

The Rock Review



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



Director: Bobbie Kunze
Activities: Tamara Thompson
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Happy New Year!!! Where did 2009 go? We hope all of you enjoyed the holidays. As we begin a new year, all of us at the State Bank of Table Rock want to thank you for your continued support and patronage.

In the Spotlight

Our "spotlight" employees this month are
**Mary Jane Smith, Jake Fink, Spencer
Kunze and Tamara Thompson...**

Table Rock Branch:

We are Mary "Jane" and Paul Smith of Pawnee City, Nebraska.

I came to the State Bank of Table Rock in October of 1990. The reason being, my brother, "Banker Bob Stilling" was retiring and Rick & Bobbie Kunze assumed ownership of the bank. I had experience and Paul had retired (after two prior attempts) so it was a good opportunity. I have seen so many positive changes and growth in these past 19 years.

As far as hobbies, I really do not have a specific one, but I do have and pursue many interests. At the top of the list would be my family and six grandchildren.

Paul and I have been married 55 years and have two sons, Stephen and wife, Laura of Table Rock and Philip and wife, Kim of Sidney, NE.

Paul was a 1st Lt. in the USAF when we married, and I was a naïve girl from Columbus, NE. As a new bride, little did I know the next 26 years would be filled with interesting travels and adventure. He retired Lt. Colonel and what a wonderful time we had. Our travels took our little family to Texas, Missouri, California, North Dakota, Morocco, North Africa, and Japan.

There were times when it has been a challenge to combine sport fans. Paul has a fierce pride for his home state of Alabama, the Crimson Tide and the War Eagle of Auburn University. However, during these past 33 years we are slowly converting him into a "Husker."

As the saying goes, we have had years of the "Good Life" and are so very humble for this tremendous gift. I would like to thank Rick & Bobbie, all my co-workers, and especially our customers, friends, and the local community for their many years of support.



CD Specials

*The annual percentage yield (A.P.Y.) is accurate as of 06-10-09. \$500 minimum deposit. Interest compounded quarterly, paid at maturity. Substantial penalty for early withdraw.

7- month- 1.00% (1.00% APY) & 15- month- 1.90% (1.92 APY)
34- month Step-Up- 2.75% (2.78% APY)

Energy Loans



Exciting News...Now is the perfect time to make your home energy efficient.

Have you ever wanted new windows, doors or even a wind generator? In participation with the Nebraska Energy Office, the State Bank of Table Rock can offer you a loan as low as 2.5% interest rate on qualifying products. In fact, the State Bank of Table Rock was the first to finance a wind generator in Nebraska and it is located in southeast Nebraska.

Some of the Roca staff, Jerry, Jimmy, and Spencer attended the annual Nebraska Wind Energy Conference in Kearney, NE. It was very informative. Now with their new knowledge, they are ready to assist you in obtaining financing and finding a dealer for your new wind generator. We can offer 2.5% financing on your new wind generator up to \$75,000 in addition to the governments incentives of up to 30% back. With a wind generator you can eliminate your energy costs that will continue to rise as time passes.

Today is a great time to call one of our loan officers for more details. We can help you finance you new windows, solar panels, insulation, furnace, wind generator, doors and more at a low interest rate. These items along with a low interest rate will save you hundreds in energy costs. Call or come in today to talk with us about what we can do for you and how we can help. Don't hesitate— funding is limited at these low interest rates!

Valentine's at the Steinauer, NE Convent House



The Steinauer Convent House Banquet Room will be hosting their Annual Elegant Valentine's Dinner on Friday, February 12th & Saturday, February 13th at 7:00 p.m.

Hors d' oeuvres, Full Course Meal, Dessert Bar, Candlelight, Entertainment, & Non-alcoholic mixed drinks. Your choice of Prime Rib, Chicken Cordon Bleu or Stuffed Pork Chop. The meal is \$30 per person.

For reservations, call Marcia Borchert at 402-869-2342. Please have names and meat choices when you call.

On Sunday February 14th the Convent House will host a **Sunday Sweetheart Brunch**. They will be serving from 11:00 a.m. to 1:00 p.m. Everyone is welcome. FREE will donation.



Pawnee City

The Roca branch welcomes Robert Phillips.....

Raised in Omaha, Nebraska, Robert lives with his wife, Michelle, and two daughters, Rachel and Maiah, in West Omaha. He earned an Associates degree in Computer Drafting in 1997. Robert's desire for architectural design began in high school, where he earned numerous awards for mechanical and architectural drafting. He continued his search for education with the acceptance of admission to the School of Architecture at Kansas State University in 1989. Rob played Legion baseball through high school and now continues his sports itch by coaching his daughters in basketball and volleyball. He enjoys movies, music, NFL football, and time with his family either around the house, traveling, or going to local events.



Rob took employment with a local retail firm, Team Spirit, in 1992 where he honed his managerial skills. He moved to Arkansas, Missouri and back to Nebraska where he was promoted to the company's anchor store at Westroads Mall. Robert chose to continue his pursuit for architectural design. He accepted a position with Design Basics, Inc. in the spring of 1997, until the fall of 2009. Rob was also owner and secretary of Plan Pros, Inc., a drafting and design firm that provided services to corporations, residential designers and builders. Stop in to talk to Rob about all your mortgage needs.

Happy Holidays from all of us at the Roca branch!!!

Roca

As we begin a New Year, don't forget to shop our local merchants. They are important to the survival of our community.

Want to start saving for retirement? Tired of paying too much income tax? Want to rollover or transfer your qualified retirement plans? Want your nest egg to be FDIC insured. The answer to these questions is an Individual Retirement Account (IRA) at the State Bank of Table Rock. We can help you with a Traditional IRA or a Roth IRA. Contact any of the State Bank of Table Rock branches to learn more!



Humboldt

We would like to recognize the winners of our turkey and ham drawing:



Table Rock:	Ham-Marnie Wipperman Turkey-Mary Jane Amey
Pawnee City:	Ham-Leon Poskochil Turkey-DJ Oenbring
DuBois:	Ham-Butch Schiffbauer Turkey-Kent Sextro
Humboldt:	Ham-Paulette Burkhalter Turkey-Jeanne Standerford
Roca:	Ham-Randy Flodman Turkey-Kay Maupin

Table Rock Trade Day was Saturday December 12th at the American Legion. There were a lot of nice gifts received. Santa arrived at 1:00 via fire truck with lots of candy to hand out to the children.



Two bikes were given by the ZCBJ Lodge. The winners were Neveah Blecha and Raven Daggett.

The Table Rock staff wish you Happy Holidays and a safe New Year!

Table Rock

The Village of DuBois is very happy to welcome a new restaurant to town, Shirley's Place. We are very lucky to have two eating establishments.

The DuBois Community Foundation is finalizing plans to start construction of the new community building this spring.

Please come and pick up your new 2010 DuBois Bank Calendar and then mark it to join us for the United Methodist Church Soup Supper, Wednesday, February 10th, starting at 5 p.m.



The staff at the State Bank of DuBois wish all a Happy, Healthy, and Prosperous New Year.

DuBois

Tamara Thompson & Spencer Kunze

Roca Branch:

Tamara was born and raised in Salt Lake City, Utah. She moved from Utah to Nebraska in May of 2009 and started working at The State Bank of Table Rock; Roca branch on June 8, 2009 as a Customer Service Representative. Before moving to Nebraska she was attending Southern Utah University where she was getting her Elementary Education Degree.

Spencer attended the National Pilot Academy in Cedar City, Utah where he received his private, commercial and twin engine pilot's licenses. Spencer then moved back to Nebraska and started working at The State Bank of Table Rock; Roca branch on June 2, 2009. He recently received his Executive Loan Officer's License and is now the Assistant Vice President of Lending. He is still very active with flying but is taking some time to learn the family business of banking.

Tamara and Spencer met in Cedar City, Utah in March of 2008. After they moved to Nebraska, they found out that they were expecting their first child, a boy, who was born on December 14, 2009. They recently purchased their first home in Hickman, Nebraska. They are also busy planning their wedding for June 26, 2010 in Salt Lake City, Utah. Stop by and visit Tamara and Spencer at the Roca branch today as they would be glad to meet and visit with you!



Jake Fink

Humboldt Branch:

My name is Jake Fink. I am the son of Jeff and Jana Fink and have two sisters, Jackalyn and Jena. I have lived in Humboldt for 13 years, and I am a senior at HTRS High School. I am involved in football, golf, youth leadership, youth mentoring, and National Honor Society. I enjoy spending time with my friends and family and watching Nebraska football. In my spare time I enjoy hunting, fishing, trapping, and helping my grandpa on the farm. I plan on attending UNL and majoring in business. I like interacting with the customers and helping them. The part I enjoy most about my job is working with my co-workers: Marilyn, Bonnie, Tana, and Mark. They're fun to be around and have a lot of useful information.



Congratulations!

We would like to Congratulate...

Jeff & Jessica Kreifel, who were married on October 3, 2009. We wish them the best.



Mike & Amy Hunzeker on the birth of their first son, Cole Michael, who was born on October 10, 2009. He weighed 7 lbs, 7 oz. and was 20 3/4 inches long.

Spencer Kunze & Tamara Thompson on the birth of their first son, Kaden Walker, who was born on December 14, 2009. Kayden weighed 7 lbs, 1 oz. and was 20 1/2 inches long.



Humboldt Implement Company

Co-owners: Tim Bowen & Larry Stauffer



The CaseIH Dealership in Southeast Nebraska has a long history behind it. Wesley Stansbury had purchased a small International Harvester Dealership in Burr Oak, Kansas in 1943. In 1946, he was looking to sell that dealership and move to Nebraska. He found two dealerships for sale, one in Superior, Nebraska, and one in Humboldt. Wesley and Elizabeth decided to purchase the Humboldt dealership. They named it Stansbury Implement, and it was located in downtown where the dining room of the American Legion is today. In 1951, the new Stansbury Implement building was built that is now Savery Feeds. Myron Bright joined the organization on January 15th, 1954. Myron said that in 1954 a combine sold for \$55,000. In 1973, Stansbury Implement became a Sub-Chapter S corporation, and Myron Bright and Dale Oehm families purchased stock in the corporation. In May of 1975 Rick Kunze purchased shares and took over as parts manager. In 1980, Larry Stauffer joined the group as the bookkeeper. In 1985, Tenneco, Inc. who owned Case purchased International Harvester Company, and it became CaseIH. In 1992, CaseIH was trying to reduce the number of dealerships, and was asking Stansbury Implement to expand into a larger facility. With Myron Bright ready to retire, Larry Stauffer and Tim Bowen purchased the company, renaming it Humboldt Implement Company. It was then moved to its present location in March of 1992 after purchasing the present building from Sterling & Lois Wittwer who built it in 1977 to house their Wittwer John Deere dealership. It currently employs a total of 12 full time and 3 part time employees. Larry says that one of the biggest differences over the past 28 years has been the introduction of the internet. It has expanded our sales to the states of California, Washington and Texas as well as our local four state areas. Tim & I have seen combines grow from a list price of \$100,000 to \$450,000 today! Flex heads that started at 12 feet have grown to 40 feet, and tractors have climbed in horsepower to 550. Planters that used to have 4 rows have now expanded to 36 rows. The introduction of self-propelled sprayers to the industry has also added to our line of products that we sell and service. These machines have a wing span of 120 feet. The biggest segment of our business has been the selling and servicing of combines. The best part of our business has been the community and dealing with a large variety of farmers that each have different needs.

Chocolate Sweetheart Cakes for Two

Ingredients:

- 3/4 cup all-purpose flour
- 1/4 cup granulated sugar
- 1/4 cup packed light brown sugar
- 3 tablespoons Hershey's Cocoa
- 1/2 teaspoon baking soda
- 1/8 teaspoon salt
- 1/2 cup water
- 3 tablespoons vegetable oil
- 1/2 teaspoon white vinegar
- 1/2 teaspoon vanilla extract
- Chocolate frosting (recipe follows)



Instructions:

1. Heat oven to 350°F. Grease and flour 8-inch square baking pan.
2. Stir together flour, granulated sugar, brown sugar, cocoa, baking soda and salt in medium bowl. Add water, oil, vinegar and vanilla; beat with whisk or spoon until smooth. Pour batter into prepared pan.
3. Bake 18 to 20 minutes or until wooden pick inserted in center comes out clean. Cool 10 minutes; remove from pan to wire rack. Cool completely. Transfer to cutting board. Using 3-1/4 inch heart-shaped cookie cutter, cut cake into 4 hearts. Spread chocolate frosting on top of two hearts; place remaining two hearts on top. Makes 2 small cakes.

Chocolate Frosting:

- 1 tablespoon butter or margarine
- 2/3 cup powdered sugar
- 1 tablespoon Hershey's Cocoa
- 2 to 3 teaspoons of milk
- 1/8 teaspoon vanilla extract

Place butter in small microwave-safe bowl. Microwave at Medium (50%) 20 seconds or until butter is melted. Stir together powdered sugar and cocoa; add to butter mixture alternately with milk, beating with a spoon or whisk until smooth. Stir in vanilla. About 1/3 cup frosting.

The State Bank of Table Rock 125th Anniversary Cookbooks are now available!

Our customer cookbook is now available at our branch locations. Each customer household will receive one free book; additional books may be purchased for \$10 each or two for \$15. Pick one up for yourself or use as a great gift idea!!

Proceeds from the sale of the 125th Anniversary Cookbook will be donated to the National Multiple Sclerosis Society.



Stop by and visit with your local bank representative for more details.

Fun Facts about St. Patrick's Day:



- St. Patrick's Day is observed on March 17 because that is the feast day of St. Patrick. We celebrate on this day because it is believed that he died on March 17 in the year 461 AD.
- St. Patrick was actually of Scottish descent, not Irish.
- Green is associated with St. Patrick's Day because it is the color of spring.
- Shamrocks are the national flower of Ireland and are picked on St. Patrick's Day and worn on the shoulder.
- In Ireland for the celebration of St. Patrick's Day the children typically wear orange, white, and green badges while the women and girls wear a green ribbon in their hair.
- It is considered lucky to find a four leaf clover on St. Patrick's Day.
- Leprechauns are the official shoe makers of the fairy kingdom. They are said to be wealthy, they hide their money in buried crocks, which we have come to know as their "Pot of Gold."
- Legend says that if you catch eyes with a leprechaun he can not escape, but if you lose eye contact with him then the leprechaun can make his escape.



A HAPPY NEW YEAR Test your knowledge with this quiz about New Years.....



1. What year did they first drop the New Year's Ball in New York's Time Square?
2. Where is one of the largest annual New Year's Eve celebrations?
3. On New Year's Eve what is a First Night celebration?
4. When does the crystal ball begin lowering in Time Square?
5. What are the most common New Year's resolutions?
6. What is the most popular New Year's Day parade?
7. How much does the New Year's Waterford crystal ball weigh?

1. 1907 2. Sydney, Australia 3. A Family friendly, non-alcoholic celebration of the New Year 4. 1:59 pm 5. Lose weight, stop smoking, save money, stick to a budget, etc. 6. Tournament of Roses 7. 1,070 pounds

After reviewing our cookbook, we found some items that needed changed. Stop by your local branch to receive a copy of the changes or we would also be happy to mail you a copy if you live out of town.