

# BRUNING STATE BANK

Volume 26 No. 5 October/November 2009

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**YOUR  
COUNTRY  
BANK**



## ***“Beware Of The Guy Who Don’t Know That He Don’t Know” . . .***

Sounds simple enough, but just think a minute how much trouble have we gotten into personally because we “thought we knew” but we didn’t (for example, grain and livestock marketing, big decisions...)?

Someone said we only have to be right 50% of the time, but it has to be on the right things. I read a lot about Will Rogers – his thoughts on education were very simple: “Educators teach you only what they know; everything else they are uninformed about.” What he is saying is that you have to teach yourself, or be around people you can interact with, if you want to learn new things.

I can name several people in my lifetime that did not have the opportunity to get a higher education, but they had dreams of trying out new procedures.

Carl Middendorf, a former Bruning area farmer, practiced no-till in the 1930s before anyone else even dreamt about it. The Ag College told people in the 30s that irrigation simply was not practical in southern Nebraska. Now let’s look at the Washington scene. Senators, lawyers, doctorate degrees – did these leaders lose out on some basic things in their early education? Did they remember that early on, their parents taught them to be humble, honest, and hard-working...and not to grow up being a know-it-all?

My observation (even though I don’t know) is this:

Higher education alone will not keep America great. It’s going to be the group that keeps learning and trying to get better that will pull us out of this mess.

A lifelong commitment to reading, studying, and observing will enhance everyone’s education; we will never learn everything, but we will know that we know something!

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

## ***Cash Is King. . .***

David Kohl, Professor emeritus of Virginia Tech, spoke at the Nebraska Bankers’ Ag Conference. His comments are as follows:

I see more [economic] danger in crop farms than in livestock. Why? Livestock producers have had to count their dollars. In crop, the 2 and 10 Rule applies: two out of ten years they make tons of money and in the other eight years, they get by.

American [farmers should] be careful. A lot of farmers have a lot of money and haven’t earned a dollar.

Eighty-seven percent of farm value balance sheets are land values. What happens if adversity hits? We are vulnerable if we have to unload some of that land. Land values have gone up 63 of the last 70 years; be prepared for that seven year time period.

Foreign-financed US debt: 40% is foreign investment; hope they continue to hold up the market place.

Look out for higher interest rates and inflation. When you print money, usually inflation and higher interest comes.

‘Money is cheap, so borrow and expand.’ Yeah, money is cheap, but payback can be hard. Leverage is a killer to any operation.

We have six million homes that nobody wants now – big houses with high maintenance. Who will buy big houses? Foreign investors.

We are going to be in an extended economic downturn. Cash is king. Be resourceful and have a game plan to operate in good and bad times.

Lenders can be relationship managers and trusted advisors in stressful times.

We think our Bank staff can be valuable to you and your operation in the decision-making process. Communication is so important with your lenders and your family. Remember the Bruning State Bank mission statement is “to assist our clients to Build and Maintain Wealth.”

*Fred D. Bruning –  
President*

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# What Is Replacement Cost Coverage?

If you have ever had the unfortunate “luck” to have lost anything of value and had to replace it and collect on insurance, most likely you have heard the term replacement cost. Replacement cost coverage is offered on many types of policies, such as coverage written on dwellings, personal property, irrigation pivot systems, commercial buildings, business personal property, etc. In this article, we are going to focus on two items: dwellings and personal property.

SO...what does replacement cost coverage mean? Replacement cost coverage allows the insurance company to reimburse the insured for the lesser of...the cost to repair or replace the damaged item with like kind and quality. The repair or replacement cost is based on a reasonable and customary estimate.

First, let's discuss replacement cost coverage on your dwelling. Most insurance companies require that the dwelling be insured for AT LEAST 80% of its value to qualify for replacement cost. In this case, the “value” is NOT what you paid for the house or the assessed value. The value is what it would cost to rebuild the exact same house from the ground up. This is figured by completing a replacement cost estimator. A general rule of thumb is to take the total square footage times \$100. However, additional value needs to be added for any “specialty” work done to your dwelling, such as a custom kitchen or bathroom, a deck, a finished basement, etc. In the event of a total loss (ex. fire or tornado), the company would pay to replace the dwelling up to the value insured on the insurance policy. Depending on the age of your dwelling, it may qualify for INCREASED replacement cost. In most cases, this means that you would have an additional 20% coverage on your dwelling in the event of a total loss. Increased replacement cost is NOT automatic; therefore, you need to check with your agent to see if you qualify.

Next, let's discuss your personal property. This can get confusing, especially in times like these with new technology. Let's say your TV is struck by lightning and is not repairable. You bought a 50" flat screen HD TV for \$1,500 two years ago when they were just coming on the market. You have replacement cost on your personal property, but that does not mean that the insurance company is going to write you a check for \$1,500 less your deductible because today, you can buy a 50" flat screen HD TV for \$899. Therefore, the insurance company only owes you for \$899 less your deductible. Likewise, if you choose to replace it with a 60" TV that sells for \$1,300, that is considered betterment, because you had a 50" TV. The insurance company still only owes you for \$899 less your deductible even though a 60" TV is still less than you originally paid for the 50" TV. Replacement cost coverage is to get you back to where you were BEFORE the loss occurred.

There are several things to keep in mind when you have a claim. Replacement cost does not cover sentimental value. If you have antiques, jewelry, guns or other collectible items that you wish to have insured to a specific value, then you need to consider scheduling those items. Please note that appraisals may be required. Also, think about how you would handle a loss if you did not have insurance. If you have to fix a window that is broken by your kids playing softball, you would probably find someone who would do the best job for the least amount of money. Most people would not pay someone \$500 for a job that other contrac-

tors would complete for \$200. The insurance companies view the repairs the same way. They work with many different repairmen and contractors so they know what reasonable charges are and this is what they will pay for the repairs. While the insured decides who completes the repairs, they need to understand that the insurance company is responsible for paying the reasonable rate for the repairs. If a contractor that charges more than current reasonable rates is chosen, then the insured may be responsible for paying the excess on their own.

All in all, replacement cost is meant to protect the investment in a dwelling and personal property. If you have any questions, would like more information regarding replacement cost coverage, or would like a quote to compare coverage, please give us a call.

*Fred Kobza, Kathy Roberts,  
& Kristen Monteforte –  
Insurance Department\**

\*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

## Our Changing World...

Change...if you look in the dictionary, you will find many meanings for the word. It can be used as a noun or a verb. It doesn't matter who you are, you will have changes in your life. Some of the changes will be welcome, others will not. Since we are so flexible, we accept change and go on with our lives.

Some changes require other changes. For instance, when you marry (and we all know the changes that marriage brings) you will more than likely need to make changes to your checking or savings accounts, vehicle insurance, life insurance, etc. But as we continue down the road, it is easy to forget to make some of the necessary changes.

Have you had changes in your life such as marriage, children, death of spouse, child or parent, divorce, etc? Have you reviewed the way your accounts are titled or who the payable on death beneficiary is? If you created a formal trust, does your will coincide with the changes you made? It is a good idea to periodically check on these items, even if the changing event happened several years ago. You might be surprised to find that you have overlooked something that may be very important!

Ask one of our customer service representatives to go over your accounts with you. You may be glad you did!

*Cheryl Houser, Joan Durham,  
Nancy Lahners & Ambur Hinrichs –  
Bruning Customer Service*

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## ***How Did We Get So Far Off Track. . .***

Looking at some recent consumer residential real estate loans made me think of how peoples' mindset has changed on financial management, and taking risk. When I started in this profession 32 years ago, I was a young and inexperienced loan officer. It was a time when the people who lived through the Great Depression of the 1930s were still heavily involved in business and borrowing money.

I remember how cautious those people who lived through the depression were, and how they thought through every dollar they spent. They always had a plan "B" on how to pay their loan back if things didn't go well. One of my first memories about business was watching it hail one summer afternoon and my mom saying, "We are going to lose our wheat crop." I remember my dad's response was, "We don't have to have this wheat crop to pay our loan back to the bank." He had positioned his operation to withstand this type of adversity. He had experienced what can happen when things don't go right and he was prepared for it.

As a young loan officer, I remember young couples would start out renting a house or an apartment, while they saved money for a down-payment on a house. In those days they knew they had to save up 20% of the money to be able to be creditworthy to buy a house. Most young people would start out with a "starter home", which was an inexpensive modest house that they could afford. Many times they would work on the house to remodel it as they could afford to, all the time making their payments on it to build their equity. Later, after they had the house fixed up and a lot of equity in it, they would look to sell the starter home and move into a larger and nicer home. All the time their goal was to own their own home clear of debt.

My, how the world has changed! Now, we have a government-driven plan of affordable housing for everyone. Up until the meltdown of the housing market you could literally buy a house and finance it 100%. Even after the meltdown, there is still money available with only 5% to 10% down. No one wants to wait and save any more than they have to. If they can figure out a way to borrow more money to get into a house right away then that's what they will do. Most young people just getting started don't want to move into a smaller modest house if they can get the money to move into the bigger nicer home right away. With the bigger payment they can't afford to save any money for a "rainy day."

The problem with all of this is people aren't leaving themselves with any room for adversity. So when they lose their job or have unexpected expenses, they are in a cash flow bind, with no time to work through the problem. This is why we are seeing record foreclosures with the recession we are now in.

We all need to learn from the lessons of past generations: be financially responsible, build some cushion in your personal cash flow, and save some money for adversity. Everyone needs to realize that we can't have everything we want up-front; it takes time to be able to afford a larger home or a new car. Just because there's money available doesn't mean it's in your best interest to borrow the money and buy something. Being a good money and risk manager will make your life much easier when that "rainy day" comes.

*Darrell Raum –  
Senior Vice President*

## ***New Genetics In Corn And Soybeans. . .***

On August 3<sup>rd</sup>, I attended an informational meeting at the Gothenburg Water Utilization Learning Center in Gothenburg, Nebraska. The mission statement of the Center is to study genetics and water utilization of crops grown in this area. This Center owns about 155 acres of land and they have a research building and the learning center. On the farmland, there are a large number of demonstration plots. These plots include variable planting populations, variable fertilizer rates, and variable irrigation water application.

One of the most interesting genetic items discussed was drought tolerant corn and soybean seed. The drought tolerant corn seed should be available to farmers by 2012. A demonstration was shown on power point about how the drought tolerant gene is isolated and bred to produce enhanced drought tolerant seed. In the U.S., 85% of the corn crop suffers some extent of drought annually. Another study showed that even a half inch too little of rainfall, at the critical stages of crop development, may reduce yields by 8%. So by developing drought tolerant seed that can withstand low soil moisture, yields should be increased. In Nebraska, we are generally short of moisture.

The company believes it is possible to double corn yields by 2030. This is hard to comprehend or imagine possible. On the plots, they had planted corn that dates back to the year 1000. It hardly even looks like corn as we know it today. It looks more like milo in plant shape and height. They showed us plots of corn varieties that would have been planted in past years. These were open pollinated (1900s), double cross (1950s), single cross (1980s) and biotech (2000s) corn hybrids. When you look over the past 100 years of changes in the corn plant, maybe it is possible to double corn yields by 2030!

The purpose of the meeting was to help us learn or develop an awareness of new genetics that will become available in corn and soybeans. A quote from writer Peter Senge was presented which stated, "In the long run, the only sustainable source of competitive advantage is your organization's ability to learn faster than its competition." I think farmers need to think about their own operation in determining what their competitive advantage is. It may be your type of tillage, marketing skills and/or management efficiencies that have been acquired. In my opinion, these are the little advantages you have in your operation to make it run smoothly and help you remain profitable over time.

*Dan Jelinek –  
Broken Bow Branch President*

*Knowledge gives us the confidence  
to explore new horizons,  
and a  
commitment to Quality guides  
us to great achievements.*

## Life Insurance Awareness Month. . .

Did you know that September was Life Insurance Awareness Month? You are probably saying to yourself, "Why would they need to dedicate an entire month to life insurance?" Well, the answer is to make sure Americans are reminded of the need to include life insurance in their financial plans.

Many people are aware of the need for life insurance, but almost no one wants to buy it. That's understandable. No one likes to think about dying, so we procrastinate, make excuses, or hope that we'll be one of the lucky ones that live a long life. But what if you're not one of the lucky ones? What if you haven't planned properly? The amount of life insurance that you own can financially help those you love in the future.

Our new website is filled with information about life insurance and its role in your financial plan. We encourage you to spend a few minutes learning more and trying our interactive tools like our Life Insurance Calculator. Another great resource in determining your need for life insurance is the LIFE Foundation website found at [www.lifehappens.org](http://www.lifehappens.org). LIFE is a non-profit group that focuses on providing quality information to consumers about life insurance. If you determine that you have a need for coverage, we strongly urge you to act by contacting one of our life insurance professionals who can design plans to help safeguard your family's financial future.

*Chris Tonniges –  
Assistant Vice President  
Registered Representative\**

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\*May lose value \*Not FDIC insured \*No Bank guarantee

Bruning State Bank in Bruning, Nebraska announced the opening of a Loan Production Office in Holdrege on August 24, 2009.

Long-time Holdrege bankers, John Boehler, Kyle Anderson, Nancy Hoeck and Leslie Wood bring their experience and knowledge in agricultural, commercial and consumer lending to this new office, with plans for the future formation of a full service branch bank.

The loan production office initially opened for business at 1515 Burlington Street in the Holdrege Plaza next to Pamida.

## We Can Make Your Life Easier. . .

Harvest is getting near and we all know how busy our lives get at this time. It seems there are not enough hours in a day. Bruning State Bank can make your life a little easier.

Do you have a Visa Check Card? Visa Check Cards are very handy to have. These cards can be used at an ATM Machine (where you should be able to get cash at any time, if funds are available). Also, you can make purchases at grocery stores, convenience stores, restaurants, and retail stores. If you're interested, please stop by one of our locations for more information.

We offer Internet Banking where you can do some of your banking at home at any time. This will let you do transfers from one account to another, bill paying and you could also look at your current bank statement. Go to our website [www.bruningbank.com](http://www.bruningbank.com), and print out the Internet Bank Agreement, fill it out and mail it to one of our locations.

If you have any questions, please feel free to call at 402-353-2555 or 800-403-5889.

Have a safe harvest.

*Carm Hinrichs, Pam Lemke,  
& Janice Fintel –  
Bookkeeping Department*

**When was the  
last time you  
really FOCUSED  
on your  
investments?**



**Is your financial portfolio on track to meet your goals?**

- Are you confident you're investing properly to meet your retirement needs?
- Are you setting enough aside to finance your child's college education?
- Have you considered the tax implications of your current investments?

If you're uncertain about the answer to one or more of these questions, it may be time to review your portfolio, and your financial goals. We are conveniently located in Bruning State Bank. Call us today to set up a no-obligation consultation. We look forward to talking with you.

Securities offered through Securities America, Inc., Member FINRA/SIPC and Advisory Services offered through Securities America Advisors, Inc.  
May lose value • Not FDIC Insured • No bank guarantee

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## Protecting Your Identity Just Got Cheaper. . .

Several months ago, I wrote an article about credit freezes as a way to block your credit report to make it a lot tougher for an identity thief to get a loan or open a credit account in your name. At that time, Nebraskans paid \$15 to each credit reporting agency each time they wanted to freeze or unfreeze their credit.

According to AARP's September 2009 bulletin, "On September 1, 2009, the cost of protecting oneself from identity theft dropped dramatically in Nebraska. An amendment to the state's security freeze law, advocated by AARP, slashed fees Nebraskans must pay to each of three credit-reporting agencies to place a freeze on their credit report. The fees dropped from \$15 to \$3 per agency, reducing the total cost from \$45 to \$9."

"Since 2007, residents have been able to freeze their credit reports, thereby prohibiting the agencies from releasing their financial records to banks, car dealerships, department stores or other creditors without the consumer's consent, which is indicated through use of a secret personal identification number or PIN." The new laws also eliminate expiration of a security freeze after seven years. For more information, visit the Identity Theft Action Council of Nebraska at [www.idtheftne.org](http://www.idtheftne.org).

*Craig Pope –  
Hebron Branch President*

## Check Out Our New Website!!

Along with the release of the new [www.bruningbank.com](http://www.bruningbank.com) website, we in the investment department have also released a new website [www.bruninginvestmentservices.com](http://www.bruninginvestmentservices.com). You can get there by going through the Investment section on the [www.bruningbank.com](http://www.bruningbank.com) website or you can go directly by typing the address into your browser bar.

On the website you will find not only information about the services that we offer, but access to a robust library of informational articles on a wide variety of different investment topics. You will also find calculators to help you determine the cost of college, retirement and others that deal with tax questions. You will be able to get stock quotes and watch several e-seminars on different topics relating to personal financial management.

We hope that you enjoy the site and, if you have any questions about the site or its content, please let us know.

*Chris Tonniges –  
Assistant Vice President  
Investment Representative\**

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## Planning Your Estate...

### The Importance of a Will:

A **WILL** is an excellent way to ensure that your property will be passed to the heirs you choose. If you should die Intestate (without a will) state laws will have the final say about how your estate is divided. A **WILL** does need to go through probate court and the proceedings do become a matter of public record.

### How a Trust Can Help:

A **TRUST** directs your trustee to hold specified assets for designated beneficiaries and since administering a trust does not involve the probate process, the beneficiaries will avoid probate administrative burdens. Trusts can be an effective way to simplify the management and transfer of your assets. A revocable "living" trust allows you to revise the terms of the trust as your financial situation or the needs of your heirs change, and you maintain access to the assets held in trust. An irrevocable "living" trust generally cannot be changed once established. It may also have some tax advantages.

### Power of Attorney:

A **POWER OF ATTORNEY** is a written document that authorizes one person (the attorney-in-fact) to transact business on behalf of another person (the principal). It may be a general one that allows the attorney-in-fact to do virtually anything on behalf of the principal, or it may be limited to specific purposes.

### Health Care - Power of Attorney:

A **POWER OF ATTORNEY** for health care is a document legalized by statute whereby a person (principal) designates and authorizes another individual (attorney-in-fact) to make health care decisions for the principal. Health care is defined to mean "any treatment, procedure or intervention to diagnose, cure, care for or treat the effects of disease, injury and degenerative conditions." A power of attorney for health care can greatly ease the burden of family and friends when the principal becomes incapacitated and unable to make her or his own decisions regarding health care. Nursing homes and other care providers are increasingly requesting such document prior to admission.

### Living Will:

A **LIVING WILL** is a document which instructs an individual's physician to withhold or withdraw life sustaining treatment that serves only to prolong the process of dying or to maintain the patient in a persistent vegetative state. Copies should be provided to your doctor's and also to your family members.

Whatever your Estate Planning needs are, we recommend that you visit with the attorney of your choice.

*Frank Bruning, Fred Bruning,  
Darlene Reinsch, Janet Germer,  
Renee Dowdy, Dan Jelinek  
& Kim Schipporeit –  
Trust Department*

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# Fall Harvest And 2010 Wheat Planting... Important Notes

## Fall Harvest:

- \*Keep Irrigated Production separate from Non-Irrigated production.
- \*Keep Production separate by section.
- \*Contact us **BEFORE** co-mingling this year's grain in a bin with last year's grain.
- \*When commingling this year's grain...bin markings need to be made in permanent marker and need to include both the unit number and the date.
- \*Keep load records and other field records by section and practice to help prove bushels.
- \*Give us a call RIGHT AWAY if you think you will have a loss on any unit. Losses must be reported within 72 hours of the initial discovery of loss and no later than 15 days after harvest of EACH unit.
- \*Contact our office with your production numbers as you complete harvest of each crop...even if you don't think you have a loss.

Premium for the row crops is due on October 1<sup>st</sup> and interest will be added if payment is not received by Great American by November 1<sup>st</sup>.

## 2010 Wheat Planting:

- \*September 30, 2009 was the final date to make any changes or sign-up for 2010 Wheat Crop Insurance.
- \*Final planting date in most Nebraska counties is October 15, 2009.
- \*Report your wheat acres and plant dates by section and practice as soon as planting is completed. Please notify us of any changes in landlord/tenant share etc.
- \*Review your Schedule of Insurance for accuracy. Your acres and share need to be correct.
- \*Report your 2009 production if you haven't already done so.

As always, we will continue to keep you updated and will send out reminders as deadlines approach.

We appreciate your business and look forward to the 2010 crop year.

*Jeff Hammer, Kathy Roberts,  
Craig Pope & Shari Fischer –  
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

**NEW HOURS FOR  
Bruning Insurance Agency  
Beginning November 1  
Monday-Friday 7:30am-5:00pm  
Saturday: By Appointment Only**

## **Be Careful Out There...**

Identity theft (when someone steals personal information such as a personal bank account or a social security number and then poses as that person) is a growing problem. We work very hard at protecting these numbers for you. Here are some precautions you can take as well.

1. Do not give out personal financial information, especially your social security number, on the phone unless you initiated the call and you know who you are talking to.
2. Report lost or stolen checks and credit cards immediately.
3. Review new deliveries of checks and credit cards immediately.
4. Store new and cancelled checks in a safe place.
5. Do not give out your ATM personal identification number, (PIN), to anyone.
6. Make sure you properly dispose of financial information including financial solicitations that arrive in the mail by shredding or tearing them up.
7. Study your bills carefully and question any suspicious charges immediately.
8. Periodically check your credit report. For a small fee you can attain a copy of your credit report at any time.

Together we can help head off identity theft and account fraud before they happen.

## **New Banking Hours**

For Saturday Mornings at

**BRUNING STATE BANK**

**BRUNING & HEBRON**

**Beginning**

**November 1<sup>st</sup>**

**Opening**

**Drive-Up at 8:00 a.m.  
& Lobby at 8:30 a.m.**

**Closing**

**Drive-Up & Lobby  
at 10:00 a.m.**

## My Food Costs Are What? . . .

While driving to work the other morning, I heard a radio ad sponsored by the Nebraska Corn Board. It reached right to the core of one of my pet peeves: consumers (and media) blaming farm commodities for driving up the prices of groceries and fuel. The premise was a talk-radio show, where people call in with questions for experts, and of course (since this was a corn board presentation), some of the questions posed are about grain prices driving up their food and fuel costs. As the commercial progresses, the "callers" are disabused of those notions, informing the caller just how much (or little) of the cost of the merchandise could be attributed to the grain in them.

For more illustration, the Nebraska Corn Board web site (nebrascacorn.org) has some "factoids" and even a YouTube video on the site, showing just how much corn affects different prices. While the information these scenarios used are a little behind the times, (as the examples show \$5.00 and \$4.00 corn in their calculations, and if you can get \$5.00 per bushel right now, I'd suggest you sell some!) one still gets an idea of the effect commodity prices have on the prices we pay over the counter (which isn't all that much, and when those farm commodity prices go down, seldom do the costs for us consumers follow suit!) But thank you, Corn Board, for putting this information out there!

As area farmers can tell you, we have had some interesting weather this summer. For the most part, we have had it pretty good, but could have used some more rain here and there, and while I am thoroughly enjoying the current cool weather, I believe our crops could use some heat yet. If the fogs we had this summer do indeed yield moisture 60 to 90 days later, we should have abundant moisture at least in the first half of this winter...

I am hopeful that harvest will be well underway as you read this, so please remember to be careful. Farm trucks, grain carts and combines are on the move, but take a bit more time to get up to speed as they pull out of fields or on to roads. I still remember "holding my breath" as my young drivers made their way to and home from school with the sun in their eyes, (all the while I was hoping not to get the call that they'd had an accident enroute!) I am happy to report those days are in the past for me now, generally without event, but it still behooves us all to "keep our eyes peeled!"

While I'm on the "safety" soapbox, wolves in sheep's clothing are around, and if only they would appear wearing a sheep outfit, we could easily see them. Not everyone who comes to your door to sell you something is bad news, but neither are they necessarily good news! The days of the "Fuller Brush man (for example) that everybody knew" are gone, and sometimes the "door-knockers" are just wanting to get a look in your home to see if you would be a good subject for a robbery, or want you to change your insurance policies or investments to something that may earn them some commission, but not really be of any more benefit to you than what they're replacing! If you have questions, please don't be afraid to contact any of our investment or insurance staff for information! Please, don't be a victim!

I wish a happy and safe harvest / holiday season to all!

Janet Germer –  
Vice President

## Take Time...

Take time to think,  
it is the source of power.  
Take time to play,  
it is the secret of perpetual youth.  
Take time to read,  
it is the fountain of wisdom.  
Take time to pray,  
it is the greatest power on earth.  
Take time to love and be loved,  
it is a God-given privilege.  
Take time to be friendly,  
it is the road to happiness.  
Take time to laugh,  
it is the music of the soul.  
Take time to give,  
it is too short a day to be selfish.  
Take time to work,  
it is the price of success.

Unknown

**Open a FREE**

**Health Savings Account**



We will Deposit the First \$1 for You!

**Benefits of a BSB Health Savings Account**

- \*NO ANNUAL FEE
- \*Free Unlimited Transactions
- \*Interest Bearing Account
- \*Tax Benefits
- \*Allows you to save money for medical expenses & emergencies
- \*Money in account can accumulate year to year

(Interest rate and annual percentage yield may change)

**Stop by any of our locations to ask about a free Health Savings Account.**

### HSA Deposit Reminder:

This is a reminder for those customers with HSA accounts from the customer service staff. It is crucial that we get your deposits coded correctly in our system. At the end of the year we send out a form 5498, which states how much was contributed into the account and by whom and it is very important that the 5498 match your records at the end of the year. Please let the teller know if your employer is writing the checks and making the contribution into the account, as we are hoping to avoid any confusion or problems with end of the year reporting. Please, contact a customer service representative with any questions you may have about your HSA account.

# Farmers & Ranchers College...

While many of you are busy with harvest, we are planning the upcoming Farmers & Ranchers College events. The mission of this group is to provide high-quality continuing education to farmers and ranchers in a rapidly changing global agricultural environment.

Dr. David Kohl from Virginia Tech will be our first speaker for this year's programs. Dr. Kohl will be in Bruning on Wednesday, December 2, 2009 at the Bruning Opera House. Watch for more details on the upcoming workshops for this season.

*Fred D. Bruning & Sarah Miller*



You cannot bring about prosperity by discouraging thrift. You cannot strengthen the weak by weakening the strong. You cannot help the wage earner by pulling down the wage payer. You cannot further the brotherhood of man by encouraging class hatred. You cannot help the poor by destroying the rich. You cannot keep out of trouble by spending more than you earn. You cannot build character and courage by taking away man's initiative and independence. You cannot help men permanently by doing for them what they could and should do for themselves.

*Abraham Lincoln*

In observance of the following holidays, we will be closed at all bank locations on:

*Monday, October 12  
Columbus Day*

*Wednesday, November 11  
Veteran's Day*

*Thursday, November 26  
Thanksgiving*

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