



# Community BANK LINES

Volume 60 January 2010

Community National Bank

Member FDIC

## *A Message From The President.....*

### Inside this issue:

Financial Resolutions	2
Tonganoxie News	3
Basehor News	3
Sabetha News	3
Retirement Plans Division News	4
Santa's Reindeer	4

2010 has arrived. From all of us at Community National Bank, we wish each and everyone a prosperous and happy new year. We thank you for your business, and look forward to providing you with great banking services and products in this new year.

For your enjoyment I would like to share a few famous quotes about New Years.



**Ronald C. Johnson,  
President**

We will open the book. Its pages are blank.  
We are going to put words on them ourselves.  
The book is called Opportunity  
and its first chapter is New Year's Day.  
~Edith Lovejoy Pierce

A happy New Year! Grant that I  
May bring no tear to any eye  
When this New Year in time shall end  
Let it be said I've played the friend,  
Have lived and loved and labored here,  
And made of it a happy year.  
~Edgar Guest

May all your troubles last as long as your New Year's resolutions.  
~Joey Adams

Celebrating 25 years of "Community Minded.....Community Strong"

Began in Seneca, Ks  
Oct. 4, 1984

Began Retirement Plans Div.  
1985

Investment Center Added  
1992

Opened Tonganoxie Branch  
1997

Added Mort. Div. Tonganoxie  
1998

Opened Basehor Branch  
2002

Opened Sabetha Branch  
2006

# Financial Resolutions You Can Live With

## Premier Gold Benefits

### SECURITY

\$10,000 AD &D

Identity Watch

\$25,000 Identity Theft Insurance

Lost Key

### INTEREST

CD Bonus

Loan Discount

Earns Interest

### FINANCIAL

Unlimited Check Writing

Free Checks

Free Bill Pay

Free Internet Banking

Free Photocopies

Monthly Statement with images

### TRAVEL

800 Travel Service

Car Rental Discounts

Travel Rebates

At this time of year, many people pause to reflect on what they'd like to change about their lives going forward – lose a few pounds, take a class, spend more time with the kids. Often, these goals revolve around personal finances.

But if you've been battered by economic forces beyond your control (as many have recently), it may be tough to craft financial resolutions ambitious enough to have a real impact on your situation – especially if you fear that unforeseen obstacles may later force you to scale them back or even lose ground.

That's why I urge taking baby steps – setting small, meaningful objectives that provide a sense of accomplishment and that you can ramp up when your situation improves. Here are a few examples:

Scale back expenses. If you can't make a big dent in your monthly costs, like refinancing your mortgage or selling an unneeded vehicle to eliminate a car payment, look for lots of little dents that can add up:

- Save \$10 a week by having one less fast food meal and to-go coffee; or rent a DVD instead of going out to the movies – that might save about \$500 a year.
- Lower the thermostat in the winter by 1 degree and save 3 to 5 percent on your utility bill – saving \$5 a month equals \$60 a year.
- Drive slower. Each 5 mph you drive over 60 mph costs about \$0.24 per gallon of gas. Properly inflate your tires, keep the engine tuned and cut out aggressive driving habits and you'll save even bigger bucks.
- Shop around for better home and car insurance rates, and consider raising low deductibles. (Just make sure your coverage has kept pace with inflation.)
- Balance your checkbook. Even though many banks have recently lowered fees for bounced checks and overdrafts, one a month at \$25 a pop adds up to \$300 a year.

Build an emergency fund. Financial experts usually recommend stowing three to six months' expenses in an emergency fund. That's a good long-term goal, but if it's not currently realistic, don't simply give up without trying – stash some of the cash you're saving above, a few dollars each month. You won't miss it and might just be saved from having to take out an expensive short-term loan to cover emergency car repairs or an overdue electric bill.

Get organized. Even if you can't afford to pay off all bills in full each month, at least know where you stand regarding due dates, minimum payments due and credit limits so you don't inadvertently rack up higher interest rates or damage your credit score. If you're a chronic procrastinator, set up automatic bill payment with your bank – it'll save on postage as well.

Stick to your budget. If you don't have a budget, make this the year you create one. Numerous online tools are available to help. For example, Practical Money Skills for Life, Visa Inc.'s free personal financial management program ([www.practicalmoneyskills.com/budgeting](http://www.practicalmoneyskills.com/budgeting)), features budgeting worksheets and calculators, guidelines for living within your means, budgeting recommendations for back-to-school, holiday spending, travel, and much more.

*This article by Jason Alderman is intended to provide general information and should not be considered tax or financial advice. It's always a good idea to consult a tax or financial advisor for specific information on how tax laws apply to your situation and about your individual financial situation.*

## Tonganoxie News



Bill Altman  
Branch President  
of the Tonganoxie Office

Community National

Bank in Tonganoxie with regrets announces the retirement of Darla Parker on December 18th, 2009.

Darla was the second employee hired in Tonganoxie and has worked in all facets of operations since her hiring on August

19, 1997. We will miss Darla and wish her the very best in her retirement.



## Basehor News



Dean Weddum  
Branch President  
of the Basehor Office

Happy Holidays!

Looking out my window, it's 13 degrees with a wind chill of -5 below..... Guess you could say "Winter has arrived! Do you know what the "3 G's are? Great Products, Great Service, Great People. CNB has all three! Our staff is ready to serve you

with all your financial needs.

"Love makes everything valuable, but it holds no economic value. The economy can function without love, but humans can't." -HT

## Sabetha News



This year, perhaps more than many others, has been a year of making adjustments. Adjustments to our schedules, to our budgets and even to our daily lives have become necessary. Making adjustments during changing times is difficult, but making those adjustments while holding onto unchanging principles is a challenge for us all.

The Christmas season is upon us and has become a favorite to many people. Families and friends gathering together to share life's blessings with their loved ones is something we all look forward to with great anticipation. As we prepare for and celebrate the birth of Jesus, let us remember to adjust our hearts to those who have needs we all take for granted. A home-cooked meal, a warm coat or presents under the tree are gifts not everyone will share on Christmas morning. The true meaning of Christmas comes from how much we give of ourselves instead of to ourselves.

It is with heartfelt sincerity that we wish everyone a very blessed Christmas season from all of us at Community National Bank.

Community  
National Bank  
Offers

Checking Accounts

Savings Accounts

E- Banking

Consumer Loans

Mortgage Loans

Agricultural Loans

Business Loans

ATM/Debit Card

Credit Card

Retirement Plans

Safe Deposit Box

Direct Deposit

EZ-Pay Payments

Escrow Accounts

Notary Service

Traveler's Checks

Phone Transfers

Wire Transfers

## Retirement Plans Division News

### LOCATIONS

#### SENECA

210 Main, P.O. Box 210  
Seneca, Kansas 66538  
Phone: 785-336-6143

#### TONGANOXIE

231 N. Main Street, P.O. Box 986  
Tonganoxie, Kansas 66086  
Phone: 913-369-0100  
Phone: 913-845-0100

#### BASEHOR

15718 Pinehurst Drive, P.O. Box 437  
Basehor, Kansas 66007  
Phone: 913-724-9901

#### SABETHA

15 E. Main Street, P.O. Box 249  
Sabetha, Kansas 66534  
Phone: 785-284-3416

#### RETIREMENT PLANS DIVISION

305 Main Street, P.O. Box 210  
Seneca, Kansas 66538  
Phone: 785-336-6111

**WE ARE ON  
THE WEB!**

[www.communitynationalbank.net](http://www.communitynationalbank.net)



In the spirit of the holiday season, the staff of the Retirement Plans Division enjoyed donating five grocery carts of food and supplies to the local Food Pantry on December 2<sup>nd</sup>.

The staff divided into teams and headed to Seneca Apple Market to do their shopping. Each team was challenged to see who could come closest to a specific dollar amount

in the product category they chose. The winning team was right on the mark, while the other teams differed only by a cent or two. After the shopping was complete, the group headed down Main Street with the shopping carts to deliver the goods.

We hope by our actions we encourage others to be both thankful and giving this holiday season.

## SANTA'S REINDEER

R	X	T	N	Y	M	S	E	Z	S	E
I	U	B	P	R	A	N	C	E	R	B
D	D	D	L	H	C	C	I	L	F	I
A	O	V	O	I	X	U	O	B	Q	S
N	N	I	F	L	T	C	P	M	X	V
C	N	X	B	V	P	Z	X	I	E	N
E	E	E	D	A	S	H	E	R	D	T
R	R	N	H	T	R	Z	C	N	Y	N

**BLITZEN  
COMET  
CUPID**

**DANCER  
DASHER  
DONNER**

**PRANCER  
RUDOLPH  
VIXEN**

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

Congratulations to last newsletter winners  
of a \$50.00 Savings Bond

Seneca	Patricia Lierz
Tonganoxie	Bill Keithley
Basehor	Al Prescott Sr.
Sabetha	Russ Stauffer

## Find All Of The Reindeer Names

**Return to the bank by March 1, 2010  
to enter into the drawing  
for a \$50.00 Savings Bond.**