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"YOUR COUNTRY BANK"



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Great People I Have Known...

It's easy for us sometimes to look around to see what we have done or not done in life. It is hard for us to realize that we are not self-made men and women. We are who we are because of whom we are associated with in life. Even at an early age, there are people who impact us.

Where are those great people? I can testify they are right here in our communities, and sometimes in the schools and the service.

Many people have helped me to grow in my life. Coming out of the Depression, people were humble and being helpful to others was a given. Looking back, our seniors had only one choice of how to live. There was only one way to do business, no gray area. Business was right or wrong. I found this to be true when I started in the bank in 1964. So my generation was fortunate to have these great people.

Prosperity sometimes leads to the temptation to cut corners, and that clear-cut difference between right and wrong fades into the gray area. Those in leadership positions who stray from the path are poor examples to this generation. If there are flaws in this generation's values, it comes from the generation ahead of them who did not show integrity, honesty, and leadership.

Someone suggested that giving young people a chance was a mistake, that they are not motivated. Why aren't they? Maybe they have not been around those people who are movers and shakers. Our generation needs to talk to these kids and show them what improvement means and how it can be accomplished.

Now, let's talk about examples. Last month, we lost a treasured member of our Bank family, Mabel Hogeland. For over 20 years, Mabel was our "Director of First Impressions" – answering our phone, greeting everyone who came through our front door, and coordinating our newsletter. I would also call her our "Director of Lasting Impressions" because you could not have worked here without benefitting from her positive attitude. She was a loving, caring person, and we are all better for knowing her. She was truly one of the "Great People" that I and others are fortunate to have known.

Banker Frank

Frank L. Bruning – Chairman of the Board

A Woman's Place Is...

Two trusted family estate planning advisors, Dr. Ron Hanson (UNL Professor from Lincoln, NE) and Dave Specht (Founder & President of Advising Generations from Connell, WA), have both commented on how important women are in family decision-making processes from day to day and in succession planning for future generations.

Dave calls women the "mothers-business partners-mediators-voices of reason-talent developers-bookkeepers-organizers" who, because of their involvement, have the opportunity to influence generational transitions in a major way.

Dr. Hanson says sometimes it is not Grandpa or Dad, but their spouse who decides how the farm gets split up. There may be a favorite grandson or son in their eyes who might not be the same family member Grandpa or Dad had picked out.

As mothers, they have a chance to mold and shape their children's thought processes, values, and feelings about the family farm. Sherry Vinton, a rancher's wife from Whitman, NE, says, "A mother is genetically and physically hardwired to do everything to help the next generation succeed. I would argue that no other person is as emotionally or as physically invested in the next generation's success as a mother."

Women can have a giant influence on their husbands, sons, and daughters. A mom knows the strengths and weaknesses of her family members and teaches them how to communicate with each other. She is also sometimes the daughter-in-law of the family farm or business, and can be the "powder keg," as Dr. Hanson calls it. Or she can be the mediator and calming influence during business and family discussions.

Based on his years of experience in consulting, Dave says women play a significant role in family farm continuity. If you are a woman and part of a farm or ranch family or business, embrace the power and influence you have. Take a positive leadership role in getting the conversation started. Don't underestimate the power and influence that a woman has in this critical process of succession planning!

Fred D. Bruning – President

*"The hand that rocks the cradle is the hand that rules the world."
– From a poem by William Ross Wallace*

What if Agriculture's Good Times Are Over?

We've been on a pretty good roll for the past five or six years in agriculture. For those fortunate enough to be involved in cash grain, it has never been better. Many farming operations have tripled their net worth. This increase in wealth has allowed them to expand their operations' land base, update their machinery line, and/or pay down their debt.

Most people likely believe the prosperity of the past few years cannot go on forever. But knowing this is one thing; preparing for leaner times is another. Considering the consequences of tougher times is not something any of us like to think about, but we must. We must not only think about it; we must prepare for it. Being prepared will soften the blow when the bottom drops out of the grain market and we can no longer sell \$6.00 to \$7.00 corn.

The very thought of \$4.00 corn may scare some of you (or maybe all of you) and it should. It is very likely we will see a \$4.00 or lower corn price in the next several years. If I were a grain farmer, I would be looking hard at my cash flow to see what the consequences would be on my net profit if I have to sell corn at \$4.00. If the cash flow shows a loss, then perhaps I should start thinking about how I could position my operation to at least break even. What expenses could I cut to get back in a positive cash flow position?

Another thought – be proactive in marketing the 2013 grain crop. As I write this, corn can still be hedged for over \$5.00. Where I came from, \$5.00 is more than \$4.00. Perhaps the corn market is going to stay strong this year and selling for \$5.00 is not the thing to do. But what if you hedged part of your corn crop, and \$5.00 was the cheapest corn you sold all year? Well, then, you are probably going to have a pretty good year.

I know this all sounds very negative, but you need to have this kind of mindset to keep from being blindsided with a big loss. Having "stress" in your cash flow will make your operation more efficient in the long run, if you are willing to take the painful steps necessary to make needed adjustments. Those who are not willing to make changes will start giving up the progress they have made, and may even risk having to stop farming down the road.

There's an old saying in business that I think is appropriate for where we are today: "Continue to hope for the best, but be wise by always preparing for the worst."

*Darrell Raum –
Credit Supervisor,
Senior Vice President*

Storm Warning!

We interrupt your regularly scheduled planting season to bring you this STORM WARNING! There may not be storm clouds gathering in the skies just yet, but they are on their way. Do you have sufficient coverage to protect your income if your crops get hailed out? Don't wait until after a hail storm hits – get your hail coverage started today! The hail premiums are the same whether you start your coverage in April or if you wait to start your policy in July or August – so don't wait until the storm warnings are issued and the storm cloud is overhead.

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. It provides coverage for windstorm, collision, overturn, and collapse of bridges, docks, and culverts while the grain is in transit. Grain storage protection is also included, with no deductible, as long as your policy is in force. We can also offer continuous hail insurance that will cover your crops before you have had time to report your acres. The continuous coverage also extends your grain storage coverage and is provided at NO EXTRA CHARGE.

"Green Snap" coverage can be added to your hail insurance policy on corn only. "Green Snap" is defined as: evering at a joint of the corn stalk (above the braceroots/below the ear) from a windstorm, which will prevent the harvesting of the ears by mechanical equipment. "Green Snap" coverage ends at midnight on September 15th.

Let us help protect your income – stop by 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.

*Jeff, Kathy, Brian, Craig, Shari,
Janet and Ryne -
Crop Insurance Agents*

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Too Much Information...

"I really didn't need to know THAT." We all have those friends on Facebook whose status updates provide WAY too many details. And you might think to yourself that you would never share such private information. But consider these numbers...

- 68% of people with public social media profiles share their birthday. (And 43% share the year!)
- 63% share their high school.
- 30% share their phone number.
- 12% share their pet name.

What does this have to do with your finances? Remember those pesky security questions that verify your identity for Online Banking? Yep, you might be giving away the answers to those questions, like your mother's maiden name, on your social media profiles.

Do you ever post messages about leaving on vacation? If you also share your home address, you might as well just send out invitations to the burglars!

And have you ever been tagged in not-so-appropriate weekend photos? Sharing too much information can actually put your job in jeopardy, and 79% of employers now look at a candidate's online presence before making a hiring decision.

Twitter, Pinterest, Instagram, Tumblr, LinkedIn... it's hard to resist using social media these days, so here are just a few general security tips to keep in mind.

1. Use unique passwords. Always use a different password for social media accounts. That way, if someone hacks your account, they won't also be able to access all of your other accounts, such as Online Banking.
2. Think twice before granting access. Every time you grant access to apps, plug-ins, games, or add-ons, you're sharing personal information with yet another third party. An increasing number of apps use geo-location so you're giving away your physical location too.
3. Strengthen your settings. Never assume that the default security and privacy settings are safe – nearly all social networking sites share some information with the public. Carefully review and customize your settings and watch for privacy changes.
4. Don't be click-happy. If you receive strange messages, unusual friend requests, or sketchy links, trust your instincts and don't click on them. Website links are still the most common way criminals and hackers trick people.

One final rule of thumb – when deciding whether a message or photo is appropriate to share, ask yourself if it's something that would be awkward on a billboard sign or a t-shirt. If yes, then spare your friends from TMI.

Tech Term of the Month: Phablet – a crossover between a smart-phone and a tablet. Also known as a "gigantophone." A mobile device with a screen size of 5 to 7 inches designed to combine the functionalities of both a phone and a tablet. Business News Daily predicts this will become a popular buzzword in 2013, as consumers decide on the optimum device size for their own needs. Phone, tablet, or phablet, BSB's mobile banking app is coming soon and will work on any size of mobile device!

*Corey Swartzendruber, Janet Germer,
Anna Sell, Angela Kuhlmann – IT*

Relationship Building...

On Saturday, March 9th, I was fortunate enough to attend a retirement event for Coach Tom Osborne. Many of you probably don't know that I played football for Coach Osborne in the early 1990's, thus my reason for attending the retirement event.

Looking back over the last 20 years since I played for Coach Osborne, it got me to thinking of all the relationships he built while he was at Nebraska; not only the bonds he had with his players and staff, but also the connections he had with fans and people of Nebraska. He built many relationships, as evidenced by the 1,800 people attending that night. I may have only been around Coach for four years while attending college, but we built a relationship that has lasted for 20-plus years.

At this retirement event, Coach Osborne had players there who were in their 60's as well as players who were in their 30's. I guarantee you that he had built meaningful relationships with every player who was represented there that night. Reflecting back on the evening and all the people there, I think of him as a guy who was willing to listen, give directions, give opinions, and lead while doing it all with high integrity.

As a banker, we must build relationships with our customers and to do that, we must be willing to provide service, listen, give our opinions, lead, and do all that with high integrity. I will never build as many connections and bonds as Coach Osborne has, but that isn't the point. The point is that it doesn't matter how many relationships you build; it's the quality of your relationships. Good relationships will reward one with a friendship that will last a lifetime.

*Jim Scott –
Branch Vice President,
Bank of Broken Bow*



**In Loving Memory
Mabel Hogeland
1948-2013**

Protecting Credit/Identity...

At some point, each of us will lose a loved one and face the many decisions that must be made at that emotional time. If you are appointed executor or personal representative of their estate, there are many more financial decisions to think about. One item that often gets overlooked is, "What happens to a deceased person's credit record and credit score when they die?"

Answer: An individual's credit accounts and files should be flagged with a "death indicator" to protect against misuse of the information, including fraud and identity theft. The names, birth dates, and social security numbers of the deceased are increasingly being used by identity thieves to open credit cards, apply for loans, etc.

The most direct way of flagging a credit file is for the executor of the deceased's estate to notify the three credit bureaus – Experian, TransUnion and Equifax – of the person's death. This prevents a FICO score from being created or a credit report from being pulled, thus preventing new credit from being issued in that person's name.

The most common way of flagging a credit file is via the Social Security Administration. The federal agency maintains a so-called death list that tracks the social security numbers of people whose deaths have been reported. "Once an individual's number pops up on that list, a death indicator will be triggered on the credit file," says Rod Griffin, Director of Public Education for the Experian credit bureau.

Another option for flagging a deceased person's credit file is for creditors to update their own files based on information they obtain from newspaper notices, public records, and court documents. Once a creditor flags an account, a death indicator will follow the next time the creditor updates the credit bureau.

A death indicator flag can be applied to a single account, such as a credit card or home loan, or to a file, which is a collection of accounts. Typically, a notification by a creditor would apply only to an account, but a notification by an executor or via the Social Security Administration list would attach to the entire file, according to Griffin.

Once a death indicator is attached to a file, any creditor who attempts to open a new account in that person's name will be informed that the individual has been reported as deceased. For record-keeping purposes and to verify that a file has been flagged, an executor can obtain a copy of a deceased person's credit report by writing to the credit bureau and enclosing a copy of the death certificate.

Griffin says it's not necessary but still a good idea for an executor to directly notify the credit bureaus of a death, because utilizing creditors or the Social Security Administration might take several weeks for that information to go through the system. The additional notifications mean extra paperwork and more fees to get copies of the death certificate, but that extra effort and cost is worthwhile. It is a lot easier to handle this paperwork than it is to wait and have to fix all of the problems created if identity theft occurs.

Craig Pope – Hebron Branch President

HSA - A Great Way to Save for Medical Expenses...

Health Savings Accounts (HSA) are still a safe and effective way to save for those medical expenses and emergencies. To be eligible, you have to be covered by a high-deductible health insurance plan, not yet enrolled in Medicare, and not eligible to be claimed as a dependent on another person's tax return.

Your contributions are tax-deductible and your balance can be carried forward year after year. This account can help you build tax-free savings that can be used to pay medical expenses in retirement.

If you are interested in learning more about this medical savings plan, stop in and we would be glad to assist you.

Customer Service

Health Care Tip: Washing your hands, using hand sanitizer, cleaning off your keyboard, purse and phone, not sharing drinks or toothbrushes, and not biting your nails are some preventive measures you can take to keep from getting sick!

Choices at Check-Out...

Cash, check, or charge? Your choice may now be influenced by a possible fee. As a result of a court settlement between retailers and the payments industry (Visa, Mastercard, etc.), retailers are now allowed to charge a fee if you pay by credit card instead of by cash, check, or debit card.

In the past, paying cash might have gotten you a discount, especially at gas stations, but retailers were not allowed to charge extra for credit card payments. As January 27, they now can, except in ten states where it is still illegal by state law: CA, CO, CT, FL, KS, ME, MA, NY, OK, and TX.

However, it so far appears that most retailers are not going to start charging these check-out fees. (Some businesses are starting to charge for very small purchases, such as for amounts less than \$5.) If they do charge a fee, the retailer must notify customers, typically via signage, and the fee will show up as a separate line item on the receipt. They can only charge a fee equal to what they pay to accept the card – typically 1.5% to 3.0%.

Since check acceptance is declining and carrying large amounts of cash isn't safe, remember that you can still use your debit card and not have to pay any check-out fees.

Operations

Never Before...

We are finishing up our annual farm renewals and our clients are getting their taxes done. Farmers are getting ready to plant shortly and the cow/calf operators are deep into calving. One thing becomes more evident as I get older – every year is different! I've been around for 58 years and when I was a youngster, I didn't think things changed much.

Actually, they didn't. Changes each year were minimal in electronics. (I think that is what we called it then because the word technology wasn't invented yet.) Today, changes are very rapid and always increasing. Will our brains keep up with all of this?

Never before have we had the luxuries that we enjoy today. Life is not as simple as it used to be, but we now have cell phones, iPads, and other mobile and wireless devices. These can connect us with loved ones or business associates in seconds and allow us to send messages across the world to another person. We can instantly send pictures or videos to family members. (I love to get these from my daughters.)

When you think about our trends today though, we have become too much of a materialistic society. I just finished reading The Generosity Factor. This is a book by Ken Blanchard who also wrote the book One Minute Manager. It's a great book and a fast read, if you get the chance. Wealth, status, and achievement are all too important to many Americans. This is not bad unless money drives your whole life and dominates your thinking while service to others becomes less important.

Never before has it been so necessary to turn from our goals of wealth, status, and achievement towards a life of generosity, service, and relationships. Generosity is not only giving at least 10% of your income but also 10% of your time. If you read The Generosity Factor, you may understand more what I mean.

We are blessed to live in our great country, but never before has our national debt been \$16.6 trillion (and counting). That is equal to every single American having a credit card bill of \$123,000. Solving this mess will hurt financially, but is necessary in order for our kids and grandkids to have the life that we have been able to enjoy up until now.

Never before has the life of kids been so hectic with sports and other activities. Never before have the demands on young parents been so high to have two incomes, yet keep up with their family's schedule.

Never before has it become more important to learn to relax! Find peacefulness in whatever spiritual experience is meaningful to you: play golf, fish, spend time with nature, listen to music, meditate, or pray. Being generous and reaching out to those in need, even in small ways, also helps improve our mental state.

Never before have I written a newsletter article as random as this one. Sorry, I think I am going to go relax now.

*John Boehler –
Holdrege Branch President*

Hey Kids,

Did you know that the 3rd week of April is National Coin Week? See if you know the answers to these trivia questions about coins!

1. The U.S. first started minting coins in 1792. What were they made of?
2. In 1836, they could make how many coins in a minute? They thought that was pretty fast!
3. When the Lincoln penny was introduced in 1909, what image appeared on the back?
4. In 1933, the U.S. stopped making what kind of coins?
5. How long does a circulating coin last? How long does a \$1 bill last?
6. What do you call a coin collector?



Now, go challenge your parents!
(The answers can be found on page 7.)

Until next time, keep saving!

less waste fast save money easy
convenient free efficient green secure safe
less clutter save time

e-statements

Sign up today!
1.800.403.5889

So What's a Trust and Do I Need One?

A trust is a legal device used to manage real or personal property, established by one person (grantor or settlor) for the benefit of another (beneficiary). The trust is managed by a trustee, the person responsible for administering the assets as dictated by the trust documents.

A living trust is a type of trust in which assets are placed while you are still living. Then, at your death, those assets will transfer to your heirs without going through what can be a time-consuming, public, and expensive probate court system. You can add to a living trust or revoke it entirely, any time you wish.

The biggest benefit of a living trust is that it avoids probate court, the costly process required when property is inherited from a will. The probate process can last as long as three years and take up to 10% of the estate's value. For this reason, it's common (and smart) to transfer into a living trust those assets that are expensive to probate, such as real estate and securities.

Say, for example, probate fees on a \$200,000 estate cost \$22,000. If the successor can't afford the fees, the entire estate, or portions of, might need to be liquidated. Probate fees are mandatory and are taken from the estate before any assets are distributed; a living trust is not subject to probate, unlike a will.

What are some other advantages of using a living trust instead of a will? A living trust allows you and your beneficiaries to:

- Avoid unnecessary delays and some administrative expenses.
- Avoid will contests and restrictions on bequests of property.
- Avoid publicity of probate matters.
- Save on taxes, in some situations.
- Continue uninterrupted management after incapacity.
- Continue uninterrupted income and more.

In addition to a Living Trust Agreement, your financial care plan should also include a Last Will and Testament and a Living Will. All three of these important documents work together to satisfy your various estate planning needs. The Living Trust Agreement allows your assets to transfer directly to your heirs without the time and expense of probate court. The Last Will and Testament covers property not in the Living Trust – without it, the court decides the outcome of those assets – and also allows you to designate who will be the guardian of any minor children. The Living Will allows you to dictate and express your wishes regarding whether or not to be kept on life support after a serious illness or accident.

Please contact the Bruning State Bank Trust Department or your attorney for more information. Our Trust Committee consists of Fred Bruning, Renee Dowdy, Janet Germer, Denny Stara, Frank Bruning, and Darlene Reinsch in Bruning, and Craig Pope in Hebron. In Broken Bow, you may contact Dan Jelinek or Kim Schipporeit, and in Holdrege, Luke Thorell would be happy to visit with you.

Trust Department

Surprise! Kids Are Expensive...

Okay, it's not really a surprise that raising kids these days is expensive (and the overall cost is skyrocketing). But I recently saw an interesting survey by LearnVest.com about the expenses that most surprised parents. These aren't necessarily the highest costs but the costs that a lot of parents just weren't expecting to be as much. So that you can be prepared, here they are:

Infancy (0-12 months): Diapers.

Toddler (12-36 months): Daycare.

Preschool (3-5 years): Education and Health Care.

Elementary (5-10 years): Extracurricular Activities and Health Care.

Middle School (10-13 years): Electronics and Food.

High School (13-17 years): Sports Teams.

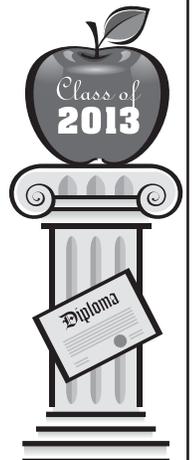
All of these are more reasons to boost your emergency savings and to consider how you can simplify your activities and decrease any wasteful spending. As your kids get older, encourage them to earn their own money with summer jobs and part-time work as a way to share in these costs and learn financial skills too.

In case you haven't seen the most recent statistics, the USDA estimates that the average cost to raise a child born in 2011 to age 17 is \$295,560 (with projected inflation). They are worth every penny though! And remember, the most meaningful experiences to kids aren't necessarily things you buy.

*Angela Kuhlmann –
Young Bankers of BSB*

Congratulations to Graduates...

There are so many "firsts" in our lives – first day of kindergarten, first day of college, first day on a new job, etc. Bruning State Bank is here to help make all your first steps a little easier! Whether you need a savings or checking account, debit card, loan, insurance, or investments, we can help. And with Online and Mobile Banking tools, you can always take us with you! Congratulations on your achievements and GOOD LUCK as you start your next "first."



Understanding “Sequestration”...

If you like political drama, you're in luck. It seems like just yesterday the news was filled with references to the fiscal cliff. Now, coming to theaters everywhere, is “sequestration.” Look for more political confrontation to unfold as sequestration gets under way.

What exactly is it? “Sequestration” refers to a series of automatic, across-the-board spending cuts to federal government agencies that are scheduled to take place in fiscal years 2013 through 2021. The cuts, totaling \$1.2 trillion, will be split evenly between defense and domestic discretionary spending. The cuts are effective March 1.

How did it come into being? Sequestration was created from the August 2011 standoff over the U.S. debt ceiling. In conjunction with agreeing to raise the debt ceiling (which allowed the U.S. Treasury to pay its monetary obligations and avoid a default), Congress imposed approximately \$2 trillion worth of spending cuts--\$1 trillion that was spelled out in the debt ceiling bill (the Budget Control Act of 2011) and another approximately \$1 trillion that would be implemented through sequestration--a broad, across-the-board series of default spending cuts that would take effect beginning in 2013.

The idea was that sequestration would be a measure of last resort, and that Congress could act to replace the sequestration cuts with an equal amount of alternate spending reductions. Indeed, the Budget Control Act of 2011 created a deficit reduction “supercommittee” that was charged with reaching consensus on additional budget cuts that would avoid sequestration. The supercommittee failed, paving the way for sequestration to take effect.

What's going to be cut? The automatic cuts became effective March 1, 2013. From 2013 through 2021, sequestration is scheduled to cut \$1.2 trillion from government agencies. More than \$500 billion is scheduled to be cut from the Defense Department and other national security agencies. The remaining cuts will affect a variety of domestic programs, including education, public safety, energy, national parks, food inspections, housing aid, transportation, and law enforcement. Social Security, Medicaid, and Medicare benefits are exempt from sequestration. Although cuts to Medicare provider payments are on the table, they can't exceed 2% of current payments.

In 2013, the cuts will total \$85 billion. The Congressional Budget Office estimates funds for defense spending (other than spending for military personnel) will be cut by about 8%, and nondefense spending subject to automatic reductions will be cut by between 5% and 6%. (Source: Congressional Budget Office, The Budget and Economic Outlook: Fiscal Years 2013 to 2023, February 2013)

You may have heard a great deal about what's going to happen as a result of the sequester, and much of it has likely been alarming. It's important to understand though, that the government will not be shutting down. In fact, while it's hard to know exactly how things will play out as the cuts are implemented, most individuals are probably not going to notice a significant, immediate effect. Federal agency employees and Defense Department civilian employees may be notified of possible furloughs, but those furloughs likely won't take effect for at least a month. Individual

agencies will also begin announcing and implementing other cost-saving measures.

Wait, there's more ... While it hasn't received the same level of attention as sequestration, there's another problem rapidly approaching--the government is running out of money again, unless Congress authorizes additional funding in late March or early April. Then a few months later, expect another debt ceiling debate. The federal government reached its \$16.394 trillion debt ceiling limit at the end of 2012. Congress subsequently suspended the debt ceiling limit until May 19, 2013, and although the U.S. Treasury has some ability to continue operations beyond that date, at some point the debt ceiling debate will need to be addressed.

Whether Congress addresses some or all of these issues over the coming weeks or months is anyone's guess. So stay tuned. And pass the popcorn.

--Prepared by Broadridge Investor Communication Solutions, Inc.

*David Froom –
Financial Planner*

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To All Ladies...

We invite you to stop in at
any Bruning State Bank
location on

Friday, May 10

to receive a flower in
honor of Mother's Day!



Kid's Trivia Answers:

1. Old silverware donated by Martha Washington.
2. 120 coins per minute; today, U.S. Mints make up to 80 million coins per day.
3. Wheat.
4. Gold.
5. 25 years; 18 months.
6. Numismatist.

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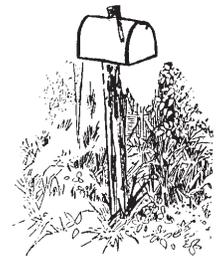
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Are Your "Toys" Insured?

The weather is getting warmer and it is time to spend some time outside and pull out all those "toys." You know what we're talking about: ATVs, golf carts, campers, jet skis, boats, motorcycles, etc. If you have one of these fun toys, be sure you contact your agent to verify that you have sufficient liability and physical damage coverage to protect your investment!

4-wheelers & ATV's: Physical damage coverage is NOT automatic on most farm and home insurance policies, and the liability coverage would be limited. Automatic liability coverage on farm and home policies provides liability coverage for only the premises listed on the policy. Automatic medical payments coverage on a farm policy is limited to hired help, and there is NO medical payments coverage provided on a home policy.

- On a farm policy – physical damage coverage and broader liability coverage can be scheduled, and medical payments coverage can be added for members of the household.

- On a home policy – physical damage and medical payments coverage is not offered.

- A separate recreational vehicle policy can be written and would provide physical damage coverage, liability coverage when the ATV is used at any location, and medical payments coverage for anyone injured.

Golf carts: Physical damage coverage is NOT automatic on farm and home insurance policies. Automatic liability coverage is limited to premises listed on the policy only, but does include liability coverage while golfing on a public golf course. Physical damage coverage can be added to a farm or home policy, or a separate recreational vehicle policy can be written which would include liability coverage at any location.

Campers and trailers (pull-type): Some farm and home insurance policies provide a limited amount of physical damage coverage (around \$1,000-\$1,500) on pull-type campers and trailers. Liability coverage usually follows the auto insurance for the vehicle used to pull the camper or trailer. Additional physical damage coverage can be added to some auto insurance policies, or a separate recreational vehicle policy can also be written.

Jet skis and boats: Some farm and home insurance policies automatically provide a limited amount of physical damage coverage (around \$1,000) for watercraft and their trailers. Liability coverage is included for inboard/outboard motors of less than 50 hp, outboard motors of less than 25 hp, and sailboats less than 26 feet in length. Physical damage coverage for the watercraft and trailer can be scheduled on a farm or home policy or on a separate watercraft policy.

Motorcycles, trail bikes, mopeds, scooters, etc: Physical damage coverage is NOT automatic on a home, farm, or auto insurance policy. A farm or home policy would provide on-premise liability coverage ONLY if the land motor vehicle were not licensed for road use. A separate recreational vehicle or motorcycle policy would need to be issued to provide physical damage coverage, liability coverage for vehicles licensed for road use, and off-premise liability coverage.

Remember that each insurance company has their own rules. Give us a call or stop by our office and allow us to review your current coverage. Then get out there! Enjoy the warmer weather, have fun, and be safe.

*Kathy Roberts, Brian Hulse &
Kristen Monteforte – Insurance Agency**

*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.