



Summer 2019

# the COUNTRY BANKER

Your News. Your Life. Your Country Bank.

## BRUNING STATE BANK

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— [ *"In the time we have, it is surely our duty to do all the good we can to all the people we can in all the ways we can."* ] —  
-William Barclay

## Helping in a time of need

As the Midwest recovers from floods, ice, snow, cold and mud, we think of how resilient and tough people in agriculture and rural America really are. Most of the communities, farmers and ranchers affected pulled up their boot straps with the mantra, "We will figure out how to rebuild and survive."

Most of rural America respect their churches, schools and communities. When the chips are down in the face of sickness, disaster, floods, tornadoes, etc., we all band together.

I have always felt family first is a rural value and most people use the saying of faith, family and farm as their priorities in life with strong work ethic close behind. Communities pull together and don't always expect outside help to solve their problems.

In the past few months, good people have come together for fundraising efforts to assist Nebraska communities, families and businesses. We are pleased to say our bank has given dollars to the Nebraska Cattlemen's fund and the Nebraska Bankers Association fund to help the Nebraska areas.

Can you imagine seeing your cow herd or your farmstead floating away or your home or business in town destroyed? Please consider helping these people in time of need. It is never too late to give.



FRED D. BRUNING

-Fred D. Bruning, Chief Executive Officer

## Incoming College Freshmen!

No matter where you're headed next,  
**take your bank with you!**

Mobile banking is easy, versatile and makes it possible to keep your hometown bank, even if there is not a physical branch near you.

Download our free app and check one more thing off your to-do list!

# Upgrade the Coffee Can

In hard times, people would put money in cans and bury them in the garden. When they needed some extra funds, they would go out back and dig up a can.

In troubled times like this, and there are always troubled times, everyone needs a reserve. Warren Buffet even suggested as much as \$4,000.00 that you could get to at any time, as a reserve account.

I've noticed that people that can save are also good candidates to do loan business with. It shows they have the discipline to save.

A savings account with an FDIC insured bank, is an ideal tool. You can start your savings account with as little as \$100.00. It may not seem like the interest rate is very high but consider paying 12% interest on a credit card. You can get away from overdraft charges by tying your savings account to your checking.

Over the years I have watched people who have a modest savings account and keep track of their finances seem to be successful in other areas of life.

Sometimes the can rusts out, but Bruning State Bank is always there.



FRANK L. BRUNING

*-Frank L. Bruning, Chairman of the Board Emeritus*

# Jerry's Journal



JERRY CATLETT

How time moves so quickly! We've passed the May graduations (again) from our local high schools, colleges and universities. Congratulations to all of you and best wishes for finding your niche in a career you love. If you are able to do what you love, you won't be going to a job; you'll be building your career and your financial future. It is an exciting time for you and your family. Something that is seemingly universal from a family perspective is to get our kids onto someone else's payroll! All joking aside, your life and career are ahead of you.

Recently, I made a presentation to our lending team on the bank's strategic plan, it centered around how are we are doing in relation to our goals. During that presentation, I spoke about how we need to be always looking ahead, yet, just like when we are driving, we need to always keep an eye on the rear view mirror to know where we've been and if there is something coming up from behind us. That analogy can also be used for our recent graduates as they go out to new opportunities and face new challenges.

Creating a written plan is something very few people do, but the ones that do will tell you it is a very powerful tool for happiness and financial success. After graduating high school, your next goal is a little more complex. Furthering your education during the next phase of life has a lot of rewards and pitfalls. As

some of the recent college graduates can tell you they need to have a plan to combat student loan debt and it could be a hardship at times, if you need to update a car, find a place to live or buy a home.

A written plan can be very simple. For example, spend less than you make. That is a simple concept and you'll need a budget how to do that. You'll need to look back in your rear-view mirror to see what you've spent and always be looking ahead to see where you are headed. There are so many tools available to us today. You'll find some great apps to help guide you. Something I learned a long time ago when making a plan for the bank or you and me personally, is the old adage K.I.S.S., "Keep it Simple Stupid." While that may not be politically correct, it will keep you out of financial trouble!

Another great tool that you will find on our website is a link to complete a personal balance sheet. Doing this on around the same day every year will help you see if you are making progress in building your net worth.

[www.bruningbank.com/sites/default/files/persfinstmnt.pdf](http://www.bruningbank.com/sites/default/files/persfinstmnt.pdf)

In addition to some helpful apps, we have a great team of people that can assist you with setting up some financial goals, how to save money, best and most affordable ways to borrow when necessary. We want everyone to be a financial success.

Congratulations to the recent graduates!

*-Jerry Catlett, President, COO*



## Don't forget to take us with you!

Contact your local Bruning State Bank branch to update your address and ensure accuracy on upcoming statements and mailers. You can also let us know if you want an e-version of the newsletter!

# Adapting to Change, a Good Thing

I recently had a conversation with a friend of mine who works at another bank. We were talking about some recent changes they had made and how the changes hadn't gone over well with her coworkers. She had anticipated the staff issues but had agreed with her management team that this was what was best for the future of their bank and they were pushing forward. She said something that I thought was very poignant, "You know how they say experience is a great teacher? I think in some cases it teaches us too well and makes us feel like experts. We then end up pushing back against change because our egos are hurt that we believe we will no longer be experts. What we need to understand though is that any change gives us an opportunity to grow our knowledge and become experts again." We always joke around here that the first three to six months of any change are generally very difficult and then almost like clockwork, the time elapses, the change becomes the new normal and then we are past it.

So much of what we talk about in this column is change. We've discussed debit cards for instance at grueling length because the changes the industry currently has underway whether that be a chip in the card or better processing guidelines for merchants or tokenization through your phone is making paying for the things you buy much more secure and easy. Electronic statements are the same way, this was an enormous change for the industry as a whole as customers were used to having their original checks returned to them when I started. However, many customers have realized that our Online Banking is much more secure than having all your account information sitting in your mailbox in paper form. It's also much quicker. The ability to

have all of your banking information at your fingertips with Mobile Banking also comes to mind. Who would have thought when the first smart phones came out that they would so greatly change our lives as well as our relationship with our bank? Opportunities that at the time seemed scary and risky.

All of this is to say that this industry which seems very staid and built on the past to some people is constantly evolving, attempting to get better and is changing in ways that less than a decade ago seemed impossible. Bruning State Bank is also evolving. We are still a bank of great customer service, a bank that knows you, a bank that cares. But we also understand that no organization can stand still. We want to be a bank that puts its customers, employees and shareholders in the best possible position to capture their dreams.

There was a time in my career when I looked at any change as just another obstacle to deal with instead of what it actually was, an opportunity. Banking has taught me many things but I think the most important one might have been to not get too comfortable. This is an exciting ride we are on together and I for one can't wait to see what the next turn might be.

*- Corey Swartzendruber, Chief Information Officer*



COREY SWARTZENDRUBER

*The world doesn't wait.*

**Why should you?**

Forget waiting 7-10 business days for your new debit card. With **Instant Issue**, you can have a new temporary debit card the same day as you need it! Must pickup in a Bruning State Bank location.

# Farm Lease Considerations



CRAIG POPE

Farm leases was one of the topics presented at the February 2019 Farmers and Ranchers College meeting in Geneva. When negotiating farm lease terms, avoid greed, build trust with respect, tell the truth and avoid managing the farm based on “coffee shop” talk. The landlord should state their wants and the tenant should state what they can bring to the table.

With tight farming margins, landlord should set minimum nitrogen and phosphorus levels and clarify who is responsible for soil testing expense. Landowners should pay 100% of liming expense since the benefits are usually after the first year. If the tenant is responsible for a share or all of the liming expense, the lease agreement should include a prorate clause for reimbursement if tenant loses the farm lease between years one through five.

If the tenant furnishes the pivot and/or irrigation motor and you are using UNL’s average rental rates to determine a fair market rental rate, the UNL rental rate needs adjusting since UNL rates have landowner owning both.

Cash rental rates on adjoining acres owned by someone other than the party owning the irrigation system and well should be the dryland rental rate plus an estimated increase in real estate

taxes due to being reclassified as irrigated at county assessor’s office.

Grain bin rental rates should be charge by the bushel/year plus electricity cost and landowner paying for repairs and the installation of a separate electric meter for the bins.

Typically, stalks belong to the tenant unless addressed otherwise in a written lease. Baling of stalks should be limited to one out of four years to maintain organic matter. The rental rate for grazing stalks depends on how much grain is in the field. If tenant subleases the stalks, the landowner should receive a share of the rent received.

Pasture leases should include provisions for noxious weed and volunteer tree control, drought and/or grass loss due to fire which reduces the number of grazing days or number of units allowed or stated in the lease.

If family members are renting their farm to another family member below fair market value, make sure other family members know why to avoid discontent in the family. For example: in exchange for a lower cash rent value, tenant will pay the farm real estate taxes, maintain buildings and improvements, take parents to doctor appointments, etc..

**The deadline for lease termination notices for verbal or unwritten leases is by September 1st prior to next growing season and for written leases, it is the date stated in the lease.**

- Craig Pope , Hebron President



## More Than Just Ag loans.

In addition to helping you grow your operation, we can assist with managing your farm or ranch. Interested in learning more about our Farm Management Services? Visit us at [bruningbank.com/services/real-estate](http://bruningbank.com/services/real-estate)

# Don't Have 20% to Put Down on a House?

We're pleased to announce that we now offer no-down-payment and low-down-payment mortgages! In addition to our conventional 80% mortgages we have expanded our offerings to include:

- 3 - 5% down payment Conventional mortgages
- USDA Rural Development mortgages
- FHA mortgages
- VA mortgages
- First-time Homebuyer mortgages



SHARI FISCHER

These mortgages are a good option for those who have good repayment ability, but haven't had the time to accumulate adequate savings for a 20% down payment. The rates are usually very favorable, although they do require the borrower to purchase private mortgage insurance for either a portion of or the entire life of the mortgage, depending on the type of mortgage.

These new options assist our borrowers to own a home with less cash out of their pockets, but we still like to compare them to our 20% down mortgage if access to additional funds is at all possible. Gifts from family members, as well as secured loans, are acceptable sources of the down payment funds. The benefits of putting 20% down towards the purchase of a house are:

- Instant equity in your house
- Pay much less interest over the life of the loan
- Avoid paying private mortgage insurance premiums
- Serviced in-house by BSB for the life of the mortgage

Rates on an 80% mortgage are also favorable right now: however, the rate can be lowered even more by paying points, if desired. We enjoy comparing the various options to see which program best fits you and your situation and would value the opportunity to work with you. Please call our Hebron, Holdrege or Broken Bow Branches to visit with a Mortgage Loan Officer. Or visit us online at [www.bruningbank.com](http://www.bruningbank.com) to complete an online application or to inquire about our mortgage products.

Please also keep us in mind for your home construction, remodeling or Home Equity Line of Credit (HELOC) needs. Or if you're in the market to upgrade or buy a different house, we offer a “bridge loan” where we would combine your current mortgage and your new mortgage until your current home is sold, leaving only one monthly mortgage payment. Another option would be to tap into the equity of your current home using a Home Equity loan to fund the down-payment on your new home. Please let us know if we can help you with anything mortgage-related. We're your one-stop, full-service mortgage department!

- Shari Fischer, Asst. Hebron Branch Manager/Loan Officer (NMLS#474130)

## Home projects aren't always cheap. *We can help with that.*



# Unpredictable Weather & Crop Insurance

This has been a really unpredictable year so far! We had excess moisture from last fall, a winter that just wouldn't quit, major flooding in some areas, too much moisture and cold soil temps delaying planting, and we also had some early hail in some areas as well. What else will mother-nature send our way this year?

You spend a lot of time, money and hard work getting your spring crops planted and harvested. Please take note of the following information to insure that your crop insurance is accurate and will be there to help protect your investment.

## ROW CROP MULTI-PERIL CROP INSURANCE:

**Final Plant Dates** for our area in southeast Nebraska

**Corn** – May 25th (Late plant period ends June 14th)

**Soybeans** – June 10th (Late plant period ends July 5th)

**Note: Your guarantee is reduced by 1% per day for each day crop is late-planted.**

**Prevented Planting** – Failure to plant due to an insured cause of loss general to the surrounding area

CONTACT YOUR AGENT!

Notify us within **72 hours** after the final planting date if you aren't able to plant the crop within the late-plant period.

Prevented Planting guarantee – CORN – 55% of policy guarantee

Prevented Planting guarantee – SOYBEAN – 60% of policy guarantee

## Prevented Planting (PP) Options:

- Plant the insured crop within the late plant period – no PP payment – guarantee reduced 1%/day.
- Plant the insured crop after the late plant period end - no PP payment but have option to:
  - Report acres as uninsurable or insure the late-planted crop with reduced PP coverage level.
- Leave the acreage idle and receive a full PP payment.
- Plant an acceptable cover crop during the late plant period. Cover crop can't be hayed or grazed until after Nov. first. Full PP payment will be made – However, no PP payment if cover crop is hayed/grazed prior to Nov. 1.
- Plant an acceptable cover crop after the late plant period. Receive full PP payment if cover crop isn't hayed/grazed until after Nov. first. 35% PP payment if hayed/grazed before Nov. 1.
- Plant a second crop after the first crops late plant period – receive 35% PP payment.

**Report all planted and PP acres** as soon as planting is completed

Acres need to match what is reported at the FSA office. Let us know if separate records will be maintained on non-irrigated corners.

## Review the Schedule of Insurance

We mail you this after reporting your acres. Verify that all information is accurate!

## Unintentional Spray damage (DICAMBA ETC):

- Notify your agent to report a claim.
- Adjuster can inspect the field to determine the number of acres damaged, but **no loss payment will be made.**
- If loss has been reported - you can opt to NOT use the yields on the damaged acres in your yield history.

## Important Loss Information:

- Notify us **immediately** if you think you might have a loss of any kind, if you need to replant or before you destroy any crops!
- Keep IRR and NI production separate to keep separate unit structure and to avoid any claim issues.

## Wheat Insurance Reminders:

- Report your 2019 wheat production to your agent so any loss can be reported right away.
- The wheat crop insurance premium is due July 1st. Interest is added if payment isn't received by Great American on or before Aug. 1. Online payment options are available!
- 2020 Wheat Crop Insurance – Sales closing date is Sept. 30, 2019. The desired coverage must be in place by this date!

We will continue to mail out important reminders as deadlines approach. Please feel free to give us a call or stop by our office if you have any questions!

– *Kathy, Jeff, Shari, Craig, Brian, Lary & Zach*  
Crop Insurance Agents

Congrats to Our Newest  
Crop Insurance Agent,  
Lary Holzen!



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.



Bruning State Bank  
INSURANCE AGENCY



KATHY ROBERTS



BRIAN HULSE



KRISTEN MONTEFORTE

# Basics of Homeowner's Insurance

Homeowner's insurance provides financial protection against loss due to a wide range of disasters, theft and accidents. A standard home insurance policy provides coverage for the structure of your home, personal belongings, liability protection and additional living expenses.

The standard home policy covers a wide range of potential disasters, from lightning, hail, tornadoes to winter storm damage. Policies vary, so be sure to check your policy for the specific perils covered.

## BASIC PERILS:

Fire or lightning, wind, hail, explosion, riot, damage by aircraft or vehicles, smoke, vandalism, theft and volcanic eruption.

## BROAD FORM PERILS:

Include the perils named above, but also include: falling objects, accidental discharge of water/steam from plumbing, heating and AC or appliances, freezing of plumbing, heating and AC or household appliances and sudden and accidental damage from artificially generated electrical current.

## SPECIAL FORM PERILS:

Include both basic & broad form perils, plus: special form is all-risk coverage, but there is **no coverage** for flood, earthquake, war, nuclear accidents, landslide, mudslide, sinkhole and other specified perils.

## PERILS NOT COVERED:

- Perils **not** covered on a standard home insurance policy include:
- Flood - Separate flood insurance coverage is available if desired.
  - Ground water entering your home: Ground surface water entering your home through a window or seeping through the basement wall is NOT covered by your home insurance policy.
  - Earthquake - Coverage is available from most insurance companies as a separate policy of coverage can be added to the standard home policy.
  - Maintenance damage - You must keep your property maintained and take reasonable precautions to protect your home from damage. The standard home insurance policy DOESN'T cover damage due to lack of maintenance, mold or infestation of termites or other pests.
  - Sewer backup - Sewer backup is not covered by all standard home insurance policies nor is it covered by a flood policy. Coverage can usually be added to the home insurance policy.
  - Terrorism is not covered on the standard home insurance policy.

Know what your home insurance policy covers **before** you need it! Contact the Bruning Insurance Agency to review your coverage or to get a home insurance quote.

– *Kathy, Brian, Kristen & Lary*  
Insurance Agency

# Life happens. Insurance helps.

Bruning State Bank Insurance Agency can help you with coverage on:

Auto  
Boats  
Bonds  
Campers

Commercial  
Crop Hail  
Farm  
Flood

Health  
Home/Renters  
Irrigation Pivots  
Life

Livestock  
Medicare Part D  
Medicare Supplements  
Motorcycle/ATV

Multi-Peril Crop  
PRF  
Umbrella  
Worker's Comp

Have an insurance need, question or concern? We can help with that.

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.

# A Game of Cards Part II: Drawing Conclusions

Last quarter, I decided to cancel and shred all credit and store cards in my wallet and commit to using only cash, checks and debit cards in an attempt to get a better handle on our budget and finances. I also shared that due to a phenomenon called 'credit card premium,' consumers spend up to 83% more when using credit cards than other methods because it is significantly less painful and you don't perceive money leaving your wallet or account. This quarter, I have the results of this experiment to share!

Initially, I thought this exercise would be simple. Just remove the cards from the wallet, use my debit card in place of credit cards and voila! However, I soon found that I had so many automatic payments linked to my credit card that I spent weeks discovering what card was linked to what account and reconnecting these to my debit card. My Amazon subscription, Apple purchases, gas bill and the list went on!

After the switch was finally completed, my household went through the months of February and March completely 'card free.' We did end up spending less money. In February, we spent 17% less than the February prior and in March we spent 21% less than the same month in the previous year. I then looked at the months prior as well. We spent 10-14% less than November, December and January.

So what does this mean? At the end of the day, I believe that we have a better understanding of where every dollar that we earn goes at the end of each month. Essentially, our Bruning State Bank eStatement that see each month is a representation of where every dollar was spent. When I log into the Bruning State Bank app, I can see all pending and posted transactions in one place. I know this exercise was good for my husband and myself. In the last couple years, we joined accounts, had two kids and our expenses have grown significantly. It feels much better to have an understanding of our spending and to be accountable to that. But that doesn't mean I think credit cards are bad.

Going forward, we have decided to keep one credit card. Why? We love to travel to see our family in Nebraska and by having this airline card, we get free checked bags. The \$95 annual fee we pay will save us \$450 dollars in baggage fees for the trips we take this year.

I am not a believer in going to the extreme in every scenario. However, getting rid of all my cards did help me get a handle on my spending and simplify our monthly budgeting. I believe that responsible, moderate card use, balanced by healthy spending habits and being able to pay them off every month is the key to lessen a household's financial stress. Are you game?

- Abby Bruning

## Unit President Concept



DAN JELINEK

I remember attending the American Management Association schooling and especially enjoying the segment, Unit President Concept. This concept relates to the organizational chart of a business that identifies which employee is in charge of each business division. Within the chart, employees' names are attached with various responsibilities.

The idea of the Unit President is that each employee is accountable and given authority to make decisions. This gives the employee the latitude to make decisions in the best interest of all concerned and within the policies and objectives of the organization.

Employees like to be trusted and be able to make a difference

or a contribution, this can be a rewarding experience. Happy employees are productive for the company, farm or business. Continued communication is vital so each employee has a clear picture and understands the values and goals of the organization.

A comparison of the Unit President Concept was made to a garden. Each member makes decisions in their garden, like what to plant, when to water and how to harvest. Also, other employees or coworkers need to respect my garden so that we don't interfere with other's work area. This allows each employee to develop to their fullest potential.

A happy work environment is created when this concept operates as intended. It creates a culture of happy and satisfied employees and the company, farm or business prospers.

- Dan Jelinek, Broken Bow Senior Vice President

## Memorial Check Etiquette

Oftentimes when the people experience the loss of a loved one, we send flowers or a card to express our sympathy. In many cases, those families may sometimes ask for memorial donations to honor the deceased. There are multiple ways these donations can be used. Some examples of how families chose to use it are to cover the cost of the funeral, place it in account for the lost one's children or spouse or it may even be donated to a charity chosen by the decedent's family.

Before I started working in a bank, I didn't know the proper way to write out a memorial check. After my time being employed here, I have learned that if it is written incorrectly, it can cause some issues for the deceased's family. I thought this information would not only be beneficial to those of us who don't know the proper way to write a memorial check, but also it would make life simpler for the grieving family.

When reading the obituary, pay close attention to where the family asks people to designate the funds. If it says a church or civic organization make the check payable to whichever it is. If the obituary states the family will designate a memorial at a later time, make the check payable to a family member. In both cases, it is wise to write in the memo line benefit of (deceased's name). If you have any questions on how to properly write a memorial check, please call or stop by.

- ✓ Make check payable to the correct organization
- ✓ If fund destination is unclear, make it payable to the family
- ✓ Write "Benefit of (the deceased's name)" in the memo line
- ✓ Stop by or call if you have any questions!

- Janessa Bialas, Customer Service Representative

## Find Us at a Location Near You!

We are happy to help you with your banking needs at any of our five Nebraska locations!

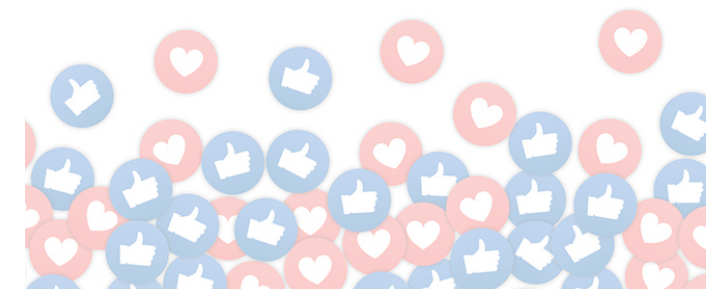


Bruning State Bank is always available online or on our Mobile Banking App! Find us on your app store and download the free app to manage your accounts.



## Go ahead. Like us on Facebook!

Stay up-to-date on our latest projects, products and events. Like quotes, polls and videos? We have all that too.



## New Employee Spotlight - Sonny Manley



Sonny Manley joins Bruning State Bank in our Hebron office with over 15-years of lending experience and over 20-years directly associated with agriculture.

Sonny previously was an Ag Loan Officer for another bank. Before moving to Nebraska, he was a Farm Manager for Beachner Brother Livestock in St. Paul, Kansas. There he managed the cattle operation and was very involved in pasture renovation, grass management, hay, and seed production.

Sonny and his wife Tonya have four children and eight grandchildren and one on the way. They are building a house near Alexandria and enjoy bike riding, camping, outdoor cooking and love attending church and spending time with the family. Stop by and welcome Sonny!



DAVID FROOK  
FINANCIAL PLANNER

## Strategies for Volatile Markets

It's important to stay calm when the markets aren't.

Market volatility, especially dramatic sell-offs, are unsettling to most of us. Here are a few reassuring facts to help you keep a positive perspective and some precautions that may reduce your risks.

Things to remember: Historically, stocks have gone down faster than they have gone up, but they also went up more frequently than they went down. Over time, the market has gone up in around 70 percent of years. Throughout nearly the last century, stocks, as measured by the S&P 500 index, which comprises America's 500 largest publicly traded companies, have yielded an average return of 10 percent annually.\*

Things to do: To ride out the storm well, focus more on your goals than the current news. Try not to react emotionally; investors trying to time the market by jumping in and out of it run the risk of selling low and missing periods of exceptional returns. While past performance is not a guarantee of future results, most financial experts recommend adopting a long-term strategy when investing in the stock market.

Turbulent times are a good reminder, however, to review your plan regularly. Consider how well it fits your investment

time frame, your need for growth and the level of risk you're willing to take. Is your portfolio diversified adequately? Spreading investments over a variety of classes, assets and markets won't guarantee you won't incur losses, but it should limit them. You may want to make plans now to rebalance some of your holdings when the time is right, or you might view a downturn as an opportune time to purchase some investments at reduced levels.

If you're still working, don't let temporary setbacks discourage you from making regular contributions to your retirement plan. Continue to invest a fixed amount of money at regular periods over the years, and you'll buy more shares of each asset when prices are low and fewer when they are high. Using this technique, your average purchase price should be lower than the average market price over the same period.

Finally, be patient. Although it may take some time, markets generally do rebound. In the meantime, please feel free to call our office and set up a time to review your portfolio to ensure it suits your long-term goals and includes a plan for future market volatility.

\*<https://www.nerdwallet.com/blog/investing/average-stock-market-return/>

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative. Advisory Services offered through Securities America Advisors, Inc. David Frook, Investment Advisor Representative. Bruning State Bank and Bruning State Bank Wealth Management are unaffiliated with Securities America. May Lose Value, Not FDIC Insured, No Bank Guarantee Not a Deposit, Not Insured by Any Federal Government Agency. Written by Securities America for distribution by David Frook.



## CONFIDENT IN YOUR NEST EGG?

No matter the status of your nest egg, we can help you reach your goals.

**We Are Here to Help Guide You.**

Clear, professional financial advice created to help you achieve your goals.

Give us a call **402.353.2555** Learn more about our services **BruningInvestmentServices.com**

All investments involve the risk of potential investment losses and no strategy can assure a profit.

Securities offered through Securities America, Inc. Member FINRA/SIPC. David Frook, Registered Representative. Advisory Services offered through Securities America Advisors, Inc. David Frook, Investment Advisor Representative. Bruning State Bank and Bruning State Bank Wealth Management are unaffiliated with Securities America. May Lose Value, Not FDIC Insured, No Bank Guarantee, Not a Deposit, Not Insured by Any Federal Government Agency.



## The Nebraska Way

Summer is my favorite time of the year. Everything is green and I get to break out my sandals on the weekends. After the long winter and hardships suffered by Nebraskans, this year it is twice as sweet. Hopefully, after the fences are mended and the cattle are out to pasture, we can take a breath and think of the things we are most thankful for. I am thankful that I live in Nebraska, proud of it too. We were humble enough to get cause drama about not being covered on national news, we just got to work. We grew up with good values and were taught to extend a hand to your neighbor.

Growing up, I remember a neighbor whose wife had cancer. While she was receiving treatments and recovering the husband was at her side in the hospital. It was harvest time and the neighbors all banded together to finish his fields first. Just doing what needed to be done because the next time it could be you that needs help.

This summer will be a good one. Small town celebrations and parades will be a real community gathering to have fun and not shovel sand. The county fairs will be a great way to show off our livestock and produce that survived. Getting out on the water with a boat to have fun and not as a way to reach your stranded herd. I am mostly just looking forward to warm weather and watching a Nebraska sunset on the patio. Hopefully we can truly have a good time and appreciate our great state we are blessed to live in. I am proud to be a Nebraskan, where we are hardworking and humble.

- Adam Bruning, Personal Banker



### June:

- 14 - Father's Day treats at all locations
- 14 - Swedish Days in Holdrege
- 15 - World Elder Abuse Awareness Day - Older Americans lose approximately \$2.9 billion annually to financial abuse. We are here to help. Online banking is a great way to view your finances at any time!
- 20 - Hot Dog Eating Contest at the square in **Broken Bow** beginning at 5:15. Like us on Facebook for more info!
- 28 - National Insurance Awareness Day - Our agency would be happy to review your coverage and provide quotes!

### July:

- 4 - **CLOSED** in observance of Independence Day
- 28 - National Parents' Day

### August:

- **Back to School** - Come see us before the busy school year gets started to take advantage of our financial tools

# Coming Soon: Kearney Update

Like us on Facebook for more information!

# BRUNING STATE BANK

P.O. Box 100  
Bruning, Nebraska 68322

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# Hail Coverage



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INSURANCE AGENCY

402.353.2085

Not FDIC Insured. Not a guarantee of  
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Not insured by any federal govern-  
ment agency. May go down in value.

Save our numbers for easy access during any financial question!



## Bruning

104 E. Main St.

Bank & WM\* - (402) 353-2555

Insurance - (402) 353-2085

\*Wealth Management

## Hebron

252 S. 13<sup>th</sup> St.

(402) 768-7473

## Broken Bow

803 S. D St.

(308) 872-2757

## Holdrege

1215 Burlington St.

(308) 995-3880

## Kearney

620 E. 25<sup>th</sup> St. Ste. #2

(308) 455-3072