

The Rock Review



The State Bank of
TABLE ROCK

MOVING FORWARD WITH THE TIMES
SINCE 1885



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Where did 2011 go? It's that time for the hustle and bustle of the Holiday Season! As we end another year, we thank you for your continued support and patronage and look forward to serving you in 2012!

In the Spotlight...

Our "Spotlight" employees this month are
Millie Buessing & Candie McNealy

Table Rock: Millie Buessing

Millie Buessing of Summerfield, KS joined the bank in June 2011. Millie is a native of Wakefield, KS, located just west of Milford Lake. She is a 1998 graduate of Wakefield High School and received her Bachelor's degree in Business Administration in 2001 and her Master's degree in Accountancy in 2002 from Kansas State University. She is a Certified Public Accountant and comes to us with over 13 years experience in the banking and accounting industries. Just recently, she was an Internal Auditor for The Citizen State Bank in Marysville, KS. She was previously the Cashier at Farmers and Merchants State Bank in Wakefield, and also worked as an Accountant in the Financial Institutions Group at the firm of Kennedy & Coe, LLC.



Millie and her husband, Kent, were married in October 2010. Kent is co-owner of Precision Truss, Inc. in Marysville. In her spare time, Millie enjoys reading and spending time outdoors with her husband and their two dogs, Brandy and Quincy.

Changes in Medicare Supplement Insurance You Need to Know About

Think you are paying too much for your Medicare Supplement? You are probably right! If you haven't purchased a new Medicare Supplement Plan since June, 2010, and you are reasonably healthy, then you **may be** paying too much.

Why?

In June of 2010 the Medicare Modernization Act of 2010 went into effect. The Medicare Modernization Act of 2010 has several new plan types for seniors, and makes changes to existing plans. All companies are required to make these changes to new plans; however your current plan can remain exactly how it currently is.

Medicare Supplement premiums go up annually in the range of 10-15%. This is due to policy owners getting older, healthcare costs increasing, and higher claims experience. When the MMA took effect, it enabled insurance companies to introduce the new plans and start new "pools" of policy owners who could switch to the new plans if they could qualify via underwriting. Therefore, insurance companies could lower the rates significantly because they could better predict claims results.

Here is an actual example of male 84 and wife 74. They switched from Plan C to Plan F (a more comprehensive plan) and saved \$125/month and \$101/month respectively. That's a savings of \$2712/year-needless to say they were happy campers.

Some of the changes include:

- ◇ At-Home Recovery will be dropped from all plans.
- ◇ Plans E,H,I and J will no longer be available.
- ◇ Plan G is changed from 80 percent coverage of excess charges to 100 percent.
- ◇ New Hospice Benefit is added to all plans.
- ◇ Two new plans, Plan N and M will be available.
- ◇ Insurance Companies will be allowed to add benefits such as eyewear, dental, and hearing aid benefits to the plans.

To find out if you qualify to change your current Medicare Supplement, contact your health insurance agent.

If you do not have an agent, please feel free to contact me here at Community Insurance Group in Pawnee City at 800-380-2405.

Howard Blecha
Community Insurance Group
Senior Health Advisor

Holiday Hours

We will be closed the following days for the Holidays

- * November 24, 2011
- * December 24, 2011
- * December 26, 2011
- * December 30, 2011 Closed at Noon
- * December 31, 2011
- * January 2, 2012



TABLE ROCK: CANDIE MCNEALY

Candie McNealy began her employment with the State Bank of Table Rock in August of 1998. She became Branch Manager in 2008 at the Table Rock location. Her previous employment included 5 years with Commerce Bank in St. Joseph, MO and 3 years with American National Bank in Falls City, NE.

Candie grew up in Mound City, MO and currently resides in Humboldt with her husband Jim. They have two children Jayden 8, in 3rd grade and Jaylie 5, in Kindergarten.

In her spare time, Candie enjoys spending time with family and friends.



Stehlik Law

Stehlik Law is located in the Pawnee City Historic Business District in a two-story limestone former Bank building constructed in 1886. September 1st marked the 40th anniversary of Joe starting his legal practice in Pawnee City. Stehlik Law is proud of being a family-oriented business, anchored by Katherine Stehlik, who also started in 1971 and currently is an Advanced Certified Paralegal, next Sharon Streit, Legal Secretary since 2004 and Elizabeth Bloss Ferebee, Attorney at Law, since 2010. Joe and Elizabeth are proud that they are both fourth generation Pawnee Countians.

Law Practice “back home” has benefited, Joe believes, from his growing up on a farm in a family engaged in diversified agricultural productions on a third generation family farm and the values that each upbringing imbues.

Even his limited military background has been an asset in his practice. Joe entered military service through Army Reserves Officers’ Training Corps at UNL in 1968 and was honorably discharged as a captain in the USAR in 1979. Earning his Bachelor of Science degree, Cum Laude, from the College of Business Administration, UNL in 1968 probably hasn’t hurt either. Joe has in the law practice, farm pursuits and business ventures looked to the State Bank of Table Rock for operating, ownership and working capital loans and sincerely appreciates the service and support the bank and its personnel have provided over the many years.

Stehlik Law has been privileged to be a part of the community for so many years. Joe and his staff can’t begin to thank all of their great clients, indeed all like family for their confidence and support.



LIVING HISTORY DAY

The 13th Annual Living History Day was held in Table Rock September 9th. Over 400 area fifth graders experienced demonstrations of various skills that were used and practiced in the pioneer days. Kim Vrtiska, along with many volunteers, are what keeps this special educational program going.

SAVINGS BONDS

The U.S. Department of the Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via Treasury Direct. This secure, web-based system, operated by the Bureau of the Public Debt, has been used by investors since 2002 to purchase savings bonds online.

1. As of December 31, 2011, you will no longer be able to purchase paper savings bonds. You can purchase, manage, and redeem electronic savings bonds through www.treasurydirect.gov. Electronic savings bonds are secure and convenient to manage. In addition, with a Treasury Direct account, customers can purchase electronic savings bonds as gifts and also convert paper savings bonds to electronic.
2. Customers have until the close of business day on December 31, 2011, (The State Bank of Table Rock locations will be closed December 31, 2011, so you will have until the close of business day on December 30, 2011) to submit their final purchase applications and funds. Final applications mailed directly to the Federal Reserve by customers must be received by December 31, 2011.

Visit www.treasurydirect.gov for more information!