

# The Rock Review



The State Bank of  
**TABLE ROCK**  
MOVING FORWARD WITH THE TIMES  
SINCE 1885



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It's Summer!!! Do you have vacation plans? With summer fast approaching, it is time to start saving for that trip you have always wanted to take. Stop by your local branch to open a vacation fund and start saving today!

## In the Spotlight

Our "spotlight" employees this month are  
**Emilie Swanson, Becky Benson & Elizabeth Wilhelm**

### Community Insurance Group: Emilie Swanson

Emilie Swanson currently lives in Tecumseh, and works for Community Insurance Group and State Bank of Table Rock. She is married to Ben Swanson who is a teacher and coach at Johnson County Central. They have 2 children, Allie who is 5 and will be starting kindergarten this year and Wesley who is 2, and will be starting preschool at Johnson County Central this year. Emilie enjoys spending time with her family and attending sporting events with her children. In her free time she enjoys trying to golf and just watching her kids play in the backyard.



## Refinancing...

A sharp decline in mortgage rates means that every homeowner should immediately review possible refinance options. With rates at their lowest since Freddie Mac started tracking historical rates in 1971, consumers have been presented with an unprecedented money-saving opportunity.

Mortgage rates fell again recently, hitting record or near-record lows, according to the weekly Freddie Mac survey. Interest rates on the standard 30-year fixed rate mortgage fell six basis points to an average of 4.78 percent, the second-lowest rate ever recorded since the government-supported lender began tracking rates in 1971. It is exceeded only by the all-time low of 4.71 percent reported for the week ending Dec. 3, 2009.

In addition, the average on the increasingly popular 15-year fixed rate mortgage fell to another all-time low, dropping to 4.21 percent. It's the lowest the 15-year rate has been since Freddie Mac began tracking that particular item in 1991.

Shorter mortgages can offer extra bargains if you can afford to make a slightly higher mortgage payment. You may be able to get an especially low refinance rate by trading the remainder of your 30-year mortgage for a 15-year mortgage. The difference between a 15 year and 30 year mortgage rate typically ranges between .25 and .50%. The real bargain, however, is the tens or hundreds of thousands less you pay in interest over the life of the loan.

If you have enough home equity and foresee needing cash in the near future, consider refinancing for more than needed to pay off your current mortgage. You can pay less interest than with your current mortgage and effectively lock in a low rate for anticipated needs like home improvement, investing, college tuition, medical expenses, or debt consolidation. This is a good move for planned, necessary expenses--**not for impulse buying.**

### CD Specials

\*The annual percentage yield (A.P.Y.) is accurate as of 05-11-10. \$500 minimum deposit. Interest compounded quarterly, paid at maturity. Substantial penalty for early withdraw.

7- month- 0.60% (0.60% APY) & 15- month- 1.25% (1.26 APY)  
34- month Step-Up- 2.25% ( 2.27% APY)

The State Bank of Table Rock is considering offering mobile banking. Mobile Banking will allow you to check account balances and account history, make loan payments, and transfer money between accounts on your mobile phone. If you would be interested, please contact your local branch to let them know.



## Mobile Banking...



## Boulder Works Landscaping...

Boulder Works Landscaping started back in 2001 as a small hardscape material sales business specializing in small to medium sized boulders and river rock. It has grown today to a complete landscape design and install company. According to Mark Smith, president and owner of Boulder Works Landscaping, "We are a full service landscape company offering a full scope of designs and installations services from waterfalls and ponds to fire pits and patios. We have also dedicated a crew to head up our drainage and erosion control division. Pretty much if it can be done outside, we can get it done." The following list sums up everything Boulder Works Landscaping can offer:

- Water Features-Ponds, Waterfalls, Vanishing Bubblers
- Retaining Walls & Boulder Walls
- Paver Patios & Walkways
- Fire Pits including Fire in Water Features
- Erosion & Drainage Control
- Lawn Care-Fertilizer, Herbicide Applications, General Property Maintenance
- Sprinkler & Irrigation Service (Install & Repair)
- Custom Stone Engraved Signs
- Material Sales-River Rock, Boulders, Flagstone, Limestone & Hardscape Materials
- Snow Removal & Ice Control
- Tree Trimming & Removal
- Landscape Lighting
- Trenching & Site Excavation Services



Boulder Works Landscaping, which is located at 2200 West Martell Road in Martell, NE, employs 6-8 employees year round. This includes Owner Mark Smith, who's main position is lead estimate; followed by Dean Pester who is Boulder Works superintendent of operations. The other employees include crew foremen and general laborers. When asked what is in the future for Boulder Works Smith answered, "We strive to keep the competitive edge on the competition by creating new ideas and expanding our services to offer whatever the homeowner or commercial property owner needs. We have never wanted to be the biggest landscape company out there, nor have we wanted to be the cheapest or most expensive. We just want to offer consumers the highest quality products and services that we can offer and have fun doing it."

CALL BOULDER WORKS LANDSCAPING TODAY FOR ALL YOUR LANDSCAPING NEEDS 402-499-5866 OR VISIT OUR WEBSITE AT WWW.BOULDERWORKS.COM.

## Table Rock

On September 10, 2010, Table Rock will host it's 12th Annual Living History Day.

Each year over 500 students from 11 nearby schools in Southeast Nebraska attend the festivity honoring our past. Some of the demonstrations include a threshing machine, yodeling, a vaudeville show, corn shelling, blacksmith, pioneer buildings, a steam engine, old time toys, country school and log cabin, archery, Argus print shop, pioneer chores, and a civil war soldier.



# R O C K S

The dirt work for the new Community Building has been completed and work on the foundation has started. We are enjoying a clear view of the process of erecting the new building.

Mark your calendars for the 4th Annual Eric Klepper Memorial Poker Run the 28th of August. Watch for posters of this years details.



## DuBols

The Pawnee Co Fair is set to begin on Wednesday, July 21st and run through Saturday, July 24th 2010. People who want to enter the Fair Parade should be planning their entries around the theme of "40 years of Shifting Gears". The parade is Thursday July 22nd with line up at 5:30 p.m. by the school and begin moving at 6:00 p.m.



Wednesday, July 21:  
-All 4-H events begin  
-Garden Tractor Pull-6:00 p.m.

Thursday, July 22:  
-Parade line up 5:30 p.m. by school, moving at 6:00 p.m.  
-Chicken BBQ-6:00 p.m.  
-Mark Twain on the Lecture Circuit (100 yr. Anniversary of his Death) Big Tent-7:00 p.m.  
-Duck Races-7:30 p.m.  
-Ranch Rodeo-8:00 p.m.

Friday, July 23:  
-Dave Marsh (Music Around the World) Big Tent-6:00 p.m.  
-(NEW EVENT) Demo Derby-7:30 p.m.  
-Dance with Assembly Required 9:00 p.m. to Midnight

Saturday, July 24:  
-Mud Volleyball Tournament-9:00 a.m.  
-John Walker & William Kloefkorn (Music of Poetry, Poetry of Music) Big Tent-3:00 p.m.  
-40th Annual Farm Tractor Pull-5:00 p.m.  
-Rodeo-8:00 p.m.

NEW EVENT-Flea Market Thursday through Saturday

## Pawnee City

Welcome to summer!



Stop in and inquire about a debit card for an easier shopping and traveling experience.

Take time to enjoy the local events at Humboldt's all day 4<sup>th</sup> of July celebration that ends with a fireworks display.

Remember the Richardson County Fair-Sept 15-18

Stop in and meet our summer intern, Elizabeth Wilhelm.

## Humboldt



## Pawnee City Branch: Becky Benson

Becky Benson currently lives in Pawnee City. She is a 2002 Graduate of Pawnee City High School. She married Kody Benson in 2005.



Becky and Kody have 3 girls: Hannah-6, Kennadi-4, and Kinsley-1. She is currently taking classes at Southeast Community College to complete her Business Administration Degree.

On her down time she enjoys scrapbooking, anything outdoors, and spending time with her family.

## Humboldt Branch:

### Elizabeth Wilhelm

My name is Elizabeth Wilhelm. I am the daughter of Tom and Susan Wilhelm of Falls City. My older brother, Kyle, farms with my dad near Shubert, Nebraska. I graduated from Falls City High School in 2007 and am currently attending the University of Nebraska Lincoln where I will be a senior this fall. I am majoring in Animal Science with an emphasis in Business. At UNL I have participated in the UNL Meats Judging programs and the Nebraska Beef Industry Scholars program (NBIS). NBIS is a program at UNL which allows students to focus on the beef industry in Nebraska and interact with producers and others involved in beef production across the state. I will be interning at the Humboldt branch this summer in order to gain academic credit for the Beef Scholars program. I have already learned a great deal about banking and am excited to learn more throughout the summer!



## What to Keep...What to Toss

Are you one of those people who has a spare bedroom full of boxes and large file cabinets filled with old bank statements, tax returns or pay stubs? With the exception of tax-related documents, you do not need to keep all that paper.

The most important documents to keep are tax returns. The actual returns should be kept forever, but you can get rid of the supporting documents after three years. The IRS has only three years in which to initiate an audit. After that, you can throw away those records. Shred anything that contains your Social Security number or other personal information.

You should also save thank-you letters from charities and year-end investment statements for at least three years. However, you don't need to keep your monthly mutual fund reports. Once you've received your year-end statement to make sure the numbers match up. You should keep any document that shows the **initial** purchase price of stocks and mutual funds. Save any documents that show the amount of money that came into or went out of an IRA or 401K, especially if you make nondeductible contributions.

You should save any records pertaining to your home as long as you are living in it. Documents that show the purchase price and the money you spent on improvements will come in handy when trying to prove the value of your home.

So now, what can you toss? Any ATM receipts, bank withdrawal and deposit slips, and credit card receipts can be **shredded** after you check them against your monthly statement. After you receive your W-2, there is no reason to save your pay stubs and you can also toss any paper copies of most monthly bills unless you need them for tax purposes.

If you are unsure about what to keep or toss, consider hiring or talking to a daily money manager.

## Attention Customers

The State Bank of Table Rock is considering offering a date when you could bring in sensitive papers to be shredded. If you would be interested, please contact your local branch to let them know.



The State Bank of Table Rock is considering offering online bill pay. With this feature, you will be able to directly pay your bills from your bank account online. If you would be interested, please contact your local branch to let them know.

## Online Bill Pay...



# 125th Anniversary Celebration...

These familiar faces were honored at our 125 Anniversary Celebration for their years of dedication and service to the State Bank of Table Rock. Congratulations and "thank you" for all you've done.

5 Year Award— **Mark Joy, Randy Miller & Kristen Bloss**  
 10 Year Award— **Amy Hunzeker & Nanette Hatfield**  
 15 Year Award— **Bonnie Kanel & Laurie Hesel**  
 20 Year Award— **Rick Kunze, Bobbie Kunze & Jane Smith**

## Awards



### Cooler Winners:

Table Rock-Judy Aylor  
 Pawnee City-Zac Hanna  
 DuBois-Carl Schuetz  
 Humboldt-Jeff James  
 Roca-Mark Smith



### Winners of other drawings included:

Joyce Spier  
 Floyd Vrtiska  
 Joe Sochor  
 Charlene Kaster  
 Emily Tomek  
 John Senft  
 Gordon Clement  
 Jerry Vrtiska  
 Nicole Wilken  
 Gene Blecha  
 Paul Blecha  
 Erin Dyas  
 Edna Musil  
 Robert Stutzman  
 Alice Siske  
 Shirley Zodl  
 Katie Mezger

