



# BRUNING BANK

WINTER 2023

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## Gratitude

During the holiday seasons of Thanksgiving and Christmas, there are many things we are thankful for. We are most thankful for our families, our health, our church, and the communities we live in which are safe and secure.

If you are an employer, we must think of our family of employees who we work with most days and who we see more than our families. Our bank's mission statement is to "Help Clients Build and Maintain Wealth." I feel that we all share the work ethic of taking care of our customers by employing people with the same values. We all try to reward our employees and customers by thanking them for their work and for doing business with us. The term "gratitude" comes to mind and sending a little note or thank you, can go a long way in life.



FRED D. BRUNING

Drs. Brown and Wong, researchers from Indiana University, researched and wrote an article on the following benefits of practicing gratitude, which I received from Brandy VanDe Walle, Extension Education for Fillmore County.

1. Gratitude unshackles us from toxic emotions. When you write about how grateful you are to others and how much other people have blessed your life, it might become considerably harder for you to ruminate on your negative experiences.
2. Gratitude helps even if you don't share it. The mere act of writing a thank you letter can help you appreciate the people in your life and shift your focus away from negative feelings and thoughts.
3. Gratitude benefits take time. If you participate in a gratitude writing activity, don't be too surprised if you don't feel dramatically better immediately after the writing. You might have that quick "rush" of feeling thankful, however the bigger benefits of gratitude might take time to kick in weeks after your gratitude activity.
4. Gratitude has lasting effects on the brain. Their research suggested that brain activity was distinct for those who felt more grateful, than those who only performed an act of gratitude related to guilt. Those who were more grateful showed greater activation in their medial prefrontal cortex.

So, not only does the customer or employee feel good about a verbal or written note, but it also makes us, the sender, feel good too. With all the world happenings, we are grateful we live where we live and raise our families.

It is also a great honor for us to announce that Bruning Bank has been named by the American Banker as a 2023 Best Banks to Work For. We are honored and extremely grateful to be recognized with this award and for our employees who make our success possible.

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"Gratitude is the memory of the heart."

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- Jean-Baptiste Massieu -

-Fred D. Bruning, Chief Executive Officer

# Jerry's Journal



JERRY CATLETT

Hard to turn off the news? Hard to stay positive? Hard to stay united? The despicable acts of October 7th will be remembered for years. Awful news for Israel and the rest of the freedom loving world. Our thoughts and prayers are with all those that experienced loss and distress. I've drastically cut back my time spent watching news and news related social media feeds. However, I have not stopped completely trying to find the balance between being informed and not getting drawn into full-blown depression.

For me, that balance goes back to knowing what is right and wrong and even more so around October 7th - what is good and what is evil. It is easy to say that those cowardly acts were wrong and were evil. I've learned that terrible situations provide opportunities.

Sound crazy? Maybe? In the history of the United States we've seen people come together and unite to defeat evil. Right now, we need leadership to step in and bring that message to all of us. I'm not sure whom that leader might be, everyone gets pegged as red or blue. Not red, white, and blue.

My thoughts are in a constant podcast loop.

- We all need to stay informed, listen to the news, just not as much, find a trusted source.
- Find ways to stay positive- help your neighbor, help someone or charity in need, volunteer in your community. I've found that giving time, talent, and treasure to help others does more for me and is good therapy to stay closer to a positive outlook. (Let me tell you, it is a struggle)
- Get united. It all starts locally and builds from there.
- Most importantly, the Christmas season is coming, and it provides the gift that holds promise and life beyond this life. The big guy is always listening. Prayers will be answered.

We'll get through this, together.

- Jerry Catlett, President, COO

# Thank You For Your Support



We are absolutely thrilled to extend our heartfelt gratitude to all of you for joining us in the celebration of Bruning Bank's Grand Island expansion. The excitement and support we received throughout our multi-day Open House event was truly inspiring.

Our Grand Island journey has been an exciting one, and your participation in the festivities made it even more special. The fact that many of you took time out of your busy schedules to attend our various events over several days means the world to us. Your presence amplified the excitement, and your enthusiasm was contagious.

We would like to express our deepest appreciation for your valued relationships and trust in Bruning Bank. As we expand our footprint into Grand Island, it is your continued support that fuels our drive to provide exceptional financial services and strengthen

community bonds. Our success is rooted in the relationships we've built with you, and for that, we are truly grateful.

We also want to acknowledge the incredible dedication and hard work of our team. The success of our multi-day Open House wouldn't have been possible without their commitment and passion for our community. We are proud to have such a dedicated group of professionals who go above and beyond to make your banking experience exceptional.

As we embark on this new chapter in Grand Island, we are excited about the opportunities it brings to serve you better and to continue building strong, lasting relationships. If you have any feedback, suggestions, or if there's anything we can assist you with, please feel free to reach out to us.

Once again, thank you for celebrating this exciting milestone with us. We are looking forward to a bright future in Grand Island, and we are excited to have you with us on this journey.

- Dave Richardson, President- Grand Island

# Chicken Wing Comfortable



Do you like chicken wings? I love them. My wife likes the 'boneless' wings which are more like chicken nuggets to me. She calls them saucy nuggs. Then there is the ranch or blue cheese dipping debate. I prefer blue cheese. Everyone has their favorite wing place as well. I just went to a restaurant known for their wings in Lincoln that I haven't been to in years. It was delicious. The

one thing you cannot debate about wings is that they are messy. You cannot eat a bone in wing with a fork and knife, or at least I can't. One must resort to primitive eating styles of tearing meat from bone and using your hands. Maybe that is why I like chicken wings, ribs, and bone in steaks. It is the cave man in me. Because of the way you consume wings you probably don't eat them on a first date, job interview, or any formal dining venue. Nobody serves wings at a wedding, maybe they do but I can't see eating wings in formal attire or a white wedding dress.

What I am getting at is if you have wings with someone, you probably know them pretty well. You are comfortable getting messy and enjoying someone's company. You are 'chicken wing comfortable'. From the sauce on your face to the toothpick at the end, you have to have a sense of humility. If you are a consumer of chicken wings, in what setting do you consume them and who is it with? Most of the time, I find myself in a sports bar with friends. Sometimes my wife and I get them when we don't have the kids with us. I can only imagine the disaster that will happen when the twins figure out what chicken wings are. You should see them eat anything with red sauce, it goes everywhere- including their hair. So, we sit and eat our chicken wings and dream a little bit about

what our life was like before kids. Things were simple, and we could eat chicken wings whenever we wanted.

Nobody cried, threw food, or complained they didn't like it. I was talking to a new customer the other day and collecting their information. They made a funny comment about us getting every piece of personal information from them and a blood type. I said we must get comfortable with each other before we do business. I should have ordered some chicken wings to break the ice. We are a highly regulated industry and need a lot of information, but not a blood type, they were joking. A wise man once told me, "I don't like to change lawyers, accountants, doctors or bankers. It is too much of a hassle to take off your clothes and explain things again." Things that get you out of your comfort zone are hard to do. We do appreciate anyone that has moved their business to Bruning Bank. It is like moving into a new house, there are some hoops to jump through but hopefully you feel better once you are settled and your bills are changed.

Are chicken wings a comfort food? I think so, at least they make my soul happy. Whenever I eat them, I make sure I don't have to be any place where I need a clean shirt afterwards and I am in good company for casual conversation. I am pretty clumsy with my food and my words. It's good to have people you can enjoy messy food and conversation with. I guess that makes my kids pretty comfortable with me. There is never a dull meal at our house with twin toddlers, and I can't wait until our son starts adding to the circus. He is four months old, but you can tell he wants to participate. I just hope they all stay 'chicken wing comfortable' with their dad when they grow up.

- Adam Frank Bruning, Loan Officer

# New Employee Spotlight



## ELLERY SPERLING

Ellery Joins Bruning Bank in Grand Island as a Relationship Associate. Ellery and her husband planted their roots in Wood River with their two sons and daughter. She has been in banking for two years and looks forward to many more. Between the family events and activities her children are in, she likes to go camping, hanging out with friends, having family movie nights, and being outdoors.

Bruning Bank would like to remind all customers that by mid-January 2024, you will be receiving 1099s and other important tax documents. **Please watch your mail closely.**

# What Customer Service Means to Bruning Bank



attitude.

Some of the things we feel are important:

When banks are asked about why their customers are banking with them, the answer is always “because of the customer service we provide” as the first answer. Now, whether that is the case at every bank, is open for debate. At Bruning Bank, we hire people, knowing that they will try hard to meet the demands of our customers and do it with a great

- Provide education by helping schools in teaching financial literacy.
- We strive to be excellent sources of information and for our Agriculture and Small Businesses.
- We invest in the banks’ technology to give the customers access to financial services 24/7 from anywhere in the world.
- We also want customers’ feedback whenever possible to help improve our performance and strive to make changes based on that feedback by being flexible and open to change.

If you would like to talk to a banker and learn more about what we do to try and improve ourselves as well as the customer experience, we encourage you to stop by any of our locations and visit with us!

-Mary Nova, Business Banker



## HOLIDAY GIVING OPPORTUNITIES

As the holidays are fast approaching, many of us find ourselves reflecting on how fortunate we are and wanting to give to those who are in need. Bruning Bank is a community bank and we take pride in serving our communities. During the holiday season, we invite our communities to join us in helping those in need through giving opportunities at each of our bank locations.

### BRUNING

Place non-perishable food, toiletry items, or winter clothing in our lobby for Blue Valley Community Action

### HEBRON

Place toiletries, gift cards, trash bags, etc. in our lobby for the Hope Crisis Center

### BROKEN BOW

Select an ornament from our tree with items listed for families in need via Healing Hearts and Families

### HOLDREGE

Bring donations for Toys for Tots to the lobby or drive-up window

### KEARNEY

Provide monetary donations for Good Fellows. Please bring donations to the lobby or drive-up window

### GRAND ISLAND

Bring donations for Toys for Tots to the lobby or drive-up window



## HO, HO, H... Wait, What!?

IT'S BEGINNING TO COST A LOT LIKE CHRISTMAS



With the holidays right around the corner, now may be the time to think about saving money for the holiday seasons. Saving money early for the holidays is a great way to ensure that you can enjoy the season without putting undue financial stress on yourself. Some of the best things you can do is:

### 1. Create a Budget

Start by determining how much you want, or can spend on hosting and gifts. It may also help to make a list and set limits on gifts so you don't exceed your limits.

### 2. Open a Dedicated Savings Account

Opening a savings account specifically for your holiday fund will help you save what you need and make it easier to monitor your progress by funding the account weekly if possible.

### 3. Cut Unnecessary Expenses

Review your monthly expenses and try to identify items that you can live without for the next couple of months and contribute those savings to your fund.

### 4. Earn Extra Income

Look for opportunities to add additional income to your

budget by working side jobs or even selling items you no longer need or use.

### 5. Loyalty Programs

Credit card cash back and other loyalty programs can increase your buying power this season. Using cards like the Bruning Bank Credit Card can earn you points you can spend later in the year.

### 6. Avoid Last Minute Shopping

Plan your list and shopping well in advance to avoid overspending at the last hour of the season.

### 7. Stay Organized

Keep track of what you have purchased early and look for savings on things that you still need to pick up.

By planning ahead, making an effort to budget your income and expenses will pay dividends later by making the holidays less stressful physically and financially.

It is also important to remember that the holidays are for more than just gifts, it's also about who you are with and remembering loved ones that can no longer be with you, and eating!

- Todd Clabaugh, President-Kearney



## Holiday Shopping



As you know, the holidays are just around the corner and you're probably doing your shopping and preparing for your gatherings. Christmas shopping has mainly moved online and with that comes some risks.

When online shopping, make sure you are on a legitimate website. It is easy for scammers to make links, emails, and even text messages look like they are for the actual online

store. **DO NOT** fall for this tactic. If you aren't sure if a link is trustworthy, do not click on it just to see. Delete the email and go to the actual store's website and see if the deal shows up.

Another risk is hackers getting into your account and stealing your information. To avoid this, make your information secure

with a good password and use a second factor authentication method if possible. This will add another level of security for your information and make it more difficult to be hacked into.

Finally, if a website is not encrypted, this will make it easier for hackers to get your information. Whatever site you are using, make sure the URL begins with **HTTPS**. This means the site is encrypted and your information is safer than if the URL begins with just **HTTP**- **HTTP sites are not secure**.

If for any reason, you believe your debit or credit card has been compromised, use your Bruning Bank app to turn your card(s) off and call your Bruning Bank location so we can watch your account and issue you new cards.

I hope this information helps ease your mind during this holiday season and Happy Holidays!

-Andy Hill, Chief Operating Officer



KATHY ROBERTS



KRISTEN MONTEFORTE



ALLISA WALLER-SWANSON



SARA JO KUNERT



DANI DUNKER

## Liability Coverage - Can You Have Enough?

Liability insurance is arguably the most affordable and the most important insurance to protect your family and your assets. It is also the coverage you don't want to have to use, ever. Liability coverage is not coverage that will make payment to YOU. Liability provides protection to other people for damage that you cause to others or their property.

Auto liability insurance is the most familiar form of liability. The state requires that you carry at least the minimum limits of liability insurance if you are going to license and drive a car on public roadways. Each state's requirements are different. For this article, we will be referring to the State of Nebraska's requirements. Current requirements: the owner of the vehicle must maintain at least \$25,000 per person/\$50,000 per accident bodily injury liability and \$25,000 for property damage liability.

Let's first consider property damage. In all reality, \$25,000 property damage can be used up very quickly. If you are at fault in an accident where a vehicle is totaled, you *might* have enough coverage. However, if that vehicle is a new vehicle or even a used vehicle less than five years old, \$25,000 is not going to go very far. What if it is a multi-vehicle accident, or an accident that involves a semi-truck with cargo, and maybe there is also damage to fences, buildings, or poles? That \$25,000 property damage limit is for the WHOLE accident, not each item damaged in the accident. What happens if the damage is over the \$25,000 minimum you have on your policy?

Now, let's consider bodily injury. If you have had to go to the ER lately, had to be transported by ambulance, had even minor surgery, MRIs, CT scans, or overnight hospital stays, you know that \$25,000 WON'T go very far. If you are at fault, and the vehicle or vehicles you hit have more than two passengers, your per accident max of \$50,000 is shared with all the injured people. Hopefully, you have been fortunate enough that you've never seen the bill for a helicopter ride! Guess what happens when the bodily injury limit is used up?

Personal liability is liability coverage you have on your home or renters' policy. In the event you are found to be negligent in the injury of someone else, your insurance will help to defend you, but will also pay for the liability damages up to the limit on the policy. Guess what happens if you are found liable for \$500,000 worth of damage and you only have \$100,000 on your policy?

### Well, guess what...

YOU will be held responsible when you don't have ENOUGH liability coverage. YOU will have to pay for the amounts over the limits on your policy. Your assets can be seized, and future wages can be garnished. Fortunately, protecting yourself is relatively inexpensive. The difference will probably cost less than a dinner out.

Protect your assets and review your liability limits today!  
Ask your agent to give you a quote for higher limits of liability.

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

Not FDIC Insured. Not a guarantee of the Bank. Not a deposit of the Bank. Not insured by any federal government agency. May go down in value.



## Crop Insurance - What a Year!

Mother Nature presented us with some interesting weather again in 2023.

We had some hail, a lot of wind, and it was too hot and too dry at the crucial time for the crops. Row crop yields are down from normal averages. Both non-irrigated AND irrigated crops were affected by the extremely hot and dry conditions.

Hopefully, all the row crops have been harvested and the 2024 wheat crop has been planted.

Our crop adjusters continue to work claims as quickly as they can. There are more claims than normal this year. Be sure to contact us if you have questions on the status of your claim.

Now is a good time to take care of your multi-peril and hail insurance. **Some things you may still need to do:**

### 1. Report your row crop yields.

- Bring in your elevator summary sheets and bushels in bins for 2023 crops. You may need scale tickets with notes if summary sheets don't reflect which farm the crop is from or if needed to separate irrigated and non-irrigated production.
- Note that losses needed to be reported within 72 hours of a known loss.
- We'll need your signature on the yield reporting form.

### 2. Pay your multi-peril crop insurance premium.

- Premium payments were due September 1st and interest will begin accruing December 1st.

### 3. Pay your hail insurance premium.

- Premium was due November 1st.

### 4. Notify agent of any changes in your farming operation for 2024.

- Let us know if you will be adding any ground to your operation.
- Are you breaking-up land that hasn't been farmed in the past?
- Are there any changes in your farming operation?

We do appreciate your business and we look forward to assisting you with all your insurance needs in 2024.  
Merry Christmas and Happy New Year from all of us to all of you!

Your Crop Insurance Agents  
- Kathy & Jeff

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# Regulations, Forms, and Acronyms... Oh My!



If you've gotten a home loan in the past 13 years, you've probably grumbled about the amount of paperwork you have to sign. We understand - it's a lot, and your hand cramps up by the end. The 2008 mortgage crisis was caused by a few bad apples, and everyone is paying the price.

What you may not know is the large number of regulations that the

mortgage industry has to follow, including specific forms we need to provide. We usually call these forms by their acronyms, and I thought it would be interesting to share a couple of them with you:

- LE = Loan Estimate. This form gives estimated details about the mortgage loan you have requested, including loan amount, interest rate, monthly payment, and closing costs.

- CD = Closing Disclosure. This form gives the final details about your mortgage loan and is similar to the LE but is more detailed.

In addition to acronyms for forms, we have acronyms for certain rules and regulations we have to follow. To name a few:

- ATR/QM = Ability-to-Repay/Qualified Mortgage
- TRID = TILA-RESPA Integrated Disclosures
  - o TILA = Truth-in-Lending Act
  - o RESPA = Real Estate Settlement Procedures Act
- HMDA = Home Mortgage Disclosure Act

Luckily, you as the consumer do not need to remember these acronyms! The mortgage loan officers at Bruning Bank are specially trained to ensure we follow all rules and regulations while making sure the home loan process is as seamless for you as possible. We know it feels like a lot at the time, but we promise that everything we ask you for is to ensure we stay in compliance with the above-mentioned regulations, in addition to others.

If you are considering purchasing, building a new home, or pulling equity out of your existing home, contact one of our mortgage loan officers and we would be happy to help you. We'll try not to bore you with those acronyms!

*-Michaela Nielsen, Mortgage Officer (NMLS #894658)*

**Get prequalified online!**  
**Visit [bruningbank.com](http://bruningbank.com) to get started!**

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# What's One of Your Favorite Holiday Memories?



I love this time of year; it has always been my personal favorite. I enjoy the change in weather and scenery, but most of all I enjoy the time I get to spend with family and friends.

I recently spent some time driving and took the time to reflect on past holidays. Thanksgiving, Christmas, and New Year's Day ...

childhood memories flooded my mind.

- Thanksgiving – The aromas of turkey baking, fresh homemade rolls, mashed potatoes, green beans, and pies for every pallet. My Uncle Ted would get two raisin pies, one to eat while he was there and one to take back home to Oklahoma. There was always enough food to feed a small army. Mom always said, "You never know who may stop by." Then the entire family would load up and head to the river to shoot skeet. A time of family togetherness, just enjoying the simple things in life.

- Christmas – The tree shining brightly with gifts all around

the tree, but one I particularly had my eye on ... the one from Aunt Bert, she worked at Disneyland, so I always knew it was going to be a good one. After begging Mom and Dad all night to let me open one gift on Christmas Eve, Aunt Bert's gift would always be the one I chose to open. The best part ... Aunt Bert, although she lived too far away to be with us ... she always remembered to send each one of us a gift.

- New Year's Day – Going to my Uncle Bill's house to watch Bowl games. He was the only guy I knew at that time (44 years ago), who had three different TV's going so he wouldn't miss a Bowl game. We loved watching college football together.

All the holiday memories I cherish involved great food, a lot of storytelling, and most importantly, plenty of quality time with family and friends.

What is one of your favorite holiday memories? In this world full of hustle and more hustle, may you enjoy some quality time with the people in your life and may you all be blessed with good health and safe travels this holiday season while building those lifelong memories.

*- Sonny Manley, President- Hebron*

# Happy Retirement Planning



Retirement is a time in our life that most of us are all looking forward to. A time to get away from the everyday hustle and bustle and focus on things that we want to do. We hope to spend more quality time with our spouse, family, and friends. But even in retirement, there are still responsibilities that need to be handled to make the switch a little easier.

My wife recently retired. She has a couple of retirement accounts through her employer to roll over to Bruning Wealth Management department. Why transfer it now, you might ask? I can give you a couple reasons why. First, I want to be able to talk to a person regarding investment decisions. Secondly, I want ease of transactions. During the last couple of weeks, my wife and I have been on the phone with the current retirement account provider, which happens to be one of the largest providers in the United States, trying to request rollover paperwork. Finally, after 30 minutes of going through 1-800-phone-tree, we were able to request the necessary documents to be able to begin the rollover of her IRA to Bruning Wealth Management.

With my wife's retirement (and the hopes of my retirement one day), I have been trying to simplify all our information. In most homes, there is typically one person that takes care of all the finances. If something happens to that person, it can make it very

difficult for the surviving spouse or child to know everything that belongs to the family. In my profession, I have seen the whirlwind of emotion for that surviving spouse or child if that information is not kept together. The added stress to the surviving spouse or child having to deal with a company's 1-800-phone-tree to get the information one needs is not necessary if we all do a little planning ahead of time.

In my household, I am the one that takes care of all the finances. I asked myself if something were to happen to me, would my wife and daughters know what we have for insurance, investments, and retirement accounts? So, to help them all out, I created a simple Microsoft Word document that lists insurance policies (life and property), investment accounts, bank accounts, credit cards, retirement accounts, attorney information, and any other pertinent information that I think could be helpful. Included in that document is also a list of contact people with their phone numbers. I keep this document in my safe deposit box.

If this is a task that you've either put off or never really thought about its importance, here is a reminder to make things simple now for your family later. I created a document with this information, but Bruning Bank has a Financial Organizer to help you through the process. Stop by any Bruning Bank location for a copy of this Financial Organizer and make life a little simpler for everyone.

*- Jim Scott President- Broken Bow*

# BRUNING

## WEALTH MANAGEMENT

### Estate Planning From a Grateful Heart



DAVE FROOK, CPFA®  
VICE PRESIDENT &  
LPL FINANCIAL PLANNER

The holidays are upon us and many of us will be thinking about being thankful and generous. It's a good time to think about your estate planning.

Most people should have a basic estate plan in place that includes a will, powers of attorney for financial and medical matters, a living will and do-not-resuscitate orders (either yes-resuscitate or no). These important documents spell out who will serve as your estate executor (the person responsible for distributing your estate and paying any remaining debts); who will act as guardians to raise your minor children; who will make financial and medical decisions while you are alive, but physically or mentally unable to do so; and how you want to receive medical treatment at the end of your life. These documents cover all end-of-life decisions we should be making ourselves, so as not to create that needless burden for our loved ones.

Review your beneficiaries on all your accounts. We often see accounts rollover to us that have an ex-spouse, or a parent or sibling listed years after a person is married, or any variety of outdated beneficiaries to be remedied. It's a simple fix that can save a lot of heartache. Don't forget Contingent Beneficiaries.

Once you have the basics down and hopefully you have a retirement plan in place, then starts the fun part! Legacy Planning and Planned Giving. Most people start with family. Once your family is taken care of then you can consider all variations of people and organizations.

Many people think about large national organizations. That's OK. If your parent or family member suffered from Alzheimer's, ALS, Cancer, or Autism (to name a few), plan a gift for those great 501c(3) charities. There are great organizations for wounded veterans and ministries, etc. Think about the organizations that have touched your life in some way. But don't forget your local church and community!

Sometimes those national needs cross over into community organizations – such as Kids & Dreams Foundation (<https://www.kidsanddreams.org/>) and Operation Shine Camp (<https://www.kidsanddreams.org/operation-shine-camp>) – a really cool camp for children 7-12 experiencing Autism Spectrum Disorders and related conditions, right here in Kenesaw, Nebraska.

We manage assets for many county and community foundations. Your local church, library, hospital, and schools can benefit greatly from your generous donations. It's one of my favorite parts of being a Financial Planner when I see the financial results of a financially blessed family being put to good use.

If you have been very blessed financially, there are so many financial tools in estate planning that can maximize your legacy and charitable gifting. Family Foundations, Donor Advised Funds, Charitable Remainder Trusts, Life Insurance, Perpetuity Trusts, Annuities, to name a few.

So, this season, as you are being grateful for all your blessings, spend some time thinking about how you may bless others – especially in your own communities.

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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## How Things Have CHANGED!



In the 1960s when I was a young boy, life was much different than it is today. Life was simpler but labor was harder. You didn't have much interaction with others but your immediate family. Life wasn't necessarily better, just different.

### 1. TECHNOLOGY

**1960s:** The early stages of the computer began with the development of mainframe computers. I can

remember in the early to mid-seventies when our college computer would fill a very large room. Calculators and personal computers did not exist, and communication was primarily done through landlines. The landlines were on a party line so the neighbors on your little circuit could listen in.

**Today:** We live in the age of smartphones, laptops, and the internet. Technology has revolutionized every aspect of our lives. From communication to work to entertainment.

### 2. COMMUNICATION

**1960s:** Communication was primarily done through face-to-face conversations, landline phones, and written or type-written letters. Long distance phone calls were expensive and not done very often.

**Today:** Communication is instant and throughout the world thanks to smartphones and the internet. We can video call anyone around the world, send text messages, and use social media to stay connected.

### 3. ENTERTAINMENT

**1960s:** Television was the dominant form of entertainment and we only got two stations, sometimes three. Our families gathered around the TV to watch shows and news broadcast, especially the weather forecast. *Andy Griffith* and *Gunsmoke* were my favorite TV shows. Music was enjoyed through our record player and the radio.

**Today:** Entertainment options are enormous and on-demand. Streaming services provide access to an abundance of movies, TV shows, and music. Now with the thousands of TV channels we can watch, we just say, “there is nothing on.” Video games have also become a significant source of entertainment for some.

### 4. FASHION

**1960s:** Our clothes in the '60s were characterized with bold, colorful patterns, miniskirts, and what we called mod styles. Hippie type apparel with tie-dye and bell bottoms were popular. Personally, I wore hand-me-downs until I was out of high school. All business-related men wore suits to work.

**Today:** Our dress today is globally influenced. Casual and comfortable clothing, such as athleisure wear is prevalent. Men wear suits to funerals sometimes but seldom otherwise.

### 5. WORK AND EDUCATION

**1960s:** Work and education were more traditional, with a focus on office jobs and brick and mortar schools. People kept the same job for years and even a lifetime. The concept of remote work or online learning was virtually nonexistent.

**Today:** Technology has enabled remote work and online education, offering more flexibility and opportunities for people to work and learn from anywhere.

### 6. POLITICAL LANDSCAPE

**1960s:** The 1960s were marked by the Cold War between the United States and the Soviet Union, as well as the space race. The U.S. also experienced political assassinations and civil rights struggles.

**Today:** The whole political landscape has changed significantly, with different challenges such as cyber warfare, terrorism, and global economic issues.

Overall, while the 1960s were characterized by a sense of social and cultural upheaval, the world today is defined by rapid technological advancements, globalization, and ongoing societal changes. Each era has its unique challenges and opportunities.

- John Boehler, Senior Vice President- Holdrege





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# Mark Your Calendar

## DECEMBER:

- **1** - Bruning Holiday Open House
- **6** - Dr. Kohl in Holdrege
- **7** - Dr. Kohl in Bruning
- **13** - Broken Bow Holiday Open House
- **14** - Hebron Holiday Open House
- **15** - Holdrege Holiday Open House
- **15** - Kearney Holiday Open House
- **15** - Grand Island Holiday Open House
- **25** - CLOSED in observance of Christmas Day

## JANUARY:

- **1** - CLOSED in observance of New Year's Day
- **15** - CLOSED in observance of Martin Luther King Jr. Day
- **17** - Cow/Calf College Beef Seminar

## FEBRUARY:

- **19** - CLOSED in observance of Presidents' Day

