



BRUNING BANK

FALL 2021

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The Future

Times have changed in many aspects of the world. One area that we find in the business world to be so important in our rural communities is daycare. When I was growing up, many mothers stayed at home and families were financially okay with one income. However, that is no longer the case and during the interview process, potential employees often ask if there is childcare in the area.



FRED D. BRUNING

Schools are being asked to provide preschool starting as early as 3-years-olds for half day and 4-years-olds for full day. This presents another issue of where do these children go after school before the parents can pick them up?

We feel very fortunate that two years ago our community decided we would work with our Bruning Community Foundation to help solve the local daycare shortage. We purchased a home and converted it into a daycare facility. After the remodel, we gave the facility to the public school system to own and manage. They in turn rented it to an ambitious person who now operates the facility as an Early Learning Child Development Center.

Studies have shown that teaching children starting at birth to 5-years-old is vital for future growth and success, making these daycare programs all the more important. With an opportunity like this in our community, we are able to help families with childcare and provide extra education to assist in the jump start of growing socially, emotionally and scholastically.

We are also blessed to have in-home daycares to help shape our future leaders. It takes special people to teach, care and nurture all of the young minds of the next generation. Thank you to all family run daycares for your many years of continued service.

Help your communities if they have or are thinking of adding childcare facilities. If possible, donate to your community foundations that help start or continue to support these facilities. In order to bring young people back to rural America, we must be creative in how we can provide not only good schools, but also good childcare opportunities.

-Fred D. Bruning, Chief Executive Officer

“The secret of getting ahead is getting started.”

Mark Twain

Jerry's Journal



JERRY CATLETT

During the first quarter of 2021, I shared with you a summary of the regulatory compliance framework and a short explanation of the examination criteria and guidelines we will always abide by. In the second quarter, I covered the basics of our planning processes and I shared with you our SWOT analysis and I provided a little detail on each. As a refresher, SWOT stands for strengthens, weaknesses, opportunities and threats. If you need to go back and read, all of our recent Bruning Bank newsletters are found at bruningbank.com/about/newsletters.

The Bruning family has owned and guided the bank since 1891, that is an incredible 130-year run! As you may know, several family members serve on the Board of Directors and bank management team. As we work on our strategic, tactical and operating plans, we've shared our mission statement that was developed 22-years ago, "To assist our customers in building and maintaining wealth" in this newsletter over the years.

Another important piece of the planning process, with Bruning family member input, we also developed a vision statement, "To continue to be a viable, family-owned community bank in the next generation and beyond". For customers, communities and employees, that statement certainly mirrors the commitment that brought the bank through 130-years and reaffirms the commitment to all of the long-term focus we take at the Bruning Bank.

The board and management have also outlined in the planning process what we believe are the most important characteristics of a Bruning Bank employee and are called the attributes of a Bruning banker.

ENTHUSIASTIC: We are excited about what we are doing and helping people be financially successful.

COURTESY: We are considerate and thoughtful in our approach.

TEAMWORK: We work together across all locations and departments.

LOYALTY: Loyal to our mission, vision and attributes.

ACCURACY: High attention to detail in all that we do.

CONFIDENTIALITY: Our customer's business is their business and no one else's.

COMPASSION: We demonstrate care and empathy in all we do.

WELCOMING: Warm, humble and kind to everyone.

We've all been disrupted by the pandemic. We've adjusted, you've adjusted and we will get through this! We'll continue using our planning processes and employ quality people who share our mission, vision and attributes, "To continue to be a viable, family-owned community bank in the next generation and beyond".

Thanks for your business and support!

- Jerry Catlett, President, COO

Beginning Farmer Tax Credit



NextGen utilizes the Beginning Farmer Tax Credit Act to help new producers get a head start in farming and ranching, while giving back to the farmers and ranchers who own agricultural assets.

The program has certain requirements and criteria to meet in order for parties to qualify for the

credit. You can read the guidelines and frequently asked questions on their website nextgen.nebraska.gov to see if you would qualify for this credit. Applications have to be submitted by November 1 to receive a tax credit for the current year.

This is a great program to utilize as a young farmer to be more competitive in rental rates and also benefit the bottom line. Now is the time to see if you and your landlord can take advantage of this program!

- Shontel Daake, Vice President, Loan Officer (NMLS#1550238)

For The Love of the Game



It is crazy to think that summer has come to an end and winter will soon be upon us. Summer goes by faster every year and was especially true for me this year. With having four children, three of them being boys, our summer was primarily spent at one place, the baseball field. From the end of April to the middle of July, it felt like my family ate, drank

and slept baseball, many times splitting up and traveling in different directions to make the next game. We ate a steady diet of hotdogs, nachos and sunflower seeds. Late nights and long weekends were the norm, with sunburns and heat exhaustion filling in the gaps. I often thought to myself that I could not wait for baseball season to be over so we could finally enjoy summer. Then the final game of the season came and went, and I now find

myself sitting here missing it.

Baseball is a national pastime. In this day where it seems anything representing America is deemed controversial, I can't help but think of how this simple game can reflect so many aspects of the American life. To be good at baseball you have to have commitment, work ethic and perseverance as some days you will go 4-4 and the next you will go 0-4. You have to rely on individual skill, but also on the help of those around you. You will win and you will lose. Few will ever get paid to play, while most do it out of love for the game. I believe that there is no better teacher about life than sports, and especially baseball. So, I am thankful for the time we get to spend at the ball diamond as I know these days won't last forever, but hopefully their lessons do.

As we chase the final days of summer, I wanted to leave you with some of my favorite baseball quotes. I think you will find that they pertain to life just as much as they do to baseball.

- "There are three types of baseball players: those who make it happen, those who watch it happen and those who wonder what happened." - Tommy Lasorda
- "Every strike brings me closer to the next home run." - Babe Ruth
- "Life is like a baseball game. When you think a fastball is coming, you gotta be ready to hit the curve." - Jaja Q
- "It's supposed to be hard. If it wasn't hard, everyone would do it. The hard is what makes it great." - A league of Their Own
- "Never let the fear of striking out keep you from playing the game." - Babe Ruth
- "When you come to a fork in the road, take it." - Yogi Berra
- "Remember, kid, there's heroes and there's legends. Heroes get remembered, but legends never die. Follow your heart kid, and you'll never go wrong." - The Sandlot
- "Forget about the curveball, Ricky. Give him the heater!" - Major League 2
- "You can be a kid for as long as you want when you play baseball." - Cal Ripken, Jr.
- "It ain't over till it's over." - Yogi Berra

- Luke Thorell, Vice President, Loan Officer

Summer at Bruning Bank - Intern Feature



At Bruning Bank, I was able to explore many facets of the financial industry. I spent one to two weeks rotating through the lending, wealth management, insurance, bookkeeping, marketing, teller, universal banking and accounting departments. This opportunity allowed me to see different areas within the bank and

how they all work together to make the bank function smoothly.

The most beneficial part of my internship has been the hands-on component. Bruning Bank has allowed me to gain

the necessary experience by getting to work closely with each department. I was assigned various projects within each department allowing me to delve deeper into the diverse components of banking and finance. I enjoyed the credit analyst role the most at Bruning Bank.

Through this internship, I formed professional connections, knowledge in the different areas of the bank and learned how to work with various types of customers. These lessons will help me in my future as I pursue a career in ag banking. No matter the position, my ultimate future career goal is to help farmers and ranchers make financially sound decisions while helping them to continue their livelihood.

- Emilie Schardt, Summer 2021 Intern - Bruning



What Does a Medical Checkup have to do with a Financial Checkup?

Bankers often do financial checkups. They ask questions like, "Do you have your income tax returns done?", "Do you have your cash flow figured out?", "Do you have a

marketing plan?" and "Do you have a will or an estate plan?" What would you think if your banker asked you if you have had a medical checkup lately?

Over the past couple of years, I have had friends and customers diagnosed with some serious health issues. This made me ask myself, friends, customers and family if they have had a medical checkup lately. I turned 51 this summer and finally got around to getting my 50-year-old checkup done

since I couldn't do it last year due to the pandemic. Thankfully, the results were good, but that isn't always the case for everyone. What does a medical checkup have to do with your financial checkup? Medical issues can cause changes to your operation, lifestyle and possibly force you and your family to make some tough decisions regarding the future of your operation, which all have to do with your finances. We all do annual maintenance on our vehicles, equipment, buildings and land, so why not do some annual maintenance on yourself? Please make it a priority to have that medical checkup on yourself done. You owe it to yourself, but more importantly, to your family!



- Jim Scott, President - Broken Bow

IN THE NEWS:

Bruning Bank Announces GSB Graduates



RYNE PHILIPPI

Bruning Bank is proud to announce the program completion and graduation of Ryne Philippi and Zach Messman from the Graduate School of Banking at the University of Wisconsin – Madison.

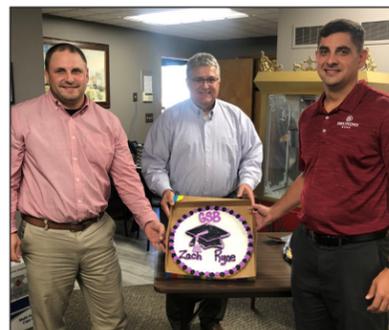
Philippi has been with the bank since 2007 and is a senior vice president and chief financial officer at the Bruning location. Also located in Bruning, Messman is a vice president and loan officer who started with the bank in 2014.

As with everything, the pandemic extended the 25-month normal into extended 37-month program. Philippi and Messman attended on-campus classes the first two years and ended the third year attending online via Zoom.

Bruning Bank extends our appreciation and thanks to these fine young bankers and families for their dedication and sacrifice needed to complete the assignments and travel necessary during this period.

The Graduate School of Banking at the University of Wisconsin – Madison is the oldest banking school in the country. Students acquire a broad knowledge and understanding of major banking functions and their interrelationships and develop the skills required to lead and manage effectively.

"Our employees are our greatest asset," Fred D. Bruning, CEO, said, "and we are committed to empowering them to best serve our customers."



The Bruning staff hosted a graduation celebration for Philippi and Messman.



ZACH MESSMAN

The Account that Pays You



As the school year is starting up and we adjust to the new schedules of classes, sport games and practices, we could all use some simplicity in our lives. While we can't help with your meal prep for the week or help with homework, we can help you by earning interest in your checking account!

Did you know that you can earn up to 2.00% interest with our Premier Checking account? Earn a higher interest rate by completing the following actions:

- Per Statement Cycle:**
 - 20 Debit Card Transactions
 - Log Into Mobile or Online Banking
 - Electronic Debit or Credit
 - Ex. Payroll, Automatic Bill Pay, etc.
 - Sign Up for FREE eStatements

Even if you miss a task for the month, you can earn interest! Tasks reset monthly for a new chance at a higher rate. Rate varies by tier. Switching to this Premier Checking account is as easy as calling your branch to see if your current checking account qualifies or you can start a new checking account. For more information and rates, visit bruningbank.com or call your local branch.

- McKenna Onnen, Universal Banker

WHY PREMIER?

- FREE account
- Access funds via FREE debit card
- Interest earned no matter what
- Better interest rate than a traditional savings account
- Interest is accrued monthly
- eStatements cut down on clutter
- Rewarded for simple, normal monthly actions

New Employee Spotlight



ANDY HILL

Andy joins Bruning Bank as the chief information officer (CIO). He has been in the financial industry for over 16-years with the first eleven at Fiserv and the next five at Mutual of Omaha Bank and CIT Bank.

He grew up in Waverly and spent a lot of time at his grandparents' farm in Greenwood. He attended Nebraska Wesleyan University and majored in business administration and has lived in Lincoln since 1998. He married his wife in 2011 in Jamaica and they welcomed their daughter to the world last September.

He enjoys spending time with his family and watching his daughter grow. He also enjoys playing court and sand volleyball year-round and going to Alaska to visit his brother and sister-in-law.



ANNEMARIE O'CONNOR

Annemarie joins Bruning Bank as a mortgage loan officer in Kearney. She has been in mortgage lending for 12-years.

Annemarie grew up in Greeley and attended Nebraska Wesleyan University. She moved to Kearney in 2007 and married her husband, Jamie. They have three children together. She enjoys attending her kids' events, camping, hunting and fishing.



VICKI MILLSAP

Vicki joins Bruning Bank as the front desk representative in Bruning. She is originally from Michigan and has worked in different aspects of banking, including: teller, customer service and training.

Her husband is originally from the Broken Bow area. They have one son, who is married and lives in Omaha.

She enjoys flower gardening, going on walks, reading and spoiling their three cats.



KATHY ROBERTS



KRISTEN MONTEFORTE



ALLISA WALLER-SWANSOM

Costs Then and Now

Have you been shopping lately and noticed that everything is costing more and more? Unfortunately, these price increases are affecting every aspect of our lives.

Just a couple items:

1. The increased cost of building materials has drastically changed the cost to build, renovate or repair any damages on your home or other structures. A 2x4 that used to cost \$2-3 is now \$7-15 each. Wow!
Our agency can run an updated replacement cost estimator on your home and buildings to ensure you have enough coverage.
2. The cost to buy a new pivot irrigation system or to repair an existing pivot system has also increased dramatically. We have heard that pivot costs are increasing 10-15 percent!
Your pivot dealer can advise the current cost of pivots and pivot parts. Keep in mind that coverage amount should include the entire pivot system including: motors, underground wiring, panels and all ancillary equipment.

Do you have the replacement cost coverage option on your property/pivots?

- Most companies require that property is insured to 100 percent of actual replacement cost to qualify for the replacement cost option. However, some companies may offer replacement cost coverage as long as the property is insured to at least 80 percent of full replacement value.

IMPORTANT NOTE: The maximum paid out, even with 100 percent replacement cost coverage, is the coverage amount listed on your insurance policy. If you chose to insure your property at 80 percent of value, then that reduced amount is the maximum you will receive at claim time.

- The replacement cost option ensures that no depreciation will be taken on partial losses, provided all repairs and replacement are completed.
- Co-insurance penalties can apply if you have a claim and the insured value isn't within at least 80 percent of full replacement value.

As you are aware, insurance premiums have been increasing as well. These increases are due to the increasing costs of repairs and the increasing number of claims.

Reduce the stress and frustration at claim time and review your coverage today. Call, email or stop by the Bruning Insurance Agency to better understand your coverage.

- Kathy, Kristen, Allisa, Sara Jo & Ashli
Bruning Insurance Agency



ASHLI SOUKUP

Ashli joins Bruning Insurance Agency as an insurance assistant in Bruning. She is from Strang and attended Central Community College in Hastings where she graduated with a degree in business technology.

She enjoys playing sports and spending time with friends and family.

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Crop Insurance Reminders

ROW CROP PREMIUMS – Were due September 1, 2021

LOSSES – Call us if you anticipate a loss on any crops. Be sure to contact us before cutting any corn for silage.

HARVEST NOTES:

- Keep irrigated and non-irrigated bushels separated.
- Keep production separate for each section of ground.
- Prior approval needed to co-mingle grain in the bin – don't combine 2021 grain in a bin with 2020 grain.
- Keep load records to assist in calculating bushels in bins.
- Report your yields so a loss notice can be submitted if needed.

SALES CLOSING (WHEAT): Deadline to change, cancel or sign-up for 2022 wheat multi-peril crop insurance is September 30, 2021.

WHEAT FINAL PLANT DATE: Nebraska – October 15, 2021

Kansas – October 31, 2021

We hope everyone has a safe and productive harvest!

- Kathy & Jeff
Crop Insurance Agents



SARA JO KUNERT

Sara Jo also joins Bruning Insurance Agency as an insurance assistant. Sara Jo is originally from Milligan and still resides in Fillmore County with her husband and two daughters.

In her spare time, she enjoys spending time with her family, the outdoors and of course Husker Football!

Sara Jo is excited to be at Bruning Insurance Agency and is looking forward to learning about the insurance and banking world.

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There is Still Time to Take Advantage of a HELOC!



The term refinance has been publicized non-stop for the last 18-months! Many consumers have taken advantage of the low interest rates and refinanced their mortgage. Rates are still very appealing, so if you are one who have not asked about refinancing, it is not too late to give Bruning Bank a call! But in this article,

I want to touch specifically on home improvement projects.

When consumers have home improvement projects, the usual practice is to refinance their current mortgage and take cash out from the equity they've built up in their home. A cash-out refinance keeps the process clean and everything wrapped up in one loan. With mortgages being refinanced to historic low interest rates, consumers may not want to go the typical route. What other options do they have? Bruning Bank has just the solution, a HELOC!

HELOC stands for Home Equity Line Of Credit. A HELOC is a separate loan that uses the equity built up in your home as collateral for a second lien against a consumer's property. A HELOC does not affect your current mortgage. You can leave that low interest rate loan alone and still get the cash needed for those planned or unexpected projects.

Bruning Bank has two options for HELOCs, fixed and variable rate. The option is yours. Both HELOC options have a five-year term, with interest only payments required monthly. Funds provided through the HELOC can be borrowed, paid down and borrowed again. It is a convenient and possibly tax-deductible method for borrowing funds.

Qualification varies, so stop in today and visit with one of Bruning Bank's mortgage specialists to see if a HELOC can help you fund the projects on your to-do list!

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

Meet Annemarie, Bruning Bank's newest mortgage loan officer, on page 5!

Home Loan Experts

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The Workforce Conundrum



As I am sitting in a booth at my favorite restaurant waiting for my waiter, I realize the impact of businesses not being able to hire employees, let alone qualified employees, to fill positions necessary to run their operation efficiently. The time I had to wait at the restaurant is insignificant compared to the pressure of a lack of workforce most businesses are enduring. The lack of a strong workforce is felt across the country, from rural America to large cities. As the chamber chairman of the Kearney Area Chamber of Commerce, the lack of a workforce is at the top of most businesses.

The lack of a workforce trickles down to almost every part of daily living. My 17-year-old daughter's car needed a part for her transmission, so we took it in to our local dealer for repairs. The vehicle was in the shop for over two months waiting for the part to arrive. My guess is several issues were at play in this situation, but the factory making the part probably were understaffed, so the part could not be made as quickly as usual. Once the part was made, it probably sat in a warehouse for a week or two waiting for a trucking company, which is likely short several drivers, to deliver the part to the dealership. Once the part finally made it to the dealership, it presumably sat on the shelf waiting for the understaffed mechanic crew to get the part on the car. I'm not blaming the manufacturer, the trucking company or the dealership. I'm sure they are doing the best they can under the current situation.

Many industries are feeling the supply chain problem, not only with availability of materials, but also the highly volatile nature of the materials right now. The construction industry has been very challenging as they must navigate through projects with the limited supply of material and volatile cost of the material. A typical 1,800-2,000 square foot house will cost \$50,000-\$100,000 more than originally projected, just with the increased cost of materials. I have had contractors buy more materials than currently needed just to make sure they had material to continue their business. Not only were the materials highly priced, but having to buy the material early also causes more interest costs than would normally be incurred. In this case, either the contractor will lose money on a project, or the consumer will have to pay more for the product.

I could write about almost any industry and how the lack of a good workforce negatively impacts that industry. The big question is how do we fix the problem? My intent is not to get political with these potential fixes, but these are a few ideas that need to be considered across the country:

1. Do not increase the unemployment payments workers receive for not being in the workforce. I have heard several business owners say they cannot hire employees when the potential employee makes more to stay home than they would working a job.
2. Our country needs to find a way to bring back a strong work ethic. I do not have any answers on how to accomplish this, but I believe the lack of a strong work ethic starts at home with parents not expecting their children to be hard workers. I understand this struggle. I admit to being too easy on my children at times.
3. We the people need to make sure we are active in local government. We need trustworthy individuals leading our communities, counties and states. In general, our country lacks this type of strong leadership at the highest levels of government. I am not criticizing one party over another, I am referring to both political parties.

In Kearney and across the country, businesses are struggling to find a strong workforce for their businesses. If you hear of an idea that could help fix this problem, please feel free to contact me at 308-455-3072 or kmehlin@bruningbank.com.

- Ken Mehlin, Chief Credit Officer



Reading Between the Lines



DAVE FROOM
VICE PRESIDENT &
LPL FINANCIAL PLANNER

A big congratulations to Lane Schulz for being awarded the Chartered Financial Consultant (ChFC®) designation from The American College of Financial Services.

The ChFC® designation credo is “Advanced financial planning for every person and every need.” ChFC® curriculum is “Financial Planning: Process and Environment, Fundamentals of Insurance Planning, Income Taxation, Planning for Retirement Needs, Investments, Fundamentals of Estate Planning, Personal Financial Planning, and Contemporary Applications in Financial Planning.”

The ChFC® designation is challenging to obtain and is a well-respected designation in the Financial Services industry. If you see Lane, please tell him congratulations on his achievement.

We are also excited that since our last newsletter, Lane is fully on-boarded with us and with our broker-dealer, LPL Financial, and he is “up and running.” We have participated on joint meetings with clients and prospective clients. And Lane has already engaged in financial planning to help our clients.

Life doesn’t seem to get less complicated. And with 24/7 news via tv, radio, streaming, and apps, it’s easy to get overwhelmed with “noise”. It occurred to me the other day when I repeatedly heard news references to “the stock market is at an all-time high.” The problem is there is rarely any context given. The “reading between the lines” we hear is “be extra cautious because the markets may drop at any time.” But what is failed to be mentioned is that being at an all-time high is a regular course in long term investing. Think about it. We’ve all seen the “mountain charts” with the ups and downs of the major indices, like S&P 500 and the Dow. The reason we invest is not for the volatility – the ups and downs, but for the long-term average growth (on the charts its up and to the right). In order for the market to grow, they will eventually, and continuously be hitting new all-time highs. It’s the normal process of investing. Of course, no one can predict the markets, and there is no guarantee that they will eventually increase, but that is the risk. If we don’t believe in the power of business succeeding and growing, then there is no point to risk our savings. There will be many small downturns and low days on a regular basis. There will be the occasional correction, as well as “Black Swans” (non-predictable events such as a pandemic), and there will be an occasional economic recession. But in every case in the past, the markets have gained from the down turns and eventually hit another new high – it’s the only way we grow our investments. I have to say that past performance doesn’t guarantee future results – and that’s true. However, I believe in the long-term growth of businesses – small and large. We have to be realistic about the risks, and most importantly, we have to make a plan.

So, the next time you are stressed about hearing “we’re at all new high” and want to sell your holdings, remember, it is the natural progression of the markets. Our job as Financial Planners is to help you plan for the inevitable downturn by understanding your financial situation and planning ahead. We take the emotion out of the equation. We strongly believe that the best practice for investing is to begin with planning, and let the plan direct the financial decisions.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. Indices are unmanaged and cannot be invested into directly.

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LANE SCHULZ
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Shared Words of Wisdom



As I mentioned in my last article, I truly enjoy talking with and hearing from people who have or have been given words of wisdom through a simple saying or quote. As I read through the submissions, there are some I have heard before and some that are completely new.

Every day we are faced with challenges in life, some self-inflicted and some we have no control over whatsoever. So, when you read over the quotes, think about how they could assist your mindset on a daily basis.

Below are some of my thoughts when I read through the submissions:

“Nothing good happens after midnight.”

Maybe we should tell our teenagers we will see them at 11:59 PM sharp when they go out on the weekends.

“The only thing you can control is your attitude.”

We cannot control the actions of others, but we can control how we react to the action of others.

“Never ever buy anything you don’t need.”

When I go to buy something, I try to ask myself, is it a want or a need? Are my wants greater than my needs on pay day?

“Every change will be old hat in six months.”

Technology is always changing, so embrace the change with a willingness to learn every time. Don’t forget, you control your attitude!

“If you focus on quality, profit will follow.”

We all want quality in our investment portfolio, knowing it will lead to profitable growth. But what about quality time with family and friends? Taking the time to give to those within our sphere of influence will create a portfolio of memories that can never be lost.

“If it ain’t the hogs, it’s the windmill.”

I have to admit, this one made me laugh. Every day on the farm there is always something to deal with: a flat tire, dead battery and my absolute favorite is a phone call from the sheriff’s department informing you that you have cattle out. It all goes back to how we approach it. We cannot change what has already happened, but we can control how we react to what has happened. Roll up your sleeves, put a smile on our face and go take care of the next task at hand.

“Once started Half Done.”

In my younger years, I had many sports practices or workouts which led to my body being stiff and sore. I truly understand that just getting out of bed meant the next practice was half done. Even now it means this news article is half done.

“If it ain’t broke don’t fix it.”

There is maintenance and there is preventative maintenance. If you can hear it hitting on all eight cylinders, turn up the radio and enjoy the ride. Until it turns into a walk.

“Doing nothing is the hard work because you don’t get any breaks.”

I never had to worry about doing nothing growing up, but I am pretty sure Dad had us work through breaks, so it seemed. I was very familiar with lunch at sunset. There is always something to do.

“Pick your battles.”

Will it matter a day from now, a week from now, a month from now or a year from now? This is one of my favorites. We were all uniquely woven into our own pattern, which simply means that we don’t all see or experience things the same. Unfortunately, this can lead to disagreements and hurt feelings with those we love and care about the most. Wisdom has taught me that not all battles need to be won. As we know, life is too short to leave a burr under your saddle, especially when you know it’s there. Take the time to stop and clean the blanket off before you put the saddle back on and all involved will be much happier that you did.

I hope this makes you think on a deeper level about a simple saying or quote that you hear. It can be a humorous or serious saying, just take the time to appreciate the words of wisdom when they come your way.

- Sonny Manley, President - Hebron



**BRUNING
BANK**

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Bruning, Nebraska 68322
Address Service Requested

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Nebraska



Mark Your Calendar

SEPTEMBER:

- **6** - CLOSED in Observance of Labor Day
- **14-16** - Husker Harvest Days - Grand Island, NE
Call your nearest location for your ticket! First come, first serve. Limit one per household.

OCTOBER:

- Cyber Security Awareness Month
- **11** - CLOSED in Observance of Columbus Day
 - **15** - Prescription Drug Plan Open Enrollment Begins
 - **21** - Get Smart About Credit Day
 - **31** - Halloween Trunk or Treat - Details vary by community

NOVEMBER:

- **1** - Health Insurance Open Enrollment Begins
- **7** - Daylight Savings Time ends
- **11** - CLOSED in Observance of Veteran's Day
- **14-20** - International Fraud Awareness Week
- **25** - CLOSED in Observance of Thanksgiving

DECEMBER:

- **9** - Dr. Kohl in Bruning
 - **10** - Dr. Kohl in Holdrege
- Holiday open houses and holiday hours will be announced in the Winter edition