



The Ledger is an informational newsletter brought to you as a financial service by the York State Bank & Trust Company.

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New employees, promotions and celebrations of staff

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The Ledger

October 2007

A York State Bank & Trust Company Publication

Men and their "toys"...

“This hobby was a good way to unwind after crunching numbers all day”

– Rich Hankel



Rich Hankel, Vice-President and Compliance Officer of York State Bank, is shown with one of the many antique engines and tractors which will be on display October 6th and 7th.

I have been fascinated by “old iron” for many years. I suppose it started with an interest in various family “heirlooms” that some others in the family did not want. Being able to have Grandma’s buffet or Grandpa’s table lamp enables my wife and me to maintain a contact with the past. Plus when we were first married, we needed some furniture in our first house! But that is another story. Being somewhat interested in mechanics, my interest in antiques included old tractors, gas engines and cars. At that time restoring an old engine or tractor was a lot cheaper than a classic car, and with the first one, like many hobbies, I was hooked. My Dad has been a good mechanic since he was young, and passed some of that knowledge on to me. I always found it interesting that while these things were simple, almost crude, in their design, they were rugged and dependable. How many of today’s engines will be running after 80 years? My oldest engine is from 1917 and the oldest tractor is a 1929.

This hobby was a good way to unwind after crunching numbers all day, I could go out and clean, buff, paint and fix and bring “life” back to something that may not have run for many years. It was also a way to pass mechanical skills on to my sons, Jeff and John. They were taking things apart and putting them back together from early on, so I just had to help guide their natural abilities. We spent many hours together out in the machine shed, working on my projects and theirs. They learned well, and now I ask them for advice. They have grown and now have their own homes, but we still get out in the machine shed when they are home, (there is still a project or two out there) or we get together to go to a tractor and engine show.

An interest in old tractors and engines was just what the York Community Foundation was looking for when they received the estate of David Wessels, and instructions to create a “Living History Farm”. The Committee that was appointed started making plans and designs, thinking we could build a great attraction. But once we found out how much it would cost to build and maintain such a facility, the money we had did not seem like very much. So we put a new piece of paper on the drawing board, and started again. We knew we needed to follow David Wessels’ wish to “teach kids what it was like on the farm when I was a kid”. We were anxious to get started, but knew we needed to be able to keep a reserve for maintaining what we have. It was decided to take a two-pronged approach, with a “Virtual Farm” and a “Physical Farm”. We thought with the Virtual Farm on the Internet, we could reach thousands of kids that would never be able to visit a Physical Farm in Nebraska. We started with the 1920’s, which is when David was a child. We wanted to have something unique, so we have done “oral history interviews”, let-

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Craig A. Heskett
Executive Vice-President
York State Bank & Trust Co.

HARVEST TIME IS HERE...

and planning for 2008 is not far behind. We would like to thank all of our customers for their business in 2007 by helping with their planning for 2008. Prepayment of crop production expenses has been a routine for producers in the past few years. We know there are some great discounts being offered by suppliers of fertilizer, chemical, seed and even fuel if paid for in 2007. Which prepayment programs make the most sense for you? We invite you to contact us to discuss how you can make the best use of your financing options.

As fuel prices go so do most agricultural input prices. At this time, the world outlook for petroleum is not conducive to a reduction of those prices. However, we also feel there will be opportunities to price inputs and we want you to be ready to take advantage of those opportunities.

Please contact any of our lenders at 402-362-4411 in York or 402-759-3124 in Geneva. We offer great rates, 24-hour service and loan programs custom made to fit your individual needs. Thanks again for your business, and don't be afraid to tell us what we can do for your operation.

Beginning on Thursday November 1, 2007 we will begin scheduling weekly office hours for a lender in our Gresham Branch. We invite all of our customers in the Gresham area to begin making appointments for the lending officer who will be in the Gresham office for 1/2 day every Thursday through the Ag renewal season. We hope this provides convenience for our Agricultural and small business customers in the area. Please call our Gresham branch at 402-735-7277 for more information.

ANNOUNCING...



Gene Oxley
30 Years
At York State Bank
York Branch



Lois Wiemer
35 Years
At York State Bank
York Branch



Dolly Wilson
and her husband, Les
were awarded the
KOLN/KGIN TV
"Sunshine Award" in
August. They also cele-
brated their 33rd
Wedding Anniversary.
York Branch



Marilyn Elkins
granddaughter
Lauren Klute won the
National Accounting II
at the FBLA
competition in
Chicago.
York Branch



Teona Dey
15 Year Pin
Gresham Branch



Julie Kloke
15 Year Pin
York Branch



Denese Becker
and her husband Dave
announce the birth of
their granddaughter
Kennedy Aspen Moore
6/8/07 @ 5:12am
7 lbs, 1 oz. Omaha, NE
York Branch



Connie Horn
and her husband Bruce
announce the birth of
their granddaughter
Brinley Kay Falkinburg
6/21/07 @ 12:18pm
6 lbs, 11 oz. Lincoln, NE
York Branch



Gary Dick
and his wife Cathy
announce the birth of
their granddaughter
Lauren Avalene Dick
6/28/07 - 7 lbs, 9 oz.
Hebron, NE
Geneva Branch



Bonnie Hale
announces the birth of
her great-granddaughter
Katherine Elizabeth Hale
7/9/07 - 9 lbs, 10 oz.
York Branch



Rich Hankel
and his wife Kathy
announce the birth of
their granddaughter
Erin Katherine Hankel
9/17/07 - 7 lbs, 7 oz.
Omaha, NE
York Branch



Jaspreet Kaur
Joined York State Bank
as a Part Time Teller
Motor/Plaza Branch



Lynne Ketcham
Joined York State Bank
as a Part Time Teller
Plaza Branch



Nichole Mondelongo
Joined York State Bank
as a Trainee
York Branch



David M. Kohl

**A free
Seminar
and Lunch
for all our
customers
on Monday,
December 3,
2007.
Look for
additional
information
from us in
November.**

The Road Warrior for Agriculture: David M. Kohl

York State Bank and Trust Company is proud to announce a tremendous seminar for our Ag and Agribusiness customers. Our Lending Staff have known Dr. David Kohl for 25 years and have heard him talk at least 50 times. His high-energy approach and breadth of knowledge has made every one of those talks memorable. His bio that follows is almost as impressive as Dr. Kohl is in person. We encourage everyone to make plans now to attend this important seminar.

David Kohl received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell University. From August 1978 through June 2003, Kohl was Professor of Agricultural Finance and Small Business Management and Entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Polytechnic Institute and State University (Virginia Tech), Blacksburg, Virginia. From June 1999 through May 2001, Dave was on special leave working on cutting-edge initiatives that will strategically position the Royal Bank of Canada in the marketplace. Afterwards, he resumed his academic duties at Virginia Tech. Kohl is currently Professor Emeritus in the Department of Agricultural and Applied Economics at Virginia Tech.

Kohl has traveled over 6 million miles throughout his professional career! He has conducted more than 5,000 workshops and seminars for agricultural groups such as bankers, FSA, and regulators, as well as producer and agribusiness groups. He has published four books and over 500 articles on financial and business-related topics in journals, extension, and other popular publications. Kohl regularly writes for Farm Journal, Top Producer, Ag Lender, and Soybean Digest.

He has received 11 major teaching awards while teaching over 10,000 students, and 15 major Extension and Public Service awards from Virginia Tech, Cornell University, and state and national organizations. Kohl is a two-time recipient of the prestigious American Agricultural Economics Association's Outstanding Teaching Award. Kohl is only one of five professors in the 89-year history of the Association to receive the award twice. He received the Governor's award for his distinguished service to Virginia agriculture, the youngest recipient to receive this award.

Kohl has addressed the American Bankers Agricultural Conference for 28 consecutive years, and has appeared before numerous state bankers schools and conferences throughout the U.S., Canada, Mexico, and the world.

As facilitator of the United States Farm Financial Standards Task Force and member of the Canadian Agricultural Financial Standards Task Force, Dr. Kohl was one of the leaders in establishing guidelines for the standardized reporting and analysis of agricultural producers' financial information on a national and international basis. Recently, a \$2 million endowed Chair of Agribusiness Management and Finance was established at Virginia Tech in the name of Dr. Kohl. This was in honor of his long-term commitment to teaching, research, and extension, and is one of only four such Chairs in the College of Agriculture and Life Sciences at Virginia Tech.

If you would like to keep up with Kohl's information and perspectives, you can find his weekly columns as the Road Warrior of Agriculture: www.cornandsoybeandigest.com

On a more personal note, Dave enjoys playing and coaching basketball and likes most sports, farms, dogs, and covered bridges; he dislikes lazy students, administrative bureaucracies, and paperwork!



Cowboys and Cookies...

Dave Rasmussen, Vice-President/Ag Lending Officer, **Mary Clifton**, Assistant Vice-President and **Mike Renken**, President of York State Bank, participated with Western Edge in a "Wienie Wednesday" promotion by distributing cookies to those who attended the event in June.

Country Love...

"Gladys" **Beth Weldon**, Receptionist at York State Bank (center) with fellow cast members Judy Barnes and Lisa Walbrecht at the June Yorkshire Playhouse performance of "Faith Country". York State Bank also sponsored intermission refreshments with an original design wedding cake by **Annie Redfern**, Marketing Coordinator.



Kiss the Cook...

After an all night computer upgrade on loan programs in May, breakfast was served to **Dawn Harris**, Commercial/AG Loan Administrator, **Kathy Krienert**, Loan Administrator Geneva Branch, **Velma Kroeker**, Installment Loan Administrator and **Denese Becker**, Vice-President/Real Estate Loans by **Craig Heskett**, Executive Vice-President and his wife Debora.

Graduation Day...

After the Leadership York XVIII graduation in June **Irene Duncan**, Retail Sales Coordinator and **Julie Kloke**, Trust Officer had the opportunity to visit with the featured speaker, Nebraska's First Lady, Sally Ganem.



Yorkfest 2007...

Beth Weldon, Receptionist, and **Dolly Wilson**, Floater, at York State Bank display our banner as others line up for the Yorkfest Grand Parade in September. Many relayed memories of the "little red car" to employees after seeing it on our float that day.

Silver Eagle Club is on the move...



Karrie Waldron
Director



Beth Weldon
Director

WOW - what a great day! Off we went - left York at 5:30 A.M. - YES WE DID! Burwell, Nebraska our destination. The Garfield County Historical Museum staffed by friendly volunteers was a very interesting addition to our tour we all enjoyed along with the other visits we made. We got a good look at the making & repairing of saddles while we were in town too. Leaving Burwell, we continued down the long winding road that led through Jones Canyon - a truly scenic landmark not to be missed! There were several sightings of wild turkey flocks and a large covey of quail took flight as we passed along the way. When we reached Fort Hartsuff at lunch time, our plates were filled with beef stew, biscuits, coleslaw, fresh fruit AND breadpudding with caramel sauce for dessert served up in the mess hall that was wonderful. The resident curator's presentation and the restored officers' quarters along with the other original buildings at the fort truly took us back in time to the days of the 1870's. At the Calumus Hatchery we received some interesting education on the State of Nebraska operation. Then homemade pie at the Country Neighbor was a mouthwatering treat - their supper special tempted us to stay late for more of their savory fare - especially when we'd also enjoyed the lunch they catered at the fort! Ah, what a contented bunch we were as we relaxed in our seats and headed back home.

SAVE THE DATE: SATURDAY, NOVEMBER 17TH - we're off on Hwy 66 to the Double D Ranch for a great cowboy style supper. Live entertainment by The Benders performing the music of the 50's & 60's while we enjoy good vittles and good company will make the evening a great way to wind up the tour. This will be the culmination of another fun day of interesting sights, sounds and tastes - including a taste of wine - all the details to be secured soon. We'll be sending more info for this last - but not least - Silver Eagle tour of 2007, so mark your calendars today!



Silver Eagle Travelers tour the Calumus Hatchery

Please add my name to your newsletter mailing. I would love to hear more about the Silver Eagle Club Travel Program.

NAME: _____

ADDRESS: _____

TOWN: _____ STATE: _____ ZIP: _____

TELEPHONE: _____

Mail to: Silver Eagle Club Travel Program
Karrie Waldron at York State Bank
P.O. Box 365
Geneva, NE 68361-0365

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ting the people that lived it talk about it. And we have put lesson plans and teaching aids on the site, to further reach our goal of educating kids about farming in York County, Nebraska. We now have four sections up, and the visitors to the site keep growing each month. And we have noted about 20 percent of the visitors are from outside the USA. While David Wessels may not have surfed the Internet, he was an innovator, testing new seed, fertilizer and irrigation practices. So I think he would approve of using technology to reach people all over the world, telling them about "life on the farm when I was a kid".

The other "prong" is a farm site to educate young and old alike on farm life in days gone by. We picked 1925 as a time period, since again that is when David Wessels was growing up. Our goal has been to use the income from his gift to develop this farm, growing slowly but steadily. We acquired the house David lived in until his passing and had it moved to the site south of the Interstate. Then we were given the opportunity to have a barn from the time period, as well as a granary, early garage and another garage/storage building. These buildings are designed to double as outdoor classrooms when students come out for the various classes held on the Farm.

The latest building to open is the Farm Machinery Building. This building is on the "modern" side of the road and was used by David to store his extensive tractor collection. This has been an important goal for the Board, to be able to exhibit the tractor and engine collection in a safe and secure atmosphere.



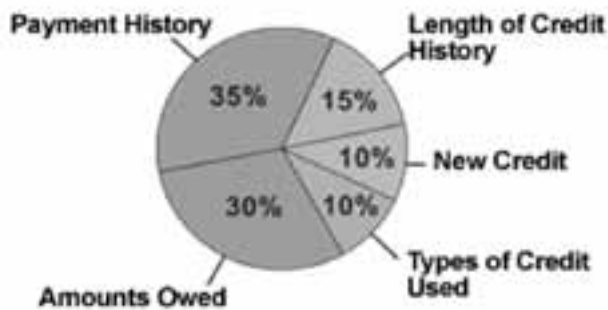
Rich's wife, Kathy Hankel, is dressed to fit into the era in front of the Wessels home. She has also been an integral part of many projects and events at the Wessels "Living History Farm".

Now we are able to do that, and even have David looking through the "door" at the visitors enjoying his handiwork. As we go through the tractors and engines, bringing them back to running condition, we appreciate the hours David spent restoring each one and we think of the times he took his friends into the building to see his latest find. Working with these things is fun for me, and it has grown into a family project, as my wife, Kathy, has started teaching some of the children's summer classes. She enjoyed giving many kids a Farm Adventure in June and is already planning activities for the next class.

The David Wessels Collection of tractors and engines will be featured at the second annual Tractor, Engine, Auto and Equipment Show, scheduled for October 6 and 7, 2007. In addition to the Wessels Collection area collectors and enthusiasts are invited to bring their tractors, gas engines and other related items to the Farm and display them. We are expecting a lot of equipment for our visitors to look at, as well as other activities, including crafts and collectibles, kids' activities and a daily "Parade of Power". We invite everyone, members and non-members, to come out and see the past in action. I may even have a tractor or two out there.

I have enjoyed very much working with the Wessels Living History Farm. We have an excellent Director in Dale Clark, who has a great knowledge of history, as well as education, but mostly a passion for all he does at the Farm. Bill Ganzel has put up a nationally recognized and award winning Web site for us, and continues to add to and improve it. We have a great Board of Directors who have taken the time to do it right, and continue to have Dave's vision clearly in sight. Their efforts have given hundreds of thousands of kids around the world the opportunity to "see what life on the farm was like when David Wessels was a kid". So, if you have not taken the opportunity, see what we have been doing, either at www.livinghistoryfarm.org or at the Tractor Show October 6th and 7th.

Tips to Improve Your Credit Score



Source: www.myfico.com

The first step to acquiring a mortgage is ensuring that you have a good credit history, which helps secure a lower interest rate and lower monthly payments. A person's credit score is a key indicator, and more is better than less.

A high credit score indicates strong creditworthiness, which qualifies a borrower for better interest rates on loans — whether they are mortgage loans or credit card loans. Fortunately, most Americans have good credit. However, to improve your credit score, the American Bankers Association advises that consumers:

— Pay bills on time. Pay at least the minimum due, but paying more is even better. Payment history makes up 35 percent of a person's credit score, according to www.myfico.com. The longer you pay your bills on time the better your score.

— Watch for warning signs of credit trouble. If you pay only the minimum balance, pay late or use cash-advances to pay daily living expenses, you might be in the credit "danger zone." For more information on debt management, contact the National Foundation for Consumer Credit at www.nfcc.org.

— Evaluate your credit report annually. Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans — such as a mortgage. Everyone is entitled to receive a free copy of their credit report each year, but you must go through the Federal Trade Commission's Web site at www.annualcreditreport.com, or call 1-877-322-8228.

— Don't skim, read the fine print. A loan or credit card application is a contract, so read it thoroughly before signing. Be aware of introductory rates that expire as well as the length of monthly billing cycles.

— Ask questions. Remember that you are the customer and your lender is providing a service. If you don't understand something, ask. It's equally important to ask questions if you're turned down for a loan. Find out why, and ask the lender how you can improve your chances for approval in the future.

— Set a budget and stick to it. Developing a financial plan will help you keep your finances in order. Don't spend more than you can afford, and don't reach your credit limit or "max out" your cards.

— By all means, comparison shop. Don't jump at the first appealing offer. Compare rates and fees offered through mail solicitation, on the Internet or at your local bank.

American Bankers Association



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Lender Code 808549

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¹Benefits may be modified or discontinued at any time without notice; however, benefits will not be withdrawn for borrowers whose loan was disbursed during the time when the benefits were being offered. ²Federal Stafford Loan borrower benefits apply to loans first distributed on or after 07/01/2007. ³The interest rate reduction will remain in effect as long as the borrower continues to make on-time payments.

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Switching to direct deposit is a small but important way that people who get Social Security and Supplemental Security Income (SSI) checks can improve their lives. And it just takes a few minutes to sign up.

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- Control over your money and your time

Plus, **signing up is quick and easy** – call (800) 333-1795 or sign up online at www.GoDirect.org

Direct deposit is simply the best way to receive Social Security and Supplemental Security Income (SSI) payments. Direct deposit eliminates the risk of lost or stolen checks, and helps protect against fraud and identity theft. Furthermore, direct deposit provides people with immediate access to their money from virtually everywhere, which can be vitally important in the case of a natural disaster or a major life change.

Think about this....Direct deposit also saves taxpayers millions of dollars. If every current federal benefit check recipient switched to direct deposit, it would save taxpayers about \$120 million a year. Almost all the money saved remains in the Social Security Trust Fund – a benefit to all Americans for years to come.

Go Direct makes it easy for people who get Social Security and SSI to sign up for direct deposit – they can call the toll-free helpline (800) 333-1795 or sign up online at www.GoDirect.org.

If you or those close to you are still receiving Social Security or other federal benefits by check, we urge you to look into switching to the safest, easiest option – direct deposit – today!

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and that includes our

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Than*

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Fights on the Sidewalk...

At the July Chamber of Commerce sponsored Sidewalk Sales **Gene Oxley**, *Vice-President Installment Loans*, displayed his original woodcarvings. He and his wife, Sandy, also assisted shoppers in creating their own "spin art" with equipment built by Gene.

Shredding for Safety...

Also featured at the July Sidewalk Sales was the "Paper Tiger" sponsored by York State Bank. Individuals were invited to bring paper documents to be shredded. Almost 2 tons of paper was shredded. The service was provided free but donations were accepted for the "Firecracker Frenzy 2008". York State Bank employees who offered sacks of popcorn and assisted with the shredding process were **Jean Wilcynski, Lois Wiemer, Denese Becker, Julie Hansen, Deb Merrill, Beth Weldon, Deb Stern** and **Deb Stamm**. They are pictured with the shredder operator



On Parade...

Pam George, *Gresham Branch Manager* and **Cindy Avery**, *Teller/Customer Service* get ready for the annual Fireman's Picnic parade in Gresham in July. Pam and Cindy are also members of the Gresham Community Club that assists with this celebration as well as other events for the Village.



Free Watermelon ...

York State Bank again sponsored the Free Watermelon Feed at the York County Fair in August. Fairgoers were treated to slices of ice cold watermelon served by **Kay Strayer, Mike Renken, Lois Wiemer, Marilyn Elkins, Andrea Ortegren, Mary Clifton, Dave Rasmussen** and **Craig Heskett**.



Break A Leg...

Craig Heskett, *Executive Vice-President* at York State Bank, as Staff Sgt. LeSuer ("Froggy") talks "Charlie" (Todd Kirshenbaum) into staying a while at the Inn. The Yorkshire Playhouse production of "The Foreigner" was held in September.

