countertops, etc. Without a blueprint how do you make sure you have the right amount, the correct sizes, shapes and colors?

Mitch Tuchman, writing in Forbes, puts it this way, “Planning is projecting, thinking through “what if” scenarios and trying to figure out how you would handle extremes. What if...the larger

breadwinner in your family fell ill or died? How would the survivors pay for the mortgage, food, education? What if... an unexpected health crisis cost you your entire short-term savings and put you deeply in debt? What if... you live 10 or 15 years longer than your longest-lived relative? These are real situations people face and, frankly, fairly common. Being under-insured can be a serious burden on your loved ones. A common reason for personal bankruptcy is healthcare costs. And, yes, you might outlive your savings.”

Ask yourself these questions:

- Are you unclear about how your current investments are performing?
- Is the risk taken in your investment portfolio appropriate for your goals?
- Will your investment portfolio actually help you meet your goals?
- Are you uncertain if you have the right kinds and amounts of insurance coverage?
- Have you created an estate plan?
- Do you feel you are paying too much in taxes?
- Do you worry about not having enough money on which to retire?

If you’re concerned about any of these questions, a comprehensive financial plan may help you. A financial plan will give you a clear picture, perhaps for the first time, where you stand financially.

I’m not going to kid you. It takes some work. And it’s a process. It won’t happen overnight. Our normal process involves about six main steps: (1) Have a “Discovery” meeting to talk about your goals and objectives. (2) Gather financial information (this is the part most people like the least – but it’s not as bad as it seems!) (3) Analyze the data. (4) Develop the plan. (5) Implement the plan. (6) Monitor and review the plan.

We have found that when we complete a financial plan our clients feel it was a worthwhile endeavor. They have told us they feel good about it – or have a sense of relief that they now have a plan. I think it’s also a sense of accomplishment – that’s how my wife and I felt after we completed our comprehensive financial plan many years ago.

Remember the often used quote, “A dream without a plan is just a wish.”

–David Frook, Financial Planner

BRUNING STATE BANK

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Bruning, Nebraska 68322

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Women's Role in Agriculture

"Growing Our Future, Valuing Our Traditions" was the theme of the Women in Agricultural Conference held in February in Kearney, NE. The conference that is held by the University of Nebraska – Lincoln Extension Service, allowed more than 250 women to gather with the common thread of being involved in the ag industry. A woman in the ag industry is a business partner, an owner and operator, they oversee financial and human resources, and keep farms and ranches running.

Bruning State Bank understands and supports the family farm and was proud to sponsor two women to attend the conference this year. BSB collected submissions via the website of why the applicant wanted to attend the conference. Tabbi Seevers from Anselmo, NE, and Samantha Hoffman from Alexandria, NE were the two winners who received free conference registration.

Samantha Hoffman works part-time as a ranch hand, and on her family cow-calf operation. The family operation is primarily a commercial herd, but beginning to develop a more registered herd. Samantha said she was thankful to attend the conference as it gave her a chance to meet women from the industry and continued to build contacts across the state that she can reach out to. Along with sessions on economics and range management, Samantha also told us that she enjoyed the sessions that not only educated, but uplifted attendees such as "Living Your Best Life."

Tabbi Seevers grew up in Sargent, NE and spent summers on her grandparent's farm. A passion for the agricultural industry began as a child, and now Tabbi is able to pursue that very life with her husband and two boys on their fourth generation farm and ranch. Tabbi previously worked in town, but over the last three years had the opportunity to switch full-time to working on the ranch. The

family has a cow/calf operation that raises registered Angus bulls and their farmland is comprised of irrigated alfalfa and grassland, and custom hay throughout the summer.

Tabbi echoed the same thoughts as Samantha, she said she found benefit in networking with women in the industry and sharing ideas with others. She plans to recruit more women from her area to attend next year. Tabbi also stated she enjoyed a session called "It Costs How Much?" as it made her think about the economics and breaking down each part of the operation using a cost analysis to determine what is actually making a profit on the ranch.



Seevers putting out a fresh bale of hay.

BSB not only works to empower our family of employees, but also our customers through training and education, as a constant way to contribute to our communities. We also recognize the importance of the women in the ag industry from keeping the books, running the equipment, and nurturing not only the rural lifestyle, but the goals and dreams they have set for the family. We look forward to building relationship and finding ways to help our customers achieve financial success.

-Mollie Schoenholz, Assistant Marketing Director