



BRUNING BANK

FALL 2020

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Maintaining Your Wellness

One of my favorite bank events is when Dr. David Kohl, professor emeritus at Virginia Tech, comes to Bruning and Holdrege to speak about the state of the agriculture economy. He is globally renowned for his ability to use past events and trends to make predictions for the future agriculture economy.

One of his articles has some pointers on how to deal with COVID-19 and the stress that follows. He provides some great suggestions and shares some time-tested advice on how to stay positive in the face of so many challenges.

"5 Wise Steps for Wellbeing:" By Dr. David Kohl

1. Ponder the meaning of life.

Use extra time at home or hours in the tractor to reassess what is important in life, Kohl suggests. "A philosophy from years of lecturing and working with students is to turn a 'lemon into lemonade' and make every attempt to see the cup half-full rather than half-empty."

2. Take time for self-reflection and silence.

Every day, find time to meditate, hear the silence and enjoy the simple things in life, Kohl suggests. "Much of the existing drama is magnified by the media," he says. "Pause to reflect on the joy of a newborn calf, a sunrise or sunset to provide a platform of peace."

3. Build in time to exercise.

"Sometimes a good sweat or the endorphins of an exercise routine can be very beneficial for the body, mind and spirit," Kohl says. "My former basketball coach, Coach Murphy, always stressed that it is important to take a negative outcome and turn it into a positive experience through exercise. That advice has paid dividends in work-life balance."

4. Maintain a balanced diet.

A diet full of healthy foods can help you maintain both physical and mental health. Dr. Kohl reminds us it's perfectly OK to indulge in a sweet or savory treat once in a while.

5. Build and use a positive support team.

"Remember like the old Mamas and Papas song, 'The darkest hour is before the dawn?' Well, what we have to realize is that oftentimes to stay positive you have to surround yourself with positive people," Kohl says. "One of the things I find is that people's net worth and self-worth are often equated or correlated to the type of people that they stay around."

Dr. Kohl reminds us it is important during difficult times that we reach out to trusted advisors, friends and family. We can get through this together.

-Fred D. Bruning, Chief Executive Officer

"Once you **replace negative thoughts** with positive ones, you'll start having **positive results.**"

Willie Nelson



FRED D. BRUNING

Jerry's Journal



JERRY CATLETT

Looks like we will not be seeing any Husker blocking and tackling this fall, but maybe in the spring. This will be a year to remember or maybe one to forget? What else can happen? A lot. Some good and some bad as 2020 has dealt us a tough hand of cards to play.

We all need to get back to basic blocking and tackling to get through this year. If you aren't a football fan, it simply means it's time to get back to basics. After we do that, we can then make adjustments, like good coaches do at halftime.

For example, most banks and businesses relied upon the recommendations from our local health districts, local health care service provider, the Nebraska Department of Health and Human Services (DHHS) and Nebraska Governor Pete Ricketts. We've learned a lot from them and the information they have researched and provided. We used direct health measures to create a more complete plan to handle COVID-19 and found that some things worked well and others we had to make adjustments and will continue to do so. Our plan followed these DHHS fundamentals:

- Stay Home. No non-essential errands and no social gatherings. Respect the 10-person limit.
- Socially distance your work. Work from home or use the 6-foot rule as much as possible in the workplace.
- Shop alone and once a week. Do not take your family with you.
- Play at home. Help kids follow social distancing. No group sports and no playgrounds.
- Help our seniors. Do not visit long-term care facilities. Keep seniors at home by helping them shop.
- Exercise daily. Exercise at home or with an appropriately social-distanced activity.

We adapted to the times in a variety of ways. Some locations were able to split into weekly shifts, all locations had a few staff members working from home, and a few still do at the time of this writing, we continue to practice physical distancing and provide hand sanitizers and masks for our staff and customers. All lobbies were closed from March 18 - June 22, 2020. To make sure we kept everyone safe after reopening, we did have to take proper precautions and close the lobby at different locations for a few days for cleaning in Holdrege and for the spikes in Thayer County communities to decrease. At the time of this writing, we are through that spike and our lobbies are open for service again.

The actions we took were disruptive to our customers and we understand your frustration. Thank you for being patient and understanding. It is a difficult time. If we see a COVID-19 spike in any of the locations' markets, we may need to go back to appointment only and drive-up only. We will have door postings and Facebook posts with information regarding closing and reopening, so please keep an eye out for those. DHHS may change the Directed Health Measures and we'll respond accordingly.

Many people have underlying health conditions or in at-risk category and we don't know anyone's health history, that is as private as your account balance, so we have to make decisions that protect everyone.

We'll continue to make adjustments to our blocking and tackling (might be the only football we see in 2020!) and continue to ask for your patience and understanding.

- Jerry Catlett, President, COO

New Employee Spotlight



LINDSAY DAVIS

Lindsay has been in banking for thirteen years and is now at our Kearney location as a loan clerk and customer service representative. She has held a wide variety of jobs and duties during her banking career. Beginning as a customer service representative, she worked in several areas of banking including backroom operations, new accounts and consumer and mortgage lending.

Lindsay grew up in Clay Center and attended the University of Nebraska at Kearney for accounting. She currently lives in Kearney with her husband, Russ, and their three children. She also helps with both of their family businesses: Platinum Awards & Gifts and Pure Platinum DJ Service.

In her spare time, Lindsay enjoys traveling, camping and spending time outside, whether it be at the lake, mountains or somewhere tropical. She also enjoys spending time with her family and all of the activities they are involved with during the year.

Account Upgrade: Customized Alerts



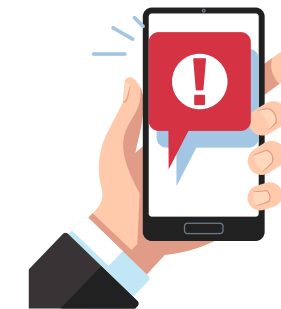
We have spent many conversations together in this space talking about parenthood. During my time writing these articles, my wife and I have had two daughters and you have been privy to some of our misadventures as we figure things out. By the time you read this, school will have started, much to both my wife and children's delight as they are getting tired of being together at the house during quarantine.

Our oldest, Amity, is now two years from being a teenager, though we feel some days that she is taking master classes on how to have a teenage attitude now. She is also a near carbon copy of your author. A terrifying thought for the world as it really needs only one of me. One of the rules of the house is that we don't make excuses, which as an 11-year-old, is tough as your main goal in life is just not to do anything so severe that it will get your phone taken away. So it must be easy to just say when you missed a work from home school assignment that, "I didn't know about it," or "My phone didn't update," or "The teacher posted it after I went to bed," but she is trying her best and the structure of the school day should help in that area.

Considering Amity's, "I didn't know about it" excuse got me to thinking. When I started banking, if you wanted your balance, you had to call the bank. Need to make a deposit? You'd have to

go to the bank. We have alleviated those trips and calls by offering Online and Mobile Banking to our customers with great success. What if you could get real time notifications when your account's balance falls below a certain threshold? Or better yet, what if you could get that alert and then transfer from your savings account to get the balance where you wanted it with a push of a button? That is what our new product, Notifi, brings to the table.

We will be offering multiple actionable alert options for your account. For instance, would you like to be alerted when your paycheck hits your account? We can do that. Perhaps you are waiting for a check to clear and want to know as soon as it is posted? You can set that alert up through Notifi. Take control of your financial life in real time with our new Notifi product! Keep an eye on our Facebook page for more information and a release date!



The pandemic has been tough on all of us. Please think good thoughts that we aren't back to home schooling as you read this. For everyone's sake including my wife's. As you continue to work through this difficult time in our history, let our products like Online and Mobile Banking, Remote Deposit Capture and now Notifi help you navigate your banking life. As always if you have any questions, our friendly staff is here to help!

- Corey Swartzendruber, Chief Information Officer

Mark Your Calendar

SEPTEMBER:

- 7 - Labor Day - CLOSED

OCTOBER:

Cyber Security Awareness Month

- 7 - Financial Planning Day
- 12 - Columbus Day - CLOSED
- 15 - Prescription Drug Plan Open Enrollment Begins
- 15 - Get Smart About Credit Day
- 31 - Halloween Trunk or Treat* - Details varies by community

NOVEMBER:

- 1 - Health Insurance Open Enrollment Begins
- 11 - Veteran's Day - CLOSED
- 15-21 - International Fraud Awareness Week
- 26 - Thanksgiving - CLOSED

* Subject to change or cancellation

Last Words - Remembering Frank Bruning



My family was looking through some of my grandpa Frank's notebooks after he passed and found these words next to his chair by Will Rogers, "I never met a man I didn't like." This struck me as a very Frank quote as it was in his last newsletter article in which he talked about how we need to appreciate our friendships.

One memorable day, grandpa told me that whenever he didn't get along with someone or had a disagreement with them during the week, he would sit next to them in church on Sunday. It was a way of saying we are all in this community together. A village is not one person and we all have to depend on each other from time to time.

Frank would take the time to find something good about a person. Everyone has a great story, you just have to give them some of your time. Our mom always told us kids to try everything on our plate and that we might like it if we gave it a chance. Grandpa was not always a very patient man. He hated waiting to be seated in a restaurant, but while he waited, he would take the time to get to know the host/hostess. He could build a relationship by just listening. Today, we all express our opinions without listening to each other.

Another lesson grandpa mentioned was if a customer had a business plan or needed a loan he knew would not pan out, he would just let them talk. All they needed was someone to listen to them so their thoughts could naturally flow. Most of the time he said they would talk themselves out of it.

Frank always said to build the relationships first, money will follow. I believe this is true to any business. For instance, I go to my local hardware store, not just because it supports a local business, but because I know Dan & Cindy always have great advice on how to fix things around the house. They took the time to listen to me, find what I really needed for my project rather than trying to sell me the most expensive thing and built the relationship, unlike a big-box store.

John Hall said, "Time is the most valuable asset." Everyday we are spending it and we cannot make more of it. When we take time to listen to people, we are investing in them. What we get in return may be a relationship that is priceless. Listen to understand, not to respond. I know Frank would say he was not the smartest banker, but he learned everything from the ones he worked with. My sister always called him the reluctant banker as he would have been happy just being cowboy. Maybe my new quote on a notepad next to my chair should be, I only know the things that people tell me when I take the time to listen to them.

- Adam Bruning, Loan Officer



FRANK L. BRUNING
APRIL 21, 1926 - JUNE 1, 2020

"And in the end, it's not the years in the life, it's the life in the years."
 - Abraham Lincoln

Economic Impact Payments



We've had numerous phone calls from customers with questions concerning their Economic Impact Payment (EIP). Payments were received in a few different ways: direct deposited into a bank account, received a check in the mail or received a government loaded prepaid VISA debit card. There is talk of another stimulus payment and some individuals who filed with the tax extension have not received their first payment. EIP on prepaid VISA debit cards have raised the most questions. The debit card is meant to provide you with quick and easy access to your Economic Impact Payment. You can use it like a regular debit card: shop, pay bills online, withdraw cash or transfer the funds into your bank account.

Helpful Information:

- According to the IRS, the EIP Card comes in a white, unmarked envelope from Money Network Cardholder Services. The Visa name will appear on the front of the card and the back of the card has the name of the issuing bank.
- The information included with the card will explain the fees and options of this EIP card.
- Once activated, you have access to the stimulus money on your card.
- You can register by visiting EIPCard.com or the Money Network Mobile App and clicking on Register. Follow the steps to create your user ID and password. Be sure to have your EIP card handy and email or text message accessibility to receive your verification code. You can set up an ACH transfer for the funds to deposit directly into your bank account. Transfers should post to your bank account in 1-2 business days.

Be Safe and Stay Aware:

Scammers have been trying to take advantage of the COVID-19 situation to try to steal your personal information and money. Here are a couple common scams to watch out for and know these are ploys and will not actually help you receive your payment. These are good things to remember for scams outside of COVID-19 too. If you are ever concerned about possible fraud, please call us immediately.

- Scammers may ask you to sign over your economic impact payment check to them.
- They may call, text, email or message you on social media for verification of your personal and banking information. They may say the information is needed to receive or speed up your economic impact payment.
- The scammer may suggest you can get a tax refund or economic impact payment faster by letting them work on your behalf.

As always, Bruning Bank is committed to providing support and guidance for our customers. Please feel free to reach out to your nearest location with any questions or concerns.

- Gayleen Maurer, Personal Banker
 (NMLS#1105596)

⚠️ FRAUD PREVENTION ⚠️

- NEVER give out your personal information.
- Keep an eye on your Mobile or Online Banking to help keep track of your funds.
- If you ever have a question about the legitimacy of a check or any financial item, do not hesitate to ask!
- If your account may be compromised, call 1-800-472-3272 or any Bruning Bank location asap.

TURNING OFF A DEBIT CARD WITH MOBILE BANKING

1. Log into Mobile Banking
2. Select **MORE**
3. Select **Manage my cards**
4. Enter your password
5. Select **Block Card**
6. Call Bruning Bank ASAP

BRUNING
402.353.2555

HEBRON
402.768.7473

BROKEN BOW
308.872.2757

HOLDREGE
308.995.3880

KEARNEY
308.455.3072



KATHY ROBERTS



KRISTEN MONTEFORTE



LARY HOLTZEN

There's a Reason for Alarm

Do you wake up every morning to a nagging alarm clock? The alarm tells you it's time to get up or reminds you of an appointment you don't want to miss.

How many times has your smoke detector gone off when the toast gets burnt or the turkey gets a little too roasted? The little chirping in the middle of the night might be your smoke detector telling you its battery is low and needs changed. As frustrating as that can be, that same smoke detector can save your life if there's a fire in your home.

Carbon monoxide detectors alert you to high levels of carbon monoxide allowing you to avoid potential poisoning. Devices such as Nest, Ring, security alarms and other motions detectors provide you with a sense of security both at home and away from home.

There is another alarm you should consider. Water or moisture detectors are inexpensive battery-operated alarms that can help save you from major water damage in your home. One large water damage loss and these alarms will be high on your priority list! Place one by your washer, ice maker, behind your toilets, under sinks, in basement windows, near floor drains or anywhere there is a potential for a water leak or back-up. A \$10-\$15 alarm could save you thousands in home repairs!

Be armed with alarms! Alarms don't prevent fires, thefts or water damage, but they certainly can help minimize the damage to your home.

Unfortunately, there isn't an insurance policy that will provide coverage when the alarm clock doesn't go off and you're late for work! However, insurance coverage can help repair damage caused from smoke, fire, vandalism, theft and sudden and accidental water damage.

Need to review your insurance? Contact the Bruning Insurance Agency today!

*- Kathy, Kristen & Lary
Bruning Insurance Agency*

You Would Do
Anything
For Them.



Don't Forget About Their Future. Re-evaluate Your Life Insurance.

From diaper to diplomas, life insurance is there in the event you pass away.

Even if your children are grown, there are benefits to having life insurance and re-evaluating your coverage.

To explore coverage options or if you have any questions, contact Bruning Insurance Agency.

402.353.2085 • bruninginsurance@bruningbank.com • www.bruninginsurance.com

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.



Crop Insurance Reminders

This year has been a very unusual year in all aspects and this year's growing season is no exception. We've had several hail storms along with some crazy high wind storms this year. Some areas are getting plenty of rain, while others are still praying for rain.

Please note the following reminders to help avoid any issues if you have a claim:

- Keep good field notes, load records, combine records and settlement sheets for each section.
- Keep irrigated and non-irrigated production separated if you want to keep optional units.
- Authorization is required before you co-mingle grain in bins.
- Mark bins and keep good load records.
- Contact us immediately if you think there may be a loss or with any questions prior to or during harvest.
- Report production when harvest is complete.
- The end of the insurance period for corn, milo and soybeans is December 10th. Contact us if you can't get the crop harvested by that date.
- The crop insurance premium was due on September 1. Interest will be added starting October 1.

Are you planting wheat for 2021?

- September 30: Deadline to sign-up, change or cancel 2021 wheat multi-peril crop insurance coverage.
- Final planting date in most counties in Nebraska is October 15.
- Final planting date in most counties in Kansas is October 31.
- Report your acres and plant dates to us by section and practice as soon as planting is completed.
- Reporting deadline is November 15 (NE) – December 15 (KS).

We are here to assist you with all your crop insurance needs, so please contact us with any questions. We hope you have a safe and bountiful harvest!

*- Kathy, Jeff, Lary & Shari
Crop Insurance Agents*

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Four Types of People You Need



As I compose my thoughts on what to write on for this edition, there is certainly not a lack of subjects to discuss. Obviously, there is COVID-19 or societal and economic turmoil, to mention a few. But I wanted to go a different route and provide some insight on the four types of people you need in your life. These kinds of people are key in your life, no matter the events happening in the world or what stage of life you are in.

Mentors—These are your coaches. I've been blessed to have several different mentors in my life. No one can teach you everything you need to know. One person will teach you in one area and another person will teach you in another, combine their insight. Take in the knowledge they have to offer from their experience.

Role Models—These are people who are already doing or

have done what you want to do. Many of the skills you've learned in your life, you've learned by watching others.

Partners—You need co-workers and colleagues who are in your profession. People to support and challenge you as you press on to accomplish your career goals.

Friends—Friends may not necessarily help you with your career goals, but they care for you no matter what you do. You can mess up and they still care about you. A friend walks alongside you when everyone else walks out. That's when you know who your true friends are. Good friends make life easier and more bearable.

Trying to live life solo isn't just lonely, it works against how we are designed. As we continue to walk through these unprecedented times, make an effort to surround yourself with mentors, role models, partners and friends it can make a difference.

As we approach the fall season, we here at Bruning Bank hope you and your family stay safe and healthy!

- Kyle L. Anderson, Senior Vice President,
Loan Officer (NMLS#894656)

A 2020 Home Loan Process



It's no secret that COVID-19 has altered our world. Some changes are temporary, while others may be here for the long-term. People and companies turned to the resources available to adapt to the times.

Bruning Bank has always prided itself on relationship banking and personally interacting with customers.

COVID-19 has really challenged our methods for achieving this, but it certainly wasn't going to stop us!

Home loan lending can be stressful and downright confusing! The home loan officers at Bruning Bank want to ease the apprehensions of the process by meeting with customers face-to-face and having open discussion throughout the lending process. When COVID-19 reared its ugly head, doors were closed and those personal touches we strive to give each customer were harder to provide. Then to add fuel to the fire, home loan interest rates plummeted to historic lows and the refinance craze began.

How in the world was the home loan department supposed to help individuals looking to refinance when we couldn't meet with applicants in person to evaluate their request or collect documentation? We had to think outside the box.

Bruning Bank also had to become resourceful and that meant turning towards technology, the home loan department was no exception. Our software has been in place for a little over two years and has a remarkable online platform, but we really just needed a reason to use it! Then came COVID-19. Sometimes a little nudge is helpful. COVID-19 made the home loan department get its online act in gear and allow us to serve our customers and keep everyone safe. This technology allows the customer to manage and apply online on their time.

If you are anxious about a face-to-face appointment, you can check out Bruning Bank online. With just a few clicks of the mouse and an email address, Bruning Bank can help with your refinance, home upgrade and more. Please visit us anytime at bruningbank.com or give one of the mortgage loan officers a call to help you get the process started!

- Janice Nozicka, Director of Mortgage Lending,
Mortgage Loan Officer (NMLS#474132)

Saving During a Pandemic



There have been many articles written over past years that roughly 80 percent of Americans live paycheck to paycheck. Yes, 80 percent of Americans couldn't pay their bills if they didn't get their next paycheck. In addition, that 80 percent also have a balance on their credit cards of \$5,700.

So you ask yourself, what could possibly go wrong with this equation when you add in a pandemic? Many people, including myself, would answer that question by saying we are headed into a financial disaster for the consumer that is living paycheck to paycheck. Actually though, in parts of the country it is the exact opposite.

Let me clarify first that we have been fortunate in our area

that not many jobs have been lost due to COVID-19. According to the data in our area, consumers have done a better job of saving, making loan payments on time and are managing their money better during this pandemic. Credit card companies are also reporting that consumers are paying down their credit card balances during the pandemic.

COVID-19 is unprecedented times for all of us. We all know that it isn't normal and it may not get back to normal for some time. It has also changed how people and businesses operate. We will all get through this and many lessons along the way will be learned. One lesson that I hope the 80 percent remember is to save money and pay down debt.

Interested in seeing what options are available? Stop by, call or visit bruningbank.com to discuss which savings options are right for you!

- Jim Scott, President - Broken Bow

Return on Investment



Return on Investment (ROI) measures the gain or loss generated on an investment relative to the amount of money invested. ROI has crossed our path in some form for all of us even if we didn't realize it or we were too young to understand it. For me, it was the savings account my parents and I opened when I was in fourth grade. What

type of investments are available?

In his article, "What Are The 4 Main Types of Investments?" published April 29, 2020, Jamie Adams breaks down the main types investments as follows:

Cash - Cash investments include everyday bank accounts, high interest savings accounts and term deposits, and typically carry the lowest potential return.

Fixed Interest - The one that investors might know a lot about is bond investments. This is effectively a loan taken out by the government from willing investors with the promise of repayment with a fixed interest rate.

Bonds are considered as a defensive investment, because they generally offer lower potential returns and lower levels of risk than shares or property. Government bonds are not the only form of fixed interest investments, but they are probably the safest and virtually guarantee a fixed return rate over the established period.

Property - Property is considered a very risky growth investment. This is because the price of the housing market can

shoot up or down substantially over time, which is what happened in the lead up to the 2008 Economic Crash.

Shares - Shares are considered a growth investment as they can help grow the value of your original investment over the medium to long term. If you own shares, you could also receive income from dividends, which is when a company shares a portion of their profits with investors.

In addition to the four monetary investments, there is one more to consider. The investment of your time and its ROI. When it comes to our time, it is all about choices. Do I invest my time on things that have little to no return or do I invest my time in things that will have a greater return with long-term dividends?

Low ROI: watching TV, social media and general procrastination. Of course, there are endless forms of procrastination that lead to a low ROI, but this is what I find to be common.

High ROI: spending quality time with your spouse, going for walks, playing catch with your kids or sitting down as a family at the supper table. If your kids are grown and live on their own, take the time to give them a call, I bet they would love to tell you about their day. Kids, the same goes for you. Call your parents. Set aside time each day to exercise, as well as develop healthier meal plan.

Make your time count. You can have a mix of high and low ROI time elements, but aim high. Most importantly, build memories with your family and friends.

- Sonny Manley, President - Hebron

To access Bruning Bank's online portal, visit bruningbank.com and follow these steps:

1) Select Personal 2) Home Mortgage Loan 3) Click either Mortgage Loan Application or Borrower Portal*

* This will depend if you are applying or accessing a current application/loan

BRUNING

WEALTH MANAGEMENT

Investing in a Presidential Election Year



DAVID FROOM
LPL FINANCIAL PLANNER

One of the most common questions I hear every four years, is “How will the election effect the markets and my portfolio?” I’ve read some very technical analysis of this question that results in pages and pages of theoretical answers based on historical data. I’ll try to provide the Cliff Notes here.

As we all know, election cycles create more emotional biases that normal. And where capital markets are often driven by fear and greed, the volatility leading up to an election has in the past been magnified. This in itself can cause many investors anxiety as they watch their accounts go up and down like a sea during a storm. It’s enough to challenge the resolve of the heartiest of investment sailors.

In an article from the Capital Group, titled “3 Mistakes Investors Make During Election Years”, the writers attempt to remove some of the emotion.

“Mistake 1: Investors worry too much about which party wins the election”. I believe this occurs for a few different reasons. We get caught in the emotional short term. We start thinking about the policies that the current or new administration may bring and forecast in our minds how that will affect the economy and our investments. The reality is, the political administration historically has made very little difference in long term markets. If the policies are business friendly but we have some “Black Swan” event, like, oh I don’t know, maybe a global pandemic, then it really doesn’t matter what the economic policy is in the short term, the economy and markets will be riled. And when administrations have created obstacles (sometimes for good reasons) to business, then businesses in the past have struggled in the short term, but figured out ways to work in the new environment and thrive. Capital Group’s economist Darrell Spence says, “Presidents get far too much credit, and far too much blame, for the health of the U.S. economy and the state of the financial markets.” If we can put our political biases aside when it comes to investing, and focus on

the long term, then we will do ourselves a great favor. “Mistake 2: Investors get spooked by primary season volatility”. For all the reasons in Mistake 1, the financial markets historically have been more volatile during primary election season. No one likes market volatility, but it’s simply part of the financial markets. To some degree there’s always volatility – something is almost always causing ups and downs in valuations. And that is precisely why we educate our clients to plan. Plan for the short, mid, and long-term. If you’re 30 and saving for retirement in 35-40 years, then don’t think about the short term. Use the wisdom of the wealthiest and greatest investors and invest with a long-term strategy. Likewise, if you are 65 and planning to retire in the next few years, you really should have a plan in place to account for all three time-frames. And yes, the short-term volatility should matter immensely at this point in your investment plan. In the vast majority of cases it is not recommended to be invested in stocks at all in your short term (0-5 years) plan.

“Mistake 3: Investors try to time the markets around politics”. Market timing rarely works in any situation, and elections are no different. Sometimes an investor will get lucky by guessing to go to cash ahead of what is perceived to be a market-dropping event. The problem is that the investor has to be lucky twice for the strategy to really work. Market corrections and rallies often happen at unexpected times, and usually much faster than anticipated. There have been numerous published studies on this. What the data shows is that when investors miss out on what usually is just a handful of super positive days (when the market jumps up dramatically), it makes an enormous difference in individual returns.

Here is how Capital Group recommends avoiding these three investment mistakes:

- “Don’t allow election predictions and outcomes to influence investment decisions. History shows that election results have very little impact on long-term returns.”
- “Expect volatility, especially during primary season, but don’t fear it. View it as a potential opportunity.”
- “Stick to a long-term investment strategy instead of trying

to time markets around elections. Investors who were fully invested or made regular, monthly investments did better than those who stayed in cash in election years.”

And as always, Bruning Wealth Management is here to help. One of our best values to our clients is creating a plan that takes the emotion out of investing.

Investing is subject to risks including loss of principle invested. Past performance is not a guarantee of future results. No strategy can assure a profit nor protect against loss. Please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Bruning Bank and Bruning Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and series using Bruning Wealth Management, and may also be employees of Bruning Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and affiliates of, Bruning Bank or Bruning Wealth Management. Securities and insurance offered through LPL or its affiliates are:

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The Things That Really Matter



A good friend sent me this in an email about the time COVID-19 really started spreading and shutting down the country. As I think about all of my good friends and family who have been working on the front lines in the medical field, the farmers who put food on our tables and essential workers out there. I try and think about the things that really matter. Let’s all try and remember that the rest is just small stuff.

THE MAYONNAISE JAR AND 2 CUPS OF COFFEE

When things in your life seem almost too much to handle, when 24 hours in a day are not enough, remember the mayonnaise jar and the two cups of coffee.

A professor stood before his philosophy class and had some items in front of him. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with golf balls. He then asked the students if the jar was full. They agreed that it was.

The professor then picked up a box of pebbles and poured them into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls. He then asked the students again if the jar was full. They agreed it was.

The professor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. He asked once more if the jar was full. The students responded with a unanimous yes.

The professor then produced two cups of coffee from under the table and poured the entire contents into the jar, effectively filling the empty space between the sand. The students laughed. “Now,” said the professor as the laughter subsided, “I want you to recognize that this jar represents your life.”

The golf balls are the important things: your family, your children, your health, your friends and your favorite passions, and if everything else was lost and only they remained, your life would still be full.

The pebbles are the other things that matter like your job, your house and your car.

The sand is everything else, the small stuff. If you put the sand into the jar first, he continued, there is no room for the pebbles or the golf balls. The same goes for life. If you spend all your time and energy on the small stuff you will never have room for the things that are important to you. Pay attention to the things that are critical to your happiness. Play with your children. Take time to get medical checkups. Take your spouse out to dinner. Play another 18-holes. There will always be time to clean the house and fix the garbage disposal. Take care of the golf balls first – the things that really matter. Set your priorities. The rest is just sand.

One of the students raised her hand and inquired what the coffee represented. The professor smiled and said, “I’m glad you asked. It just goes to show you that no matter how full your life may seem, there’s always room for a couple of cups of coffee with a friend.”

Stay safe and pay attention to the things that are important.

- TiAnn Allen, President - Kearney



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