



State Bank of Speer Peoria Banking Center

MISSION STATEMENT: We are an independent, full service bank providing services to diverse consumer markets and independent, locally owned businesses in Central Illinois. In providing these services, we will serve our communities while providing shareholder value over the long-term.



Mike Stahl
President

December, 2010

State Bank of Speer

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Peoria Banking Center

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"For unto you is born this day in the city of David a Savior, which is Christ the LORD"

Luke 2:11

"Joy to the world! the Lord is come;
Let earth receive her King;
Let ev'ry heart prepare Him room"

This familiar hymn was written by Isaac Watts and is based on the last verses in Psalm 98. The words to "Joy to the World" are interesting in the fact that as we sing this age-old Christmas hymn, there is actually no mention made of Christ's birth. Psalm 98 tells all of us to "Sing to the Lord a new song; for He has done marvelous things.....Shout for joy to the Lord, all the earth, burst into jubilant song with music; make music to the Lord with the harp...." (NIV, 2010) Great words, aren't they? This is what all of us should be doing at this most sacred time of the Christian year: shouting and singing for joy at Christ's coming.

As "Joy to the World" suggests a time of reflection on the wonder and miracle of our Savior's birth, we are also encouraged to prepare our hearts for the glorious day when Christ will return!

We hope that this Christmas season will find you spending time with family and loved ones and sharing the true meaning of Christmas with everyone. As you sing the Christmas hymns, take some time to ponder the words; all of these beautiful songs have a message of hope, cheer, and, above all, peace on earth, good will toward men.

The entire staff of State Bank of Speer wishes each and every one of our valued customers a very blessed Merry Christmas!

Lobby Hours

Mon - Thurs: 8:30 am - 4:00 pm
Friday: 8:30 am - 5:00 pm
Saturday: 8:30 am - 12:00 noon

Driveup Hours

Mon - Thurs: 7:30 am - 5:00 pm
Friday: 7:30 am - 6:00 pm
Saturday: 7:30 am - 12:00 noon





Holiday Closings:

July 5 - Independence Day

September 6 - Labor Day

October 11 - Columbus Day

November 11 - Veteran's Day

November 25 - Thanksgiving Day

December 25 - Christmas Day



Ask Us About:

Christmas Club Saving

Merry Christmas

Learn More:

Federal Trade Commission

www.ftc.gov

202.326.2222

Illinois Attorney General

www.illinoisattorneygeneral.gov

217.223.2221

217.278.3366

Free Credit Report

www.AnnualCreditReport.com

877.322.8228

Internet Crimes

www.isp.state.il.us/icomplaint

888.702.7463

IMPORTANT NOTICE

The last day State Bank of Speer can accept Federal Tax Deposit Coupons is December 31, 2010. All employers currently paying federal taxes with a FTD coupon (IRS Form 8109) were sent a packet from the IRS regarding pre-enrollment in the EFTPS at the end of October. If you have any questions about this upcoming change please contact Joni Kinsella at 309-249-2141 or go to EFTPS.gov.

CHECK ORDERS

We are no longer ordering your checks from Deluxe. Please either send in your reorder form or call the bank.

UPCOMING EVENTS

Methodist Wellmobile -
Wednesday, December 29,
Peoria Banking Center

Forgotten Cookies

Makes 4 dozen

2 egg whites

2/3 cup sugar

1 package chocolate or mint chips

1 tsp. vanilla

Beat egg whites until stiff. Add sugar gradually. Beat until very stiff. Add vanilla and chips. Drop onto greased cookie sheet by teaspoonfuls. Put into oven that has been preheated to 375 degrees. Turn off the oven! Leave in oven from 4-6 hours without peeking!! Beautiful meringue-type cookies.



Christmas Morning Brunch Casserole

1/2 cup flour

1 quart milk

1 stick butter or margarine

2 1/2 oz. jar of dried beef, cut into small pieces

4 1/2 oz. sliced mushrooms

salt and pepper to taste

16 eggs

1 cup evaporated milk

1/2 pound bacon, fried and crumbled

Make cream sauce of flour, milk, and margarine. Add dried beef and mushrooms. Scramble eggs and evaporated milk and cook. Put 1/2 of eggs into sprayed 9 x 13 pan. Cover with half of cream sauce. Add rest of eggs, then last of sauce. Top with crumbled bacon. Can be refrigerated overnight. Bake at 375 degrees for an hour.