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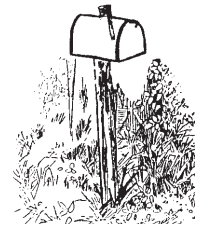
A Branch of Bruning State Bank • Broken Bow, NE

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"YOUR COUNTRY BANK"

August/September 2011

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The Lowly Savings Account...

I'm like the old timer who said, "I don't know much, but what I do know, I know real well." Shanna Waggoner of the Holdrege Branch gave me the inspiration for this article. She did an excellent job in the last newsletter, offering savings thoughts and other life-improvement ideas.

Low interest rates may have discouraged many from having savings plans; instant gratification has also "side-tracked" saving. But there is an old saying that an ounce of prevention is worth a pound of cure. Here are a few "ounces" of advantages of a saving program:

- Setting aside an emergency fund gives power to you in borrowing. Banks know if you can learn to pay yourself, you are likely to be able to afford to borrow for homes, cars, etc.
- Get away from overdrafts; tie your savings account to your checking. The savings in not incurring overdraft charges may be tremendous.
- Cash advantage: People like to do business with those who can pay.

In my early days of banking, it was common to see people put a little away every month, record it in their passbook, and bring the interest up to date. The pride of ownership in that account gave them a good feeling of accomplishment.

In emergencies today, many depend on "pay-day lenders" who can loan you \$400, but have you repay in five or ten payments, which end up totaling \$600. Let's think about that: pay \$600 for an item that was only worth \$400? Bad deal!

If you are making payments for a lifetime to pay back credit card and pay-day-type lenders, think what it could amount to if you would pay yourself every month instead.

I have seen the success of savers and the disappointment of others who have missed opportunity because of the lack of a small down payment. I know that many think, "That's easy for you to say, Frank! You don't know how tough it is!" I've witnessed many "small savers" who have had much success because of the lowly savings account.

Banker Frank –

Frank L. Bruning, Chairman of the Board

"The habit of saving is itself an education. It fosters every virtue, teaches self-denial, cultivates the sense of order, trains to forethought, and so broadens the mind." - Thornton T. Monger

There is No Place Like Nebraska...

Many "non-Nebraskans" ask why we love our state's heritage and culture. Most of us grew up in small towns. Our small schools allowed for individual attention and participation in numerous activities such as music, sports, speech, drama, church and even FFA and 4-H. There just weren't many students available, so we were all able to be in more activities than if we had attended a large school. There were also many part-time jobs to fill - detaseling, roguing, etc.

When my daughter went to college, her first duty was to paint for a service project. She said most kids didn't know how to mix or open a paint can, let alone paint. They had never changed a tire or even knew how to check oil in a car. Growing up in Nebraska, there are so many things we learned that we just take for granted.

We learned to be well-rounded, work hard, and manage our time for activities, homework, jobs, and farm or house chores. We were given responsibilities, and we were expected to meet them. With this training, many of our classmates left the state and have become quite successful.

Some great traits of our state include:

- The second lowest unemployment rate in the nation (under 5%)
- A 9th place ranking nationwide in business and careers (Forbes magazine)
- One of the top states to raise a family (BusinessWeek)
- A balanced budget state and the only unicameral legislature
- Public power (low cost energy)
- A sense of oneness in college sports (especially Husker football)

The culture in our state is that people help each other in time of need - tornadoes, floods, illnesses, etc. Helping family and neighbors was just part of our upbringing. We all take time to attend funerals and hospital visits. Our communities rally around each other in good times too, with town celebrations, county fairs, and church soup suppers.

Some people say, "You are no bigger than the town you come from." However, I disagree and feel that grounded, hardworking, honest, dedicated people have grown up in small towns as well as large. We can be proud of the heritage and values we all share. God Bless Nebraska and America.

Fred D. Bruning – President

"The nice part about living in a small town is that when you don't know what you're doing, someone else does." - Immanuel Kant

Economic Storm Clouds Are Still On the Horizon...

The Labor Department reported weak job growth for the months of May and June, with unemployment up to 9.2% as of Friday July 8th. The weak jobs report was a huge disappointment on Wall Street with the stock market moving lower on the news.

We seem locked in this economic sideways drift with no improvement in sight. The Government has had two stimulus programs, neither of which has done much to help the economy or to create jobs. The Federal Reserve has lowered the discount rate to keep interest rates as low as possible, and they have injected money into the economy in an effort to stimulate growth.

The President's plan to create jobs seems to be failing at this time. With most of the new jobs created by the private sector, something will have to make business feel positive about the future of the US economy for them to start hiring. Congress and the Administration can't seem to come together on a plan to control deficit spending.

In agriculture we feel somewhat insulated from all of this economic turmoil. We must realize that our world is changing and all of the financial problems our country has will eventually have a negative effect on agriculture. The political winds are blowing and many of the farm subsidies we have grown to rely on may be going away. Just last week the Senate proposed an immediate end to the ethanol tax credit. This will become a reality if accepted by the White House and Congress. Expect other farm programs to also be on the chopping block.

Not only the US economy, but the world economy affects agriculture, both positively and negatively. This week I listened to a presentation given by Dr. Kohl, Professor Emeritus at Virginia Tech. He said that one of the biggest threats we have for commodity prices is China's growth rate slowing down. They have had a growth rate of over 10%. Now China is raising their interest rate as they want to slow down their growth rate. Dr. Kohl said if the growth rate in China slows from 10% to 5%, it will reduce the price of commodities by 20%.

You must be prepared for lower commodity prices and think of ways to be successful if we no longer have \$6.00 corn and \$13.00 beans. We have had a great run of profitability in the cash grain market. The likelihood of this continuing is suspect.

Be diligent in holding costs down. According to information provided by Dr. Kohl, farm family expenses are up 77% over the past six years. Forward pricing both input costs and commodity prices is paramount. Build working capital by not paying for capital such as land and machinery out of cash. Avoid the undisciplined pursuit of more which always happens when times are good, and financially communicate with your lender. If you don't, I'm afraid you will find yourself having some financial difficulty in the very near future.

*Darrell Raum –
Senior Credit Supervisor*

Are You a One-Stop Shopper?

Are you a shopper who likes to go to multiple stores to get all the items that you need? Or are you a shopper who likes to make one stop and get everything taken care of all at once?

Did you know that the Bruning State Bank Insurance Agency can provide "Insurance of All Kinds"? We can provide coverage for ALL your insurance needs...at a competitive price – with just one stop! The Bruning State Bank Insurance Agency is an Independent Agency licensed to sell many different products...with many different companies. Products available include:

PROPERTY AND CASUALTY PRODUCTS:

Personal Lines:

Personal Automobile
Motorcycle / ATV / Golf Cart
Watercraft
Home or renters
Rental dwellings
Scheduled items-Jewelry /
guns / art etc.
Umbrella Liability
Farm insurance
Livestock Mortality

Commercial Lines:

Business Auto
Commercial Property
Commercial Liability
Inland Marine
Worker's Compensation
Commercial Umbrella Liability
Bonds of all kinds

Life & Health Products:

Life Insurance
Health Insurance
Medical Supplements
Prescription Drug Coverage
Long Term Care
Disability
Dental

Crop & Livestock Products:

Multi-peril crop insurance
Crop Hail Insurance
Pasture / Rangeland / Forage
Livestock - LRP and LGM

Property and Casualty agents: Fred Kobza, Kathy Roberts and Brian Hulse

Life/Health/Medicare Supplement agents: Fred Kobza, Kathy Roberts, David Froom

Crop Insurance agents: Jeff Hammer, Kathy Roberts, Craig Pope, Shari Fisher, Janet Germer, Ryne Philippi, Fred Kobza and Brian Hulse

Be sure to consider the Bruning State Bank Insurance Agency for all your insurance needs. You'll get "one-stop" shopping, competitive prices, AND excellent service.

We look forward to working with you!

*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.

GO GREEN!!

If you would rather receive an electronic copy of our newsletter by email, please contact Janell at

jstengel@bruningbank.com



Summer Stuff...

As I write this, we have just celebrated the 4th of July. We all know that this is the anniversary of the signing of the Declaration of Independence, right? For fun, I looked up some other trivia questions, some with lesser known but nonetheless interesting information. Not all pertain specifically to the 4th, or even the month of July. See how many you might know. Answers are to be found elsewhere in this newsletter.

1. Who was the first person to sign the Declaration of Independence?
2. In July, 1776, how many people were living in the colonies?
3. What is the estimated number of July 4th cookouts?
4. What do the colors red, white, and blue stand for?
5. How many people signed the Declaration of Independence on July 4th, 1776?
6. Who wrote the words and the music to the National Anthem?
7. How many hot dogs are consumed on the 4th of July?
8. How much money is spent on fireworks each year?
9. When did the Liberty Bell crack?
10. How did the name "Uncle Sam" originate?

Some Founding Father facts include: George Washington had false teeth made from African ivory and never attended college; Thomas Jefferson was fluent in seven languages including Greek, Latin, French, Spanish, Italian and German; Ben Franklin invented the odometer, lightning rods, bifocals, and a favorite of many: the urinary catheter. He also organized the first volunteer fire department.

Since August will be here when you receive this, here are some things to celebrate in August that most of us are probably not aware of. Among other things, August is "National Catfish Month", and a favorite of my husband's, "National Golf Month." August 3rd is "National Watermelon Day," the 4th is "National Chocolate Chip Day," and MY all-time favorite, the 5th is MY birthday (family take note). Then we have "S'Mores Day" on the 10th, "National Filet Mignon Day" on the 13th, and "National Relaxation Day" on the 14th (good thing that's a Sunday). For the kids, we have "Mr. Snuffleupagus's Birthday" on the 18th, and again for my husband, "National Peach Pie Day" on the 24th. The 25th is "Kiss and Make Up Day" (that's for the argument following "why didn't you make me a pie?") and the 26th is "National Dog Day." They say every dog has its day, so I guess that is the day.

September has some interesting lesser known holidays. To start off, it is "Chicken Month." I don't know if we are supposed to save the chickens or eat more chicken. It could go either way. The 2nd is "National Beheading Day" (which could go along with eat more chicken), the 5th is "Be Late for Something Day" (better not try this at work), the 6th is "Fight Procrastination Day" (celebrate this holiday when you get around to it), the 12th is "Chocolate Milk Shake Day" and the 18th "National Cheeseburger Day." For you elephant lovers, the 22nd is "Elephant Appreciation Day," and the 23rd is "Dog in Politics Day" (I wonder how many of those

we have in Washington?) I don't know why we need a specific day for this, but the 28th is "Ask a Stupid Question Day." We don't consider any question stupid. Just call and we'll do our best to explain things to you. If we don't know the answer, we will find out or let you talk to a person who does. We hope you are having a good summer and enjoy all those holidays!

*Pam Lemke, Carm Hinrichs,
Anna Sell and Janice Fintel –
Bookkeeping Department*

Technology Updates...

Is this one of those trick images where if you stare at it long enough, a recognizable shape will appear?



These little squares are everywhere these days! I'll save you some eye strain – nothing will appear no matter how long you stare at it. It's simply a "QR Code" (Quick Response Code), which is similar to a standard barcode we are used to seeing on product packages. While typical barcodes are one dimensional and are maxed out at 20 numbers, QR codes are 2D and can hold thousands of alphanumeric characters of information.

To access this information, you simply scan the little square with your camera-enabled smartphone (after you've downloaded one of several free QR code reader apps). Some QR Codes will take you to a website, give you store locations or directions, or provide suggestions for similar products. Others can be used as coupons or airline boarding passes. You could even generate your own QR Code to share information with your friends.

The potential uses for these QR Codes are limitless, as we can see from the many places they are popping up – restaurant menus, business cards, convention nametags, store windows, etc. They are making their way into the banking world as well, with the continued increase in smartphone use. We know that our customers want to do more of their banking "on the go" with their mobile devices and we are evaluating many mobile banking services that may be useful to you in the future.

Tech Term of the Month: Mobile Banking. This term generally applies to any banking function that can be done with a mobile phone or tablet device. Using a bank-specific application, customers can check their account balances, schedule transfers, make payments, set up Messenger requests, etc. Bruning State Bank does not yet offer this service but is considering it for the near future.

*Corey Swartzendruber, Janet Germer
& Angela Kuhlmann*

New Kid on the Block...

With fall fast approaching, it is time to start thinking about getting the kids back to school, preparing for harvest and, of course, Husker Football. The Nebraska Cornhuskers are now an official member of the Big Ten Conference. The Big Ten Conference is the oldest Division I college athletic conference. The Big Ten now has twelve members. The members are Illinois, Indiana, Iowa, Michigan, Michigan St., Minnesota, Nebraska, Northwestern, Ohio State, Penn State, Purdue, and Wisconsin.

In 1896, the University of Chicago, Illinois, Minnesota, Wisconsin, Northwestern University, Purdue, and the University of Michigan formed the Western Conference. This was the start of what is now called the Big Ten Conference and a few changes have taken place inside the conference since that time.

The first reference to the conference was the Big Nine in 1899; this was after Iowa and Indiana had joined. Nebraska first petitioned the league in 1900 and again in 1911, but was turned down both times. In 1908, Michigan and the conference parted ways because of disagreements. Ohio St. was added to the conference in 1912. The first reference to the conference as the Big Ten was in 1917 after Michigan rejoined.

The University of Chicago disbanded their football team and left the conference in 1946. Nebraska was named as a possible replacement but the conference ended up picking Michigan St. Everything remained the same until 1990 when Penn St. joined the conference.

Now Nebraska has officially joined the conference. They are the "new kid on the block." Our fans are excited for a change and it appears that the conference is anxious for Nebraska to be a part of it. Nebraska will make the Big Ten Conference stronger and the Big Ten Conference will make the University of Nebraska a stronger college for its faculty, alumni, and students.

Why is this so? Well, the Big Ten Conference is a good cultural fit for Nebraska. Nebraska always seemed to be different in many ways from the Texas teams in the Big 12. Now they are associated with a conference that has the same philosophies as Nebraskans. The people of the Big Ten think more like us and they have similar values. That makes for a great partnership.

In 1891, Bruning State Bank was organized. It was initially known as the German Bank. In 1918, the German Bank became Bruning State Bank. In 1991, the Bank added a loan production office in Hebron as part of its team, which soon turned into a branch. In 2005, the Bank of Broken Bow, a Branch of Bruning State Bank was created, becoming the second branch of Bruning State Bank.

In 2009, the Holdrege Branch was established and became part of the Bruning State Bank family. For us in Holdrege this has been a great journey over the past two years. A new building was constructed in 2010. We are the "new kid on the block."

As is the case with Nebraska joining the Big Ten Conference making all parties stronger and better, our relationship with the Brunings has been excellent. It has allowed our customers to have competitive products and pricing and yet have the culture of a small community bank (Your Country Bank). That culture is very important to our employees and our customers because building relationships and satisfying customer needs is what it is all about.

As a whole, the Bruning State Bank shares the same values and philosophies as the people in Holdrege. This change has made our community stronger and Bruning State Bank stronger. It has been a great alliance.

As we move forward into the future, we continue to have aspirations, expectations, and a passion to get better and help the community of Holdrege be as good as it can be. With Nebraska joining the Big Ten Conference, the University is challenging the students, faculty, and the Nebraska community to be the best it can be.

As Branch President, I would like to thank the Holdrege community for their support! It is very much appreciated. GO BIG RED!

*John Boehler –
Holdrege Branch President*

P.S. Did you know the average American household can save 6.6 lbs. of paper in a year by using online banking, E-statements and online bill pay? We are proud to say we offer all three of these products at Bruning State Bank. Stop in and talk to a new accounts representative today!

Young Bankers of Bruning...

The Nebraska Bankers Association has a group specifically for bankers under 40. This group is called YBON (Young Bankers of Nebraska). Here at Bruning State Bank, we have created a "Bruning Chapter" that we call YBOB. Each month we meet to discuss the up and coming trends in banking, what new technologies are available and where the future of the Bank is going.

Recently, a few of us from each location were able to attend the annual YBON conference in Lincoln. This year's conference covered topics such as: mobile banking, social media, economic trends, security issues, emerging technologies, marketing to a diverse group and working with different generations. We spent a day and a half listening to nationally-known educational and motivational speakers. We're excited to bring back many new ideas and to share them within our Bank to better serve our customers!

Anna Sell

Address Changes...

In order to keep in contact with us, remember to always update your address when you move. Simply give us a call or drop us a note so that we can send your statements and any other information you may need. We want to be your Bank now and in the future!

Four Money Thoughts That Can Change Your Life...

1. How to make more money.

You can't; only the Treasury Department can print more money! You can only earn more money. Too many people don't understand their money is a payment for a service rendered. They certainly don't like facing the idea that the reason they don't have much money is because they don't offer much of a service, or don't offer a service that is worth much.

Sadly, people don't really want to earn more money . . . they just want to have more money. So if you want to have more money, read on.

2. How to have more money.

To have more money, you have to increase income and/or decrease expenses or a combination of both. Increasing your income is up to you, your talents, and the time available. If you want to know how to decrease expenses, just look at how you are spending your money and figure it out. It's not hard to look at your spending to evaluate what you need, what you want and what you can live without. It's all about priorities.

3. Set good priorities.

Your time, your energy, and your money always go to what is important to you. Spend ten minutes looking at the things you have in your home and garage, another ten minutes looking at your checking account and credit card statements and you can tell exactly what your priorities in life are.

If you spend more money at the mall each month than you do on having a secure financial future, then looking cute is more important to you than being financially secure is.

Finances are like a good crime novel; if you want to know who is guilty, follow the money! Take a few minutes and evaluate your spending to see what your real priorities are; if yours need some realignment, then start now!

4. Get your mind right!

Each of these points is as much about how you think as anything else. It's about getting your mind right. Begin to think in terms of earning money instead of magically making money. Get your mind wrapped around the simple idea of increasing income and decreasing expenses instead of easy-way-outs and get-rich-quick ideas. And most importantly, get your mind right about what is really important to you. Is the temporary exhilaration of the moment more important than the long-term satisfaction that comes from investing your time, energy and money in things that really matter?

(Based on a blog article written by Larry Winget)

*Craig Pope –
Hebron Branch President*

Welcome...



Bruning State Bank is pleased to announce that David Frook has recently joined Jerry Catlett and Nicki Urich in our Investment Department. David has been an Investment Advisor with AXA Advisors in Denver, Colorado. With his investment advisory background and licenses, he will assist our clients to "Build and Maintain Wealth."

Though he grew up in Michigan, David has ties to Nebraska as his wife, Jolene, is the daughter of Larry Olson, a long time Bank Officer, who recently retired from Bruning State Bank after 30 years. David and Jolene have four daughters, ages 12, 10, 4 and 16 months and they will be moving to Geneva.

It is our top priority to maintain consistent and reliable attention to your investment assets and needs. During the next few months, David will be contacting our Investment Department clients in an effort to meet with you personally to learn more about your individual investment concerns and goals. However, please don't hesitate to introduce yourself and set up an appointment with David. He can be reached at 800-403-5889 or 402-353-2555, extension 151.

David will be traveling to, accepting appointments and maintaining office hours at each of our branch locations, Hebron, Broken Bow and Holdrege.

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative. Advisory Services offered through Securities America Advisors, Inc. David Frook, Investment Advisor representative. Bruning State Bank and Securities America companies are not affiliated.
*May lose value. *Not FDIC insured. *No Bank guarantee.

Simplify Your Life!



Sign up for e-Statements to avoid the clutter and hassle of paper.

We'll email you each month when your statement is ready and you can log in to Online Banking to retrieve it whenever it's convenient for you. e-Statements stay in Online Banking for 18 months.

Go to

<http://www.bruningbank.com/onlinebanking/e-statements.htm>

to learn more!

Important Crop Insurance Reminders...

You have spent a lot of time, money, and hard work getting your crops planted and getting the wheat harvested. Please take note of the following reminders to insure you get the most out of your multi-peril crop insurance.

WHEAT INSURANCE REMINDERS:

- Report your 2011 wheat production to your agent right away. Wheat losses need to be reported **NOW!**
- The wheat crop insurance premium was due by July 31st. Interest begins accruing on August 1st.

ROW-CROP INSURANCE NOTES:

- PLEASE review the crop acres shown on your Schedule of Insurance to be sure they are correct and match what was reported to the FSA office. Any loss payment may be reduced or eliminated if the acres are mis-reported!
- Row Crop premiums will be billed October 1st and are due by October 31st.
- Bring production information to us as soon as harvest is complete.

LOSS INFORMATION:

- Notify us IMMEDIATELY if you think there might be a loss!
- Production on Irrigated crop needs to be kept separate from the Non-Irrigated crop in order to maintain separate units and to allow for appropriate loss payment. Production must also be kept separate by section.
- Please contact us if you have ANY questions prior to or during harvest
- Contact us prior to co-mingling this year's grain with last year's grain, as prior approval is required. However, prior approval is not required when co-mingling just this year's grain in the bin, but you need to mark the bins and keep appropriate load records, etc.

We will continue to mail out important reminders as future deadlines approach.

Please feel free to give us a call or stop by our office if you have any questions! We can help with all your multi-peril crop, crop hail, and livestock insurance needs.

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

*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.

Husker Harvest Days

Husker Harvest Days in Grand Island will be September 13-15. We will again this year, with joint effort between Bruning State Bank and the Nebraska Bankers Association, be offering one ticket per family at no cost. It will be on a first-come, first-served basis. Please let a Loan Officer at any location know if you are interested in attending!

Custer County Is Growing!

With all the negative national news regarding the economy, it is refreshing to see all the positive news coming out of the Broken Bow and Custer County area. I serve on the Custer County Economic Development board and there are many new and exciting projects that are or will be happening within the next 24 months in Custer County. These projects are:

- 1) An expansion of our Bank into the recently purchased building next door (remodeling to begin winter 2011-2012)
- 2) A new Wind Farm east of Broken Bow with the talks of a second wind farm being added nearby
- 3) A new Community College Campus on the west edge of Broken Bow
- 4) A new truck stop and convenience center on the west edge of Broken Bow
- 5) Discussions of a new grain elevator to be built next to the railroad that can load out unit train cars to the west coast
- 6) A new Farm Service Agency Building
- 7) Many other private business projects

For you that are from the area you have seen or heard of most of these projects, but for those of you that are from out of our area and happen to drive through, stop by and see us at the Bank and we will give you a tour. We are very excited and proud of what is happening in our area.

*Jim Scott, Vice President -
Bank of Broken Bow,
a Branch of Bruning State Bank*

Did you know we offer Home Loans with fixed rates with long terms?



You might think you have to go to a big bank or broker to get a long-term fixed rate home loan, but we provide these too AND we retain the servicing!

That means your home loan will stay right here with us, not be sold to another bank. So you always know who to call and where to send your payment. It is a GREAT time to lock in a low rate, so call us today!

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

Trust - A legal device used to manage real or personal property, established by one person (grantor or settlor) for the benefit of another (beneficiary). (See trustee.)

Trustee - A person responsible for managing a trust and administering assets as dictated by the trust documents.

Living Trusts

The biggest benefit of a living trust is to avoid probate court, the costly process required when property is inherited from a will which 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.

A Last Will and Testament, a Revocable Living Trust Agreement, and a Living Will are three of the most important documents most adult Americans should have and understand.

Assets can be transferred into the Living Trust Agreement while you're still alive. 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 the living trust or revoke it entirely, any time you wish.

What Are Some Advantages Of Using A Living Trust Instead Of A Will?

- Avoidance of probate
- Avoidance of some administrative expenses
- Avoidance of unnecessary delays
- Avoiding restrictions on bequests of property
- Avoiding publicity of probate matters
- Uninterrupted Management by incapacity
- Avoiding will contests
- Tax savings, in some situations
- Property management
- Assurance of uninterrupted income and more.

Living Will and Durable Power Of Attorney For Health Care:

Decisions can be made now regarding your medical and financial situation should you become incapacitated later. Your financial care plan should include Living Will and Durable Power of Attorney forms for both financial and health care.

A living will or (advanced medical directive) is a legal document that is prepared while a person is mentally competent. This document dictates a person's wishes to be kept alive (or not) on life support equipment after a serious illness or accident.

A durable power of attorney for health care and finances is a legal document which authorizes a person to act on behalf of the individual granting the power of attorney to make financial, and/or medical decisions on the individual's behalf should the individual become incapacitated.

("Durable" means the power of attorney survives if the individual preparing it becomes incapacitated, but will expire at the death of the preparer. If no durable power of attorney is prepared, and the individual becomes incapacitated, the court will appoint a guardian or conservator to make the decisions.)

Should You Have And Use All of These Documents?

The answer to that question is likely YES. All three 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 a will the court decides the outcome of those assets. You can also designate who will be the guardian of any minor children with your will. The Living Will allows you to dictate and express your wishes should you become unable to do so yourself.

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

Trust Department

Howdy, Buckaroos!

How many of you have been to your county fair already this year? I bet if you haven't already been, that you will be going soon!

I just love going to the fair. There are so many neat things to see and do! Have you ever been to the Nebraska State Fair? If you haven't, you should try to go. I was looking at the program for this year's Fair and found out some interesting facts about the Nebraska State Fair. For instance, did you know:

- Nebraska started having a State Fair before there was actually a state!
- The Nebraska State Fair has been held in Nebraska City, Brownville, Lincoln, Omaha and now it's in Grand Island.
- The State Fair has never been cancelled, even with bad weather.
- This year's Fair will be held in Grand Island from August 26 - September 5.
- Some of the things you can look forward to seeing are a racing pigs show, puddle jumpers, hay bale decorating competition, of course a midway, concerts galore and much more!

Hope to see you there - and remember...

Keep Saving,
Buck



For more information go to:
<http://www.statefair.org/fair/index.asp>

BRUNING STATE BANK

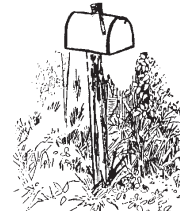
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Bruning, Nebraska 68322

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U.S. Postage
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Permit No. 4
Bruning,
Nebraska

*Address Service
Requested*



YOUR COUNTRY BANK



Answers to Summer Stuff Questions:

1. John Hancock
2. 2.5 million
3. Over 74 million
4. White represents purity and innocence; Red represents hardiness and valor; and Blue represents vigilance, perseverance and justice.
5. Two-John Hancock, President of the Continental Congress and Charles Thomson, Secretary. Altogether 56 people signed it and it took until August 2, 1776.
6. Frances Scott Key wrote the words and the music came from an old English drinking song, "Anacreon in Heaven."
7. 150 million
8. Around 211 million every year.
9. The first bell cracked when it was being tested. It was reforged twice. The third one cracked in 1835.
10. In 1812 a meat packer by the name of Sam Wilson provided meat to the U.S. Army. The shipments were stamped U.S.; someone joked it stood for Uncle Sam and the name stuck.

Safe and Sound...

As you make travel plans this summer, don't trust your valuables to be safe under the mattress! Bruning State Bank offers safe deposit boxes, in a variety of sizes, to keep your "treasures" tucked away. Some of the important documents that we recommend you keep in your box include:

Marriage Certificate • Deeds • Insurance Policies • Notes • Legal Documents • Birth Certificates • Abstracts • Agreements • Bill of Sale • Mortgages • Court Decrees • Stock Service Records • Trust Documents • Family Heirlooms • Bonds • Wills • Appraisals • Social Security Cards

These are just a few suggestions. However, we highly discourage the storage of cash in your box. Stop in and pick up a safe deposit box inventory recorder to keep an updated listing of what you have in your box.

The Bruning location has just added a section of larger boxes, so if your box is overflowing, stop in and talk to one of the customer service representatives about a bigger box.

With your treasures in your Bruning State Bank safe deposit box, your mattress will be more comfortable at night and you'll sleep more peacefully!

Your Customer Service Team