

BRUNING STATE BANK

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A Branch of Bruning State Bank • Broken Bow, NE

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"YOUR COUNTRY BANK"



The Good Ol' Days, When Times Were Bad...

That's quite a contradiction above, but really, doesn't life and our activities contradict themselves? I think if you talk to the older generation (myself included), you will find that the above title isn't all that far off-base. It seems that when we have a problem or things turn bad, we always reflect on the past and want to remember the positive things in life.

As kids, the older generation never had a lot. Christmas was not much to anticipate – maybe a sack of candy at church – but I bet you remember the good dinner and the friends who assembled with families for card games and stories told by the old folks, along with homemade ice cream. Well, there were good things that happened when times were bad. The hard workers and those who saved were rewarded when times improved; not everyone survived then. But what about now? Can we identify what good times are?

"Some people can't stand prosperity" is an old saying my Dad had. Well, if hard times build character, work ethic, and family values, does the reverse happen in good times and dilute those values?

Look at the situation in Greece and other countries where citizens demanded everything (and got it!) from the government. "Be careful what you wish for; you may get it." Their countries are broke and the people are protesting; there is no possible way for them to lift themselves up.

Let's look at the good ol' USA. We are truly blessed in rural America, in Nebraska especially – good crops AND high prices over the last four to five years. What a contrast to the 30s when crop yields were as bad as the prices! Such a difference!

This is not intended to be a sermon; young people get tired of our preaching doom and gloom. This is intended to acknowledge that, yes, we have it good in the agricultural community right now. So (here is the sermon) cherish the good times, but prepare for some disappointment. I hope this generation can just enjoy the good now, rather than have to remember the good times if things turn bad, as we old-timers do. And while you're enjoying the good times, put something aside for the future. I have heard that 73% of the people who won the lottery lost it in five years. I hope we can avoid having to endure that kind of "hit"!

*Frank L. Bruning – Banker Frank
Chairman of the Board*

"Luck is a dividend of sweat. The more you sweat, the luckier you get." - Ray Kroc

Gifting Ag Commodities...

Most would have to admit that the fall harvest was a safe and successful one, with dry weather, low crop moisture, and mostly bountiful yields. As other areas of the country are experiencing floods or severe drought, we have been blessed with our yields, prices, and favorable weather.

With today's high prices and a positive outlook for grain and cattle markets, many farmers and ranchers may want to consider using grain or livestock to make year-end charitable gifts. This may be a way to minimize their tax liability while making gifts to their favorite charity, be it a church, local hospital foundation, or their community's foundation. When an agricultural producer transfers legal ownership of the commodity to a charity before it is sold, the producer will not have taxable income from the sale, thus minimizing taxes. Tax savings may be realized on federal income tax, state income tax and self-employment tax, depending on the producer's specific circumstances.

One option to consider is using a gift of grain or livestock to fund a Charitable Remainder Trust, which will provide a lifetime income. By using a Charitable Remainder Trust, the producer will avoid taxable income from the sale today and receive a stream of income for their lifetime while making a future gift to their favorite charity. The people in our trust department can explain the benefits of this type of trust to you in more detail.

Producers should check with their accountants to determine whether a contribution of grain or livestock is appropriate for their tax situation. They should then notify the charity in advance of making a gift of grain or livestock, as there are specific steps that need to be followed to obtain the desired tax treatment.

Sharing your harvest successes with your church or your favorite charity or foundation is a way to reinvest in your community and its future.

*Fred D. Bruning –
President*

"Even if it's a little thing, do something for those who have need of help, something for which you get no pay but the privilege of doing it." – Albert Schweitzer

The 2012 Farm Bill...

Many are wondering what changes the 2012 Farm Bill will bring about. Will crop insurance change? Will direct payments completely go away? What about a safety net "farm program"?

I recently attended a Crop Insurance and Risk Management seminar in Salina, KS this past November, and one thing was clear—crop insurance is a major topic when it comes to the 2012 Farm Bill. They reported that at Farm Bill hearings, crop insurance was talked about over and over. It was also strongly voiced that farms are best positioned to absorb cuts now as any time in recent history.

As far as the current Federal Crop Insurance program, there are proposals and pilot programs, some to take place beginning in 2012, which should help enhance the program. One such pilot is referred to as the "Trend-adjusted yield option". With the selection of this option, producers will have their actual yields replaced by trend-adjusted yields to reflect long term increases in the county's historical yield. This pilot will be offered on corn and soybeans in most Nebraska and Kansas Counties. There are a lot of details to this option, but we would be happy to work through the calculations with you. We also will be able to provide more details about Federal Crop Insurance after the first of the year.

Regarding a safety net farm program, there are many proposals on the table for the 2012 Farm Bill. Some of these proposals would maintain crop insurance in its current form, while others would enhance crop insurance and would take very little administration on the part of FSA. One farm program proposal in particular has received a lot of attention: the Aggregate Risk and Revenue Management Act of 2011 (ARRM). The sponsors of this bill are Senators Brown (D-OH), Thune (R-SD), Durbin (D-IL), and Lugar (R-IN). This program would eliminate direct and counter-cyclical payments, replace ACRE, replace or eliminate SURE and utilize readily-available data to simplify program administration. The coverage is similar to ACRE but uses district yields rather than state yields. Coverage is by single crop and covers all program crops. It pays on 85% of the planted acres rather than base acres. It would be similar to a 15% copay in insurance. ARRM has a \$65,000 payment limit.

Many items are still up in the air for the 2012 Farm Bill. In a recent interview, Tom Vilsack, U.S. Secretary of Agriculture, was encouraging feedback from young farmers in particular on the potential changes in the upcoming Farm Bill. "When you understand and appreciate that the average age of the farmer is somewhere in the neighborhood of 57 years of age, and 30 percent of our farmers are over the age of 65, you realize that there has to be a generation of folks coming into play here that will take those opportunities. This Farm Bill is really about shaping the kind of agricultural opportunities they are going to have. They actually have more of a stake in this Farm Bill than somebody who has been farming for 30 or 40 years," he said. In my opinion, if we can leverage and enhance the crop insurance program, coupled with a safety net that pays when it needs to, this would be good for producers and taxpayers alike.

• Just as a reminder, we will have our annual crop insurance meeting in February, watch for more details in our next newsletter.

*Jeff Hammer –
VP, Loan Officer, Insurance Agent
Young Bankers of BSB*

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Added Value...

We see the phrase "added value" being thrown around a lot. It is a term that sounds good, but truly adding value means doing something to make the product or service you are offering better, or to provide more benefit.

Banking is mostly a service-relationship business. After all, money is a commodity – it all looks the same and it all spends the same. To set yourself apart as a bank, you have to do something extra or offer more benefit to the customer. As a banking customer, you have many options on who you do business with.

Not everyone has the same needs, so what is important to one customer may not be as important to another customer. For example, one customer may have a small business and need a loan to pay for operating expenses, as well as a loan to buy equipment for the business. This customer would want to bank with someone who is familiar with their company, has good business knowledge to give them advice, and is genuinely interested in their business success. The next customer may want a home loan, a checking account, and a savings account. This customer may not see the need for having someone with business knowledge to help them, but they, too, expect quality competitive products delivered in a timely manner. While their needs are different, both customers need someone who can "add value" to their banking relationship.

There are many places you can go that offer a wide variety of services; however, finding one that can truly "add value" is something else. At Bruning State Bank, our mission is to help our customers to "Build and Maintain Wealth." To do that, we take an interest in the well-being of our customers and truly care about their financial success.

I'm not saying we are the only bank that can add value, but there are a lot of lending companies and especially large banks that don't. Sure, they have competitive prices, but are they truly interested in finding the solutions that are best for your situation and helping you grow your wealth? As Frank Bruning says, "If you live in a small town, you have to give people a reason to want to do business with you."

I remember Fred Bruning having several meetings with newly-widowed women who needed help working through what they were going to do with the family farm now that their husband was gone. This was done at no cost to the customer, as the Bruning family views it to be their obligation to a long-time, loyal customer. Do you think a big bank or a large lending institution would be willing to do this, or if they would, at no charge?

With all this said, I hope you will consider us when you have the need for financial services. We would welcome the opportunity to add value to your banking.

*Darrell Raum –
Senior Credit Supervisor*

**The cut-off time for any banking
business to be transacted and counted for
2011 is Friday, December 30th at 2:30 p.m.
Thank you for your business this past year.**

Give the Gift of Higher Education...

Birthdays, Christmas, Valentine's Day, and Easter – it seems our society has created no end of occasions to buy gifts, toys and gizmos for our children and grandchildren. While these are fun ways to show your love for a child, there is another opportunity that allows you to give a gift that lasts a lifetime.

The opportunity to make contributions to a child's or grandchild's college savings account in lieu of a gift may be more appropriate today than ever before. The most recent numbers from the College Board show that the total cost of the 2008-2009 academic year at a public college increased about 6.4 percent over the previous year (4.9 percent for private colleges). Two-thirds of college graduates enter the workforce with student loan debt, averaging nearly \$20,000 – that's the equivalent of a 20 percent down payment on a \$100,000 starter home.

Saving for a child's education can be simple and affordable using a wide variety of investment tools. Contributions can be made to a single account from multiple family members, or separate accounts can be established by a parent, grandparent or other relative. Some contributions may have tax advantages for the person making them, so professional tax and investment advice is recommended.

We can help you explore the options for making the gift of education to a child you love. While starting early in the child's life means the advantage of years of compounding, late-stage saving strategies can also be useful. Call our office at 402-353-2555 for a no-obligation consultation on creating the most effective college savings plan for your child, grandchild, niece or nephew.

*Jerry A. Catlett –
CFO, Registered Representative**

Securities America and its representatives do not provide tax advice. The tax information provided is for general and educational purposes only, derived from sources believed to be accurate and not intended to provide tax advice. Consult with your tax advisor regarding your particular situation.

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Jerry Catlett and David Frook, Registered Representatives
Advisory Services offered through Securities America Advisors, Inc.
David Frook, Financial Planner
Bruning State Bank and the Securities America Companies are unaffiliated.

*May Lose Value, Not FDIC Insured, No Bank Guarantee

**Bruning State Bank Insurance Agency
invites you to the annual**



**Ohioa Holiday
Coffee & Cookies**

Thursday, December 15
9:30 a.m.

Register for Door Prizes!

(Combined with Monthly Birthday for December)

Lessons from the Porcupine...

With winter coming on, I was reminded of a story someone once told me about porcupines. This happened a long time ago, but it is still relevant today:

It was the coldest winter ever. Many animals died because of the cold. The porcupines, realizing the situation, decided to group together. They were covered and protected, but the quills of each wounded the closest companion. After awhile, they decided to distance themselves from one another, and they began to die, alone and frozen. They had to make a choice: either accept the quills of their companions or disappear from the earth. Wisely, they decided to go back to being together. They learned to live with the little wounds that were caused by their close relationships because the most important part was the heat that came from the others. They were able to survive.

The best relationship is not the one that brings together perfect people, but the one that forms when individuals learn to live with the imperfections and admire the good qualities of others. So the moral of the story is, "Learn to live together in spite of your differences."

Whether at home or work, this could also read, "Learn to respect everyone in spite of their differences." With age and maturity, a person realizes that a diversity of ideas can bring about better final decisions. Many times we think our original idea is the best, but after some discussion, we then realize the varying thoughts brought out another viewpoint that had not occurred to us. So when you "feel the quills" as I have discussed, be respectful. Conflicts can be abated through the use of good communication skills to talk through a comment that may have felt like a quill! Everyone can benefit from learning to work together.

*Dan Jelinek, Branch President –
Bank of Broken Bow,
A Branch of Bruning State Bank*



'Tis the Season for Giving

BSB has a tradition of giving toys to children in need during the holidays and offers you these opportunities to share as well!

- * In Bruning or Hebron, you may bring in new or "gently" used toys and place them under our Christmas tree to be donated to Blue Valley Community Action.
- * In Broken Bow, you may stop in to pick an Angel from the tree and purchase a gift, or you may make a monetary donation to the Children's Christmas Fund.
- * In Holdrege, you may bring in new toys and place them under our Christmas tree to be donated to Toys for Tots.

Where Are We???

If you've been to the Bruning State Bank Insurance Agency lately, then you've had to take a slightly different route to our "office"! Construction continues on the west side of the bank, which includes some additional offices for the insurance agency. Since this construction project required that we move out of our offices, we are temporarily located in the north board room. So, instead of entering on the west side of the building, please enter the front (south) side of the Bank and walk through the maze. We are all tucked nicely into the board room and business continues as usual.

But... does it really matter "WHERE" we are?

The Bruning State Bank Insurance Agency is an Independent Insurance Agency with the ability to write coverage with many different insurance companies. With access to multiple companies, we put you, our customer, first! We are able to provide you with several options while finding the best coverage for your insurance dollar.

Our agents are licensed to sell many types of insurance. We can provide all types of Property & Casualty coverage, both personal and commercial. We can also write your multi-peril crop insurance, crop-hail, pasture-rangeland-forage, and live-stock insurance. But that's not all! We also write health, dental, prescription drug, Medicare supplement, long-term care, and disability insurance. Plus, we can help with coverage in both Nebraska and Kansas!

Fred Kobza-Agent (NE & KS)

Property & Casualty Insurance
Crop Insurance

Life & Health Insurance

Kathy Roberts-Agent (KS & NE)

Property & Casualty Insurance
Crop Insurance

Life & Health Insurance

Brian Hulse-Agent (NE)

Property & Casualty Insurance
Crop Insurance

Kristen Monteforte

Office Manager / Customer Service
Bookkeeper

Fred and Kathy both have 20+ years of experience in insurance, and Kristen has over seven years of customer service experience with our insurance agency. New to the agency this year is Brian; he is quickly learning the insurance business and has over 20 years of experience in sales and customer service. Our staff is experienced and professional and can help you with all of your insurance needs!

So... it's not WHERE we are, but WHO we are and the service we can provide!!!

GREAT SERVICE – GREAT PRODUCTS – GREAT PEOPLE

Merry Christmas and Happy New Year to everyone!

*Fred Kobza, Kathy Roberts, Brian Hulse,
Kristen Monteforte –
Insurance Agency**

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Thank You...

When the plans for the new Bank building in Holdrege were in the developmental stages, features and structures were being cut and added almost daily until the final product came to fruition. There was one structure that was never in question and that was the flag pole. Every day, "Old Glory" flies high on the Bruning State Bank property in tribute to those who have sacrificed so much so that we may live our lives without fear and enjoy the many freedoms our great country offers.

November 11 was Veterans Day. For some, it is a sad day of remembrance of fallen friends and family who have made the ultimate sacrifice; for others, it is just another reminder that their loved ones are still serving in harm's way. For everyone else, Veterans Day should be a day to do one thing – say "Thank You." It should be a day to show our appreciation to those who have served or are currently serving in all branches of our Armed Forces.

As Christmas approaches and we think of the military families who may be apart for the holidays, we are especially reminded of the everyday sacrifices they make. We here at Bruning State Bank gratefully say "Thank You" to those serving, to those who have served, and to the families whose loved ones made the ultimate sacrifice defending this great nation.

Thank You!

*Luke Thorell – Personal Banker
Holdrege Branch*

Howdy, Buckaroos!

Giving just makes you feel good inside, doesn't it? And what better time to give than at Christmas! Sometimes, though, gifts can cost a lot of money. So I thought I would share some fun gift ideas you can make yourself (or with just a little help from mom or dad) and won't cost much!

Decorate a clay flower pot with paint, glitter, ribbon, or whatever you have around the house. Fill it with dirt and add a plant.

Make a bead wreath ornament by stringing colorful beads on a wire. Shape it into a circle and add ribbon for a bow!

Buy some foam frames at a craft store. Decorate them with beads, glitter glue, foam shapes, buttons, etc. – use your imagination! Don't forget to add a special picture.

Food! Who doesn't like food! Here's an easy cookie for you to make: Spread some peanut butter between two Ritz crackers. Dip in melted chocolate almond bark (mom or dad can help with this). Let harden on some wax paper. Yum!

Remember, keep saving!

Until next time,
Buck



News About Your ATM Card...

For those of you who have a Bruning State Bank ATM Card (a gray card), a change will soon be coming. If you have a Visa Check Card (a dark blue card), this change will not affect you.

With your ATM card, you are currently able to withdraw funds at ATMs and make purchases at point of sale (POS) merchants. As part of the recently passed Durbin Amendment within the Dodd-Frank Financial Act, we are now required to restrict our ATM Cards to ATM use only. We apologize for this change, but we must do so to comply with the new law. This change will be effective February 1, 2012.

We don't want to limit your payment options, so please feel free to contact customer service personnel at any of our locations to ask about a Visa Check Card instead. Those of you with a checking account may qualify for a Visa Check Card which can be used at ATMs as well as to make purchases anywhere a Visa card is accepted.

As mentioned above, there will be no changes for Visa Check Cards (the blue cards). They will continue to function as normal. The standard daily withdrawal limit is \$250 and the daily purchase limit is \$1,000. These limits can be adjusted for special circumstances with a bank officer's approval.

Many of you have both types of cards. We would encourage you to use your Visa Check Card (the blue one) and bring in your ATM Card (the gray one) to be destroyed. This would reduce your risk if your billfold or purse were lost or stolen. As always, it is important to keep a close watch on your withdrawals and purchases and reconcile your statements to make sure there is no fraudulent activity on your accounts.

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The bookkeeping department would like to thank our local customers for being patient while our drive-up window is closed. We are excited to have a new bookkeeping area, but we miss seeing our drive-up customers and hope you will not forget about us when we eventually reopen the drive-up window and the night depository.

*Pam, Janice, Carm and Anna –
Bookkeeping Department*

Just in time for Christmas shopping...



An ATM Locator to help you find surcharge-free ATMs anywhere in Nebraska!

<http://www.netseft.com/networks%2Datm%2Dlocator/>

The link is also available from

www.bruningbank.com/contact/atm_locations.htm.

The ATMs in this search feature do not have surcharge fees, but Bruning State Bank may still charge foreign usage fees depending upon your account type and monthly usage.

MPCI-Hail-LRP/LGM-PRF...And More!

2011 is just about gone and the New Year will be here before we know it! Where does the time go? Fall harvest is just about complete and the wheat has been planted for next year. The fall "rush" is just about over. So...we would like to mention a couple of things that you can think about while you aren't "rushing" around with harvest and planting.

Multi-Peril Crop Insurance (MPCI):

- Now would be a good time to organize your scale tickets, bin measurements, field records, etc. and report the yields on corn, milo, and soybeans. Any losses need to be reported right away.
- The RA Harvest Market Prices have been released and you could have a multi-peril loss on your soybeans even if your yield was above your bushel guarantee. Please bring your yield information in to our office so we can determine if there is a loss.

Hail Insurance:

- Does your hail insurance coverage expire on December 31? If so, you would NOT have coverage on your crops if we had a hailstorm before you applied for coverage next year. We offer a "continuous" hail insurance policy that provides coverage in the event we have a hailstorm before you have had a chance to report your acres for 2012. A continuous policy would provide the requested dollar-per-acre coverage and the actual acres would just need to be revised as soon as planting was completed. And the best part is...the continuous feature is free! There is NO additional charge to carry hail insurance with the continuous coverage.
- Did you know that hail insurance also provides fire coverage up to your policy limit? Hail insurance provides coverage for an accidental fire that causes damage to your crops while standing in the field or stored in your bins! MPCI provides coverage for fire, but only if the fire is due to natural causes, such as lightning. Most farm insurance policies do not provide fire coverage for your crops while they are "standing in your field." So, hail insurance may be very important!

Please feel free to call or stop by to talk to us about your crop insurance coverage. We would like to review what is available and help protect you year-round. We can also help you with coverage on your livestock including a Livestock Risk Protection (LRP) policy or a Livestock Gross Margin (LGM) policy. Pasture, Rangeland, and Forage (PRF) coverage is also available.

We have enjoyed working with everyone in 2011 and look forward to working with you in 2012! HAPPY HOLIDAYS!

*Jeff, Kathy, Craig, Shari,
Janet, Ryne, Fred K. & Brian –
Crop Insurance Agents**

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Technology Update...

"Ford, Chevy or Dodge?" Few questions elicit such a passionate response as this one. Except maybe, "Droid, iPhone or Blackberry?" As more and more people upgrade to smartphones, they usually become very loyal to their chosen phone OS (operating system).

With the explosive growth of Apple's iPhones and Google's Android-powered phones and the recent nationwide outage of Blackberry service, the so-called "Smartphone Cold War" has been narrowed down to two players. Blackberry investors are bailing and many Blackberry users are less than enthusiastic about their speed and availability of apps. To be fair, Blackberry remains the most secure of the three and the most widely used in business and government, but iPhones and Droids are making security improvements and offer oh-so-many more fun and useful apps.

What does this smartphone battle have to do with your finances? The marketing slogan, "There's An App for That," pretty much sums it up – smartphone apps are available for almost any function you can imagine, financial or otherwise. Need to find the closest ATM to where you are? Yep, there's an app for that. Deposit a check or transfer money? Snap a photo of an accident for an insurance claim? Chart investments and make trades? Find coupons and discounts when and where you need them? All of this can be done from the same small gadget you use to call your mom.

As a sign of our society's growing dependence on smartphones, I recently heard a statistic that the majority of people would notice their cell phone was missing before they would notice their wallet or purse was missing. This indicates that phones are nearly as important (or more so!) to an individual as their wallet, which leads to the holy grail of mobile banking: the mobile phone wallet. Various strategies are being developed that allow you to use your phone to make payments either by waving your phone in front of a point-of-sale device or touching a sticker on your phone to a reader device.

Naturally, the more you rely on your phone, the more important it is to keep it secure. Use a PIN and/or keylock to prevent a thief from accessing your data, make sure you back up your data on a regular basis, and consider insuring your phone, either through your carrier or your homeowner's insurance provider. Just like on your PC, install all updates for your phone and only download apps from trusted sources.

While our mobile banking features are still in the development stage, we want you to know they are on our radar and in our strategic plan. We are excited to offer you new tools for managing your finances, yet it will still be our culture to build relationships through personal interaction. You are always welcome to stop in to do business, ask questions, or just visit!

Tech Term of the Month: App. Short for "application," an app is a software program for a smartphone, tablet computer, or other mobile electronic device. App was named the Word of the Year for 2010 by the American Dialect Society, and it is estimated there are at least 350,000 apps to choose from, depending on whether you use a Droid, iPhone or Blackberry, of course.

By the way, watch for our facebook poll to vote and let us know your favorite smartphone!

*Corey Swartzendruber, Janet Germer
& Angela Kuhlmann*

Good Fences Make Good Neighbors...

In 1914, poet Robert Frost wrote, "Good Fences Make Good Neighbors". In Nebraska that holds true today whether we live on an acreage or large ranch. Keeping livestock off other's property is just part of being a good neighbor and keeping fences in good repair can help build good relationships with neighbors.

For many years Nebraska was a fence-in state, in which livestock owners are liable for any damages caused by trespassing livestock. This trespass liability created an obligation on the part of the livestock owners to restrain the animals, but not a specific requirement the animals be fenced in.

The 2010 Unicameral revised Nebraska's division fence statute by enacting Legislative Bill (LB) 667. The primary change is the cost of a wire division fence is split 50-50 in all cases, except where neighbors have agreed differently.

Under LB 667, the cost for constructing and maintaining division fences are divided 50-50 even if only one landowner owns livestock. If a landowner wants to build a division fence or repair an existing fence he or she must give written notice to the neighbor. If the neighbor does not agree, the landowner files a suit in county court. If the parties agree to negotiate the cost and work, the judge may refer the case to mediation. Otherwise, it goes to trial. LB 667 does specify that barb wire fence is the default division fence unless both landowners agree to a different type of fence.

Once landowners realize they will have to pay 50% of the new division fence, most landowners will pay their share or else build their half of the fence as per the "right hand" rule simplifying fence maintenance disputes.

In addition to maintaining the fence itself, each landowner is responsible for the removal or trimming of trees or shrubs within or encroaching upon the fence line. If a neighbor is not maintaining his half of the fence, the other landowner can notify the neighbor of the need for repair. If the neighbor does not agree, then the two parties may go to court.

As you can see, building and maintaining good fences is just one of the many responsibilities that come with owning livestock and living in the country.

* Source: Steve Tonn, UNL Extension Educator

*Craig Pope –
Hebron Branch President*

All government reporting forms (1099-INT, 1099-R, 1098, etc.) will be mailed to our customers by January 15th. Please watch your mail so that they are not destroyed inadvertently.

It's Great to Be Here!

We are settling in to our new surroundings. I can't believe it's already been four months since we moved to Nebraska. We've enjoyed the beautiful fall weather and the sights, sounds and smells in the air that make up harvest. It sure is nice to be out of the city.

This summer our older girls discovered one of the wonderful things about small town life – they can get on their bikes and ride all over town with their friends and go to the pool and the store by themselves! Freedom! We were afraid to let them out of our neighborhood in the city.

Sophia and Elise (ages 12 and 10) love their new school and are doing well and making friends. Annika, our 4-year-old, loves her preschool and all things social. Katrina (19 months) just loves life – you know, like science experiments that involve dunking dolls in the toilet and creative arts like coloring herself with markers. Jolene is less than amused and is questioning her stay-at-home mom career. I think Jolene would dispute the comment that having children later in life “keeps you young.”

I will say that the Cornhuskers were less than hospitable towards my Michigan State Spartans football team (yes, I'm an MSU alum). My wife is a Husker grad, as are all her siblings. I knew I was in trouble when my mother-in-law, Terry Olson, called me the night before the game to remind me to wear red! Memorial Stadium is a great place to watch a football game on a beautiful fall day and the fans were very gracious to me – green and all. Marrying into a Husker family, I've become a Husker fan. So I'll cheer for the Red & White for all games... except when they play the Green & White once a year. (It's OK if you give me hard time – I enjoy the rivalry.)

We've enjoyed attending two family weddings that didn't involve eight hour drives and short stays. We especially enjoyed the wedding of my sister-in-law, Elena (Olson) Skillett. The ceremony was just down the road in Hebron, and the reception was in Geneva, where we live. I actually walked home! We had fun hosting family and friends for breakfast and gift opening the next day.

What's been most interesting to me is that Jolene and I both feel more at home after four months in Nebraska than we did in Denver after sixteen years. It's not that we didn't enjoy the beauty of the mountains, or the great friends we made or our church and school. But at heart, we are Midwesterners and glad to be back, humidity and all (someone remind me about that next July).

With all the new things in my life, one thing that hasn't changed is our commitment to provide independent and comprehensive financial advisory services to assist our clients in building and maintaining wealth. My job as your Financial Planner is to review your accounts with you and analyze the asset allocation and diversification of your equities, fixed income securities, mutual funds and life insurance companies to be sure you are on track to meet your goals, rebalance and make changes as necessary.

Many of you may not have looked at your finances in a comprehensive way yet. Many of you are still investing in a transactional method – in “silos” – collecting various financial products without having an overall plan. I can help you take a different approach. Rather than being “product-centered,” I take a “client-centered” strategic focus. First and foremost, it's important to understand what your goals are. Together we can develop a plan to better

assist you in meeting your goals. Then, after analyzing the financial products you currently own, we can strategize on how they fit and what financial products are suitable for you and how they are allocated for optimal diversification and tax efficiency.

I'm looking forward to the opportunity to assist you in creating an overall financial strategy – a blueprint if you will – to assist you to build and maintain wealth, and move forward towards your financial goals. I've enjoyed getting to know many of you and look forward to meeting many more.

Thank you for making me feel at home.

*David Frook –
Financial Planner**

Securities offered through Securities America, Inc. Member FINRA/SIPC.
David Frook, Registered Representatives
Advisory Services offered through Securities America Advisors, Inc.
David Frook, Financial Planner
Bruning State Bank and the Securities America Companies are unaffiliated.

*May Lose Value, Not FDIC Insured, No Bank Guarantee

As many banks increase fees on their debit cards and impose new restrictions on their free checking, we want you to know that we have no plans at this time to significantly change our fee schedule. Even though Bruning State Bank is subject to the same new federal regulations as all other banks, we value our loyal relationships with you and want to continue providing you the best financial products at a reasonable cost.

Confidence in the banking industry has fallen since the financial crisis, but we strive to maintain your confidence and respect in our institution. Fees help us cover our cost of doing business, but excessive fees won't help you to "Build and Maintain Wealth" which is still our mission after 120 years in banking!



Here Comes Santa Claus!

Santa will be at the Bank in Bruning on Saturday, Dec. 3 from 8:30-10:00 a.m. for pictures!

**BRUNING
STATE
BANK**

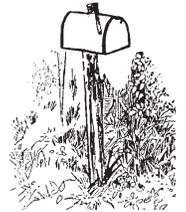
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YOUR COUNTRY BANK



Bruning

Friday, December 9
8:30 am – 4:30 pm

Hebron

Friday, December 9
8:30 am – 4:30 pm



*In warm appreciation of our relationship
with you, we extend our Best Wishes for a
happy Holiday Season and a New
Year filled with Peace, Joy & Prosperity.*

*We invite you to join us for
Apple Cider & Cookies!*

Broken Bow

Thursday, December 8
8:30 am – 4:00 pm

Holdrege

Friday, December 9
9:00 am – 3:00 pm