



Mark Graff

## “Letter from the Chairman”

*“It is one of the most beautiful compensations of this life, that no man can sincerely try to help another without helping himself.”*

*Ralph Waldo Emerson*

My favorite time of year (besides Husker football season of course) has to be the Thanksgiving – Christmas season. During this special time of the year, I try to surround myself with stories highlighting the incredible positive effect of giving. In a world where much of our focus seems to be on what’s wrong, I try to concentrate on stories of what’s right. The great thing is that there are literally millions of stories of individuals who care passionately about others, and I am fortunate to work daily with about 60 of these incredible souls. The stories are heartwarming, and I recently ran across one from a few years back that powerfully illustrates the miraculous power of giving.

Camy Walker was a 35-year-old newlywed on top of the world. However, that world came crashing down just two weeks after her wedding when Camy was diagnosed with Multiple Sclerosis (MS), a neurological condition which made it difficult for Camy to walk or enjoy life so actively as she had for years. Camy related that she felt depressed and her financial and health problems seemed to be compounding. It was then that she turned to a friend to seek sympathy and compassion; instead, she got some pretty good advice. Her friend told her that a lot of her problems were being caused by her focusing her time and energy on her condition and situation. She advised Camy to instead focus on others. Her specific advice – Give 29 gifts in 29 days. Although reluctant, Camy decided to give it a try, and as you would guess, her life was literally transformed in those 29 days of giving. Suddenly Camy had energy she hadn’t had as she woke each day contemplating what gift she would give that day. Some days it was as simple as giving a friend a tissue as they grieved the loss of a loved one; other days it was delivering a flower to a complete stranger; one day she put money in a parking meter for a complete stranger. As Camy become more and more wrapped up in helping others, her physical condition improved dramatically. After 14 days, the cane that she had relied on to walk was no longer needed. She was able to start back to work part-time. Things had turned around for Camy, mainly she reasoned, because she was finding a way to give each and every day. One of the gifts Camy gave was the creation of a website where people vow to give 29 gifts in 29 days and daily log in to describe their gifts for that day.

I think part of the reason this story caught my attention is that it is very similar to the McCook Community Foundation Fund’s month of Random Acts of Kindness (RAOK). If you remember, MCFE encouraged others in August to take that special leap of performing a Random Act of Kindness for someone. Then MCFE encouraged individuals to share their stories of either their RAOK or one that they witnessed or received. As you would expect, the stories came pouring in. We are blessed to live in an area where charity is not in short supply.

For Christmas this year, I would encourage everyone to join me in surrounding themselves with stories of giving. You can check out MCFE’s RAOK stories at [www.mccookcommunityfoundation.org](http://www.mccookcommunityfoundation.org). I can assure you it will be one of the best gifts you will receive this holiday season.

On behalf of the staff and directors of the McCook National Bank and MNB Insurance, I would like to wish everyone a very joyous Christmas season and a peaceful and blessed new year. Thank you so much for the wonderful gifts you give us on a daily basis, whether that be a warm smile, a kind word, or just the support you give us – it is greatly cherished. May we never forget that we are here only because of your support – as the Chinese proverb goes, “*When eating bamboo sprouts, remember the man who planted them.*”



Brian Esch

## From the President's Desk Make your resolutions a reality

New Year's resolutions; most people make them, but a limited few stick to it! As we gather with family and friends this holiday season, we often find ourselves reminiscing and reflecting on the events of the past year. If you're like me, this year has

passed so fast and there are many things that I should have accomplished that have not been done. While we wrap up 2011, we beginning making plans, setting goals and proclaiming hopeful resolutions to do better in 2012 and beyond. This will be the year to make it happen! When it comes to making New Year resolutions, people generally want the same things; lose a few pounds, get out of debt, save money, learn something new or maybe help others and volunteer more. While we don't offer a weight loss program, we do have a few simple thoughts about year-end planning which may help turn this year's resolution into next year's reality.

**Gifts.** You've all given gifts. Maybe it was a gift to a local charity, or maybe it was a gift of something you made to a person in need. I'll bet you got a real good feeling from being so generous. Obviously any time of the year is a good time to give a gift; however, year-end is a good time for tax and estate planning reasons to think about gifts. There are many worthwhile charitable organizations to consider. Find those that you are passionate about. What about gifts to family members? There is an annual gift tax exclusion that makes it possible to give money to children and grandchildren without having to pay gift or estate taxes. The gift exclusion is \$13,000 in 2011. If you have questions, please consult your tax professional.

**Retirement Plans.** Year-end is a great time to reevaluate your retirement plans. It doesn't matter if you're just thinking about starting your first retirement vehicle or tweaking an existing plan, now is a good time to get with it! Things to consider include: 1) Should I rebalance the investments inside my retirement plan? and 2) Does the investment vehicle that I'm using meet my goals related to risk/reward and safety/soundness? Please consider meeting with your investment professional. Our investment services representative here at MNB is registered Certified Financial Planner™, Aaron Broz.

**Budget.** It doesn't matter if you are an individual, a family, small business, or large business, we all benefit from a budget process. I view a budget as a tool to help meet our wants and needs. In our personal lives, we may want to use a budget to make sure we can afford to buy that new home or automobile. In business, it can act as a roadmap providing

vision for employees and your banker. It can set targets for what is acceptable performance, and it can help you implement your strategic plan. As an individual, your budget may be only in your mind or on a scratch pad, but you'll probably want to put it into writing when dealing with a household or business. Whatever the purpose, developing a budget process at year-end is a good financial practice.

**Insurance.** With everything that has happened in your life, year-end is a good time to reflect on these changes and determine if you have adequate levels of life insurance, a need for disability insurance to protect needed income streams, or long-term care insurance to protect the value of your estate. Once again, our Certified Financial Planner™, Aaron, can be a valuable resource to you in answering these insurance questions. Also, MNB Insurance Services stands ready to provide help with all your insurance needs.

**Education Funds.** Few things in life are as valuable as education. Do you have a child or grandchild that will need financial support in order to attend college? While loans, grants, scholarships and part-time jobs are available, making plans to set aside money into a college savings plan is a good idea and a wonderful gift. The Nebraska 529 College Savings Plan is now named Nebraska Educational Savings Trust (NEST). Feel free to speak with Aaron about NEST and to one of the Personal Bankers about the Coverdell savings vehicle.

**Volunteer.** We all have intentions of helping others and doing good deeds, but how many of us dare to make the effort – not just during the holidays, but throughout the year? From my involvement in the community, I can see that there's always room for more volunteers. As the area decreases in population and the number of young people becomes a smaller percentage of the population, the need for volunteers is increasing all around us. Whether it's your church, a civic group, youth organization, the hospital or simply an individual needing a helping hand, volunteering your time and talents to any cause is a huge gift. I've always liked the quote from McCook Daily Gazette founder, Harry D. Strunk, "Service is the rent we pay for the space we occupy in this world." As we plan for the year ahead, please consider getting involved in your community as a volunteer.

While it's exciting to make resolutions and plans for what the future holds, year-end is also a good time to reflect and be thankful for all of the blessings that have been bestowed upon us. I hope that you and your family had a good Thanksgiving, and I wish you all a Merry Christmas and a Happy New Year filled with health, happiness, and prosperity. It's a pleasure serving you!



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Aaron S. Broz  
Certified Financial Planner®

## CURRENT EVENTS UPDATE

How was that for twists and turns? Markets have been disgustingly volatile: up violently one day, plummeting the next. Add to that 9% unemployment, out-sized government debt, leaders the world over unable to compromise, clearly communicate and implement much-needed solutions, and the global economy seemingly teetering at the brink of a second recession. It's no wonder that people are fed up. Nobody has given these concerns better voice than the "Occupy Wall Street" movement, which is gaining traction nationally and garnering international support. Most feel as if something has fundamentally changed or broken in how political, economic and market systems function. How can so much be in jeopardy all at once – but still be expected to return to "normal?" Good question!

Investors have hardly caught a break the past decade. Not sure what to believe and what to trust anymore, all of us are uncertain about what the markets may bring over the next few years. But, investing is an activity fundamentally rooted in belief in the future. Belief that the world will NOT fall apart; belief that fundamentals WILL again drive markets; belief that global economic growth IS possible. Of course, believing doesn't mean doing nothing. It means talking to your financial advisor about potentially capitalizing on the uncertain markets by diversifying, sticking to your long-term plan, and rebalancing to the strategic allocations you and your advisor originally laid out. It simply means admitting that we can't forecast the future – and that diversification may help. This is exactly what MNB Investments is doing on our clients' behalf. Please call our office if you have questions about our wealth planning process.

In the meantime, remember that markets come and go in waves. On days when markets sink, steel your nerves and stretch your perspective so you don't become pessimistic. On days when markets surge, remind yourself that a day does not make a trend.

Best Regards,

Aaron Broz  
Certified Financial Planner™

Securities offered through Securities America, Inc.  
Advisory services offered through Securities America Advisors, Inc., a SEC  
Registered Investment Advisory Firm,  
Aaron Broz, Registered Investment Advisor Representative,  
Aaron Broz, Investment Representative,  
NOT FDIC Insured - No Bank Guarantee - May Lose Value  
McCook National Bank and Securities America are not affiliated.

## MNB Contributes to Community Hospital Healing Garden

Representatives of Community Hospital, Community Hospital Health Foundation, McCook National Bank and the Graff/Thomas families enjoy the afternoon sunshine in the partially constructed Garden Atrium at Community Hospital. The Garden Atrium, the entrance to the Healing Garden, is located at the south end of the new patient wing. A healing garden emphasizes the healing of the whole person . . . mind, body and spirit. A hospital environment can be a stressful place for patients, visitors and staff members. A healing garden can provide fresh air for patients, perspective for visitors, and rejuvenation for healthcare providers. The entire garden is arranged for walking or just enjoying the sights, smells and sounds associated with gardens, all of which contribute to a healthier mind and body. "A healing garden does not mend the broken body or cure any disease. A healing garden provides relief from the psychological factors associated with a broken body or life threatening disease," noted Jim Ulrich, President of Community Hospital.



Front L-R: Terri Shipshock, Marlene Foster and Dolores Graff  
Back L-R: Mark Graff, Brian Esch, Jim Ulrich, Ken Foster and Peter Graff

The donation for the Garden Atrium was provided by a combined gift from McCook National Bank, MNB Financial Group, Inc., Graff Family, Inc., and Graff Charitable Foundation, Inc.

## Veteran's Day Open House

*"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." -John Fitzgerald Kennedy*

In honor of our brave servicemen and women, MNB hosted our 4<sup>th</sup> Annual Veteran's Day Open House at the main bank in McCook and the Stratton branch. Over the past years, MNB staff have compiled photos, names and stories of area veterans, which are proudly displayed in the bank lobbies throughout the month of November. Cake and refreshments were served to the public, and veterans and their families enjoyed lunch. This event is our way of saying thank you to our veterans for the tremendous sacrifices made to defend us and for our freedoms that we all too often take for granted.



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During the Holiday Season more than ever, our thoughts turn gratefully to those who have made our progress and success possible. And in this spirit we say, simply but sincerely,

**Thank You and Best Wishes  
for the Holiday Season and  
a Happy New Year!**

## "Like Us" on Facebook



We realize that the world is moving faster and it is becoming more difficult to stay connected with all of the exciting happenings going on within the bank and the communities we serve. It is our hope that this page will allow us to better connect with some of our customers and keep you better informed of the many promotions and events that are going on around the bank - and share some of the fun!

## Heritage Days Parade Float Winner

MNB staff and their families went "Back in the Day" to a drive-in movie theater at the 2011 Heritage Days Parade to claim the winning prize in the large business division. MNB Insurance also had a crowd pleasing entry featuring an antique John Deere tractor.



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**Alyssa Downey, September Student of the Month**  
 Alyssa Downey, a junior at Arapahoe Public Schools, was selected as the September MNB Student of the Month. She was nominated by high school agricultural instructor and FFA advisor, Colin Kubik. Alyssa is a three-sport athlete, excelling in volleyball, basketball, and track. She is a mentor to an elementary student, active in FFA, serves as class treasurer and is a merit roll student. Alyssa volunteers actively within her community at the Crystal Theater, teaching vacation bible school and participating in Relay for Life.

**Kate Kelly, October Student of the Month**

Kate Kelly, a junior at Southwest High School, was selected as the October MNB Student of the Month. She was nominated by high school English teacher, Bob Loshbaugh. Kate is junior class secretary and is a member of the Student Council and the National Honor Society. She participates in band, the all-school play, and FFA. Kate is also a three-sport athlete, excelling in volleyball, basketball, and track. Kate is an active member of her Church youth group, and her community service activities include volunteer work at the Ronald McDonald House in Omaha, as well as fundraising activities for Cystic Fibrosis and the Wish Tree. She has also volunteered to coach the Danbury 7th and 8th grade town basketball team and to help clean up and repair the Danbury Depot.



**4<sup>th</sup> Annual Bison Tailgate Party**



McCook's own "Sea of Red" gathered for the 4<sup>th</sup> Annual MNB Bison Tailgate Party this fall, on September 2nd in front of the Main Bank. Employees helped grill and serve stadium hot dogs, chips, cookies and drinks to the crowd in attendance. Many hungry students, athletes, coaches and fans enjoyed the pre-game festivities!

**HAUNTED BANK TOUR!!!**

The 11<sup>th</sup> Annual Haunted Bank Tour took place at the Main Bank in McCook on October 29<sup>th</sup> and a spooky good time was had by all. There were over 650 kids and adults that went through the scary tour and 410 that went through the not-so-scary tour. We've had numerous compliments on the event this year, which we appreciate very much. The Haunted Bank Tour takes an enormous amount of work to make happen - from the several hours of preparation, to the amount of people it takes to run it. This year we had the help of over 70 employees, friends and family members - WOW!! The admission fee was a donation to the Food Pantry or Coat Closet, or a monetary donation. We ended up collecting over 1080 pounds of food and \$202.00 in cash for the Food Pantry, and over 200 coats and clothing items for the Coat Closet. We are so happy and excited to help these two organizations out with their efforts.

(See photos on opposite page.)

Right: Beckie Thomes, and her grandchildren Caitlin & Carrack McCorkle in the NSS tour.



Left: The workers for the Not-so-Scary Tour pose for a pic before getting started.



Top: Don Ruppert & Becca Sehnert are zombies. Above: the workers for the Scary Tour right before they start.

**HALLOWEEN PARADE!**

The Halloween Parade was a huge success this year, even though it was pretty chilly outside!! It was fun to see all of the ghosts, goblins, princesses, and super heroes, that participated. The parade, which is sponsored by the McCook Chamber of Commerce and McCook Daily Gazette, took place at 10:00 am on Saturday, October 29th, and was attended by a record crowd this year. Our very own Kim Baumbach and Sherri Stang assisted Sparky in handing out candy and whistles to all of the kids.



# STAFF RECOGNITION



**James T. Hull**, Vice President and Retail Banking Manager, graduated this summer from the Graduate School of Banking in Madison, Wisconsin. Jim completed the three-year program covering a broad range of banking subjects.

With so many changes in the financial world, MNB believes in continuing education for its staff and tries to have someone enrolled in the GSB program with each new three-year program.



**Randall Korgan**, Vice President and Senior Residential Loan Officer, was recognized by Maxine Moul, the Nebraska State Director of the USDA Rural Development, for delivering nearly \$944,000 in home loans during Fiscal Year 2011 for the USDA Rural Development's guaranteed

rural housing loan program. The program features no down payment to eligible income households and no maximum mortgage limits. Dwellings must be located in a rural community with a population of up to 20,000. For more information, contact Randy at 308-345-4240.



## New Employee Shelby Haag

Shelby Haag recently joined the MNB team as Sales & Marketing Manager. She is a native of Southwest Nebraska, having grown up in rural

Bartley. After graduating from Southwest Public High School in 2005, she attended Kansas State University and graduated with a degree in Agricultural Communications and Journalism in 2009. Shelby previously worked as a freelance journalist and media consultant. She is excited to join MNB and become active in the community.



## 5-Star Rating

McCook National Bank has once again received a 5-Star "Superior" Rating, the highest ranking from Bauer Financial Group. Bauer financial is an independent company that has been analyzing and reporting on the financial condition of the nation's banking industry since 1983. Congratulations to the MNB team for continued success!

## McCook National Bank now has a Mortgage Loan Website!

Simply go to our website: [www.mnb1.com](http://www.mnb1.com), scroll over the Personal Banking tab, click on Mortgage, and begin the mortgage application process – it's that simple! Your information is kept completely confidential and safe!

"THE LEADER IN REAL ESTATE LENDING"

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# Sparky's

Kids Club! Email Sparky at [Sparky@mnb1.com](mailto:Sparky@mnb1.com)

## CHRISTMAS GIVEAWAY!!!

Hey kids!! Stop in the Bank in McCook or Branch Bank in Stratton between Dec. 1<sup>st</sup> and Dec. 16<sup>th</sup> and register for our Christmas Giveaway. We will have a small treat for you at the teller line or drop thru when you make a deposit into your Sparky Savings Account.



## SPARKY SUPPORTS THE MCCOOK TOY BOX

**Attention Sparky Members:** You can earn up to three paw points between Dec. 1st and Dec. 15th!! All you have to do is bring a donation in for the McCook Toy Box to receive one bonus point, a donation in for the McCook Humane Society to receive one bonus point, and make a deposit in to your Sparky Savings Account to receive one point - totaling three points. Donations to the Toy Box should be clean, gently used toys or new toys; while the donations to the Humane Society could include old hand and bath towels, paper towels, Clorox and dishwashing soap. This is a great opportunity to GIVE during the holiday season. Your support of these two great organizations is greatly appreciated.

**MERRY  
CHRISTMAS  
AND  
HAPPY  
NEW  
YEAR!!**



## MILLIONAIRE IN THE MAKING CD'S!!!

It is never too early for your child(ren) to start saving money for their future. The Millionaire in the Making CD is a great way to do this and is designed especially for youth. Stop by our locations in McCook or Stratton and let one of our Personal Bankers visit with you today about this awesome product.

- Available to kids birth through 18 years of age
- 24-Month Certificate of Deposit
- Low \$250 Initial Deposit
- Add Up to \$2,000 During the CD Term (restrictions do apply)
- Interest can be Withdrawn Without Penalty
- You can have more than one CD!!!



Donation presentation to Barb Ostrum of the Coat Closet (top) and Bob Hardy of the Food Pantry (below). The donations were received as the admission into the MNB Haunted Bank Tour on Oct. 29th.



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# **MNB** **INSURANCE**



Mark Stagemeyer, MNBI Agricultural Insurance Specialist, was promoted to Agency Manager effective the first of September.

Mark is a native and current resident of Arapahoe and has an Associate's Degree in Agriculture from the University of Nebraska-Lincoln. Mark has been with MNB Insurance since October of 2009. Prior to coming to MNBI, Mark held sales-related positions in Southwest Nebraska, including service with Wells Fargo Financial Leasing and Farm Credit Services of America.

Chairman Mark Graff announced the appointment by noting, "Mark brings exceptional customer service skills and strong insurance industry knowledge to this position, which fits in well with the culture of MNB Insurance. We are excited about Mark taking the reins of our growing agency and look forward to his leadership in sustaining that growth over our long-term commitment to Southwest Nebraska."

Mark and his wife, Julie, are lifelong residents of Southwest Nebraska and have two daughters, Jessica at Creighton University and Chelsea at Nebraska Wesleyan University, and a son, Justin, who is a senior at Arapahoe Senior High School.

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