



# State Bank of Speer

## PEORIA BANKING CENTER

JANUARY 2011

**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

### STATE BANK OF SPEER

14 Main St., PO Box 37  
Speer, IL 61479-0037  
309.249.2141 Phone  
888.249.2141 Toll-Free  
309.249.2304 Fax  
www.speerbank.com

### PEORIA BANKING CENTER

7620 N. University  
Peoria, IL 61614  
309.691.9345 Phone  
309.691.9412 Fax  
Web www.speerbank.com  
Mobile m.speerbank.com

### LOBBY HOURS

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

### DRIVE-UP HOURS

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



*I'm looking forward to Christmas this year. It's such a special time, the perfect time to reflect on God's goodness and the love He showered upon us through the gift of His Son. My wife and I became grandparents in July of 2009 and our grandson is old enough now to really "get into" Christmas, at least the gifts and lights aspect. He is also good at getting into the cleaning closet, cupboards, etc. Not that I'm complaining. It's been a fabulous blessing to watch him grow and explore. Little children are naturally so curious and he seems to learn something new each day.*

*I don't remember that during our own children's development. I guess we were too busy being parents!!*

*Interest rates have been at historic lows for quite some time as the Fed tries to jump start the economy and prop up the dismal housing market. Consumers have been taking advantage of this by refinancing their homes, and in many cases, both shortening the term of the loan and reducing their monthly payments. The loan department has been extremely busy all year, especially with the processing of these requests. That all came to a grinding halt a few weeks back when the Fed announced the 2nd round of quantitative easing known as QE2. The market seems to be anticipating a return to more "normal" rates and mortgage rates have risen by over 1% in the last month and a half. If you recently refinanced, your timing was perfect. If you haven't yet, right now may be your last opportunity for awhile. Let us know if we can help.*

*Be looking for enhancements to our Internet Banking and ATM products soon. We are making upgrades that we call "real time". This means that rather than "batch processing" your transactions they will be live and you will be able to see them immediately, just as if you were sitting at the teller window. Your deposit will be immediately accessible via debit card rather than having to wait for the batch update as will transfers completed on the Internet.*

*We want to thank you for the trust and confidence you have placed in us by banking at the State Bank of Speer. We consider it a privilege to serve you. Have a wonderful Christmas and a prosperous New Year.*

Steve Leuthold  
Executive Vice President





Our President Mike Stahl was honored and thanked by the congregation of the Toulon Congregational Church for his 35 years of service to their music ministry. Mike's beautiful organ music is a wonderful example of how God works through his people by allowing them to share their gift of music with others. Mike always encourages the staff at the State Bank of Speer to be involved in their communities, and this event gave Steve Leuthold and the rest of the staff an opportunity to recognize Mike for his service to the church. We are proud to have a leader who truly walks the talk!!

## TEACHER GRANTS

The State Bank of Speer is very committed to the education of our young people, and to demonstrate that commitment we have been providing Teacher Grants for the past seventeen years. These grants are for teachers in area school districts, and we have given out nearly \$120,000 over the history of the program. This year, over \$10,000 was awarded to twenty-five teachers in Princeville, Stark County, Bradford, Midland, Brimfield and Dunlap!

The purpose of the grants, which cover kindergarten through 12th grade, is to give opportunities to teachers to develop and implement creative educational projects which will enhance and expand the learning experience of the students. We give the teachers additional resources for special projects, and we know the teachers, students and parents appreciate the support.

Applications are sent to each superintendent in late April or early May, and the teachers must submit their projects by October 31st. The applications are evaluated by a committee of teachers and other professionals and the grants are awarded in the first half of December. The judges do not know the names of the teachers or the school. Also no employees from the bank serve as judges. We feel we keep the judging as impartial and fair as possible.

We are proud to be able to support our communities and their students with these grants and plan to continue this program well into the future.

## MEET ROSIE KNOWLES

Rosie Knowles serves the bookkeeping department providing great customer service to both individuals and business customers. We have heard many compliments about how friendly Rosie is when answering questions about debit cards, business accounts and a host of other topics.

Rosie has a number of nieces, nephews and great-nephews and she loves to spend time with her family. She likes Chinese food and her favorite holiday is Christmas. She spends her free time working at her church, volunteering for the Muscular Dystrophy Association and Relay for Life. Rosie has been instrumental in getting the bank involved in Relay for Life.

Rosie was born and raised in Wyoming and has traveled as far away as California. She enjoys ceramics, crocheting and reading. Rosie's life motto really fits her personality- Live well, Laugh often and Love much.

Stop by Speer and say "hello" to our good friend Rosie!

## GREEK SALAD

### Greek Salad

- 1 medium head iceberg lettuce
- 12 roka (Greek vegetable) leaves or 12 sprigs watercress
- 2 ripe tomatoes cut into 6 wedges each
- 1 cucumber, peeled and cut lengthwise into 8 fingers
- 1 avocado, peeled and cut in wedges
- Juice from 1/2 lemon
- 4 (3-inch-square) portions feta cheese
- 1 green bell pepper, cut into 8 rings each
- 4 canned beet slices
- 4 large shrimp, cooked and peeled
- 4 anchovy filets
- 12 Greek olives
- 12 Greek Salonika peppers (from a jar) (may be replaced with pepperoncinis)
- 4 to 8 radishes, cut into flowers
- 4 to 8 whole green onions
- 1/2 cup distilled white vinegar
- 1/2 cup olive oil
- Oregano

Line large platter with outside lettuce leaves; shred remaining lettuce; place on top of potato salad; top with roka or watercress. Place tomatoes around the outer edge, with a few on top. Place cucumber wedges between tomatoes. Sprinkle lemon juice on avocado to prevent browning. Add avocado. Arrange feta on top of salad; place green pepper rings, beets, shrimp and anchovies on top of feta. Place olives, Salonika peppers, radishes and green onions around the edge. Sprinkle with vinegar, then oil. Sprinkle oregano on top; serve at once.



If you would like to see your favorite recipe in a future newsletter, please submit it to Brenda.

## IMPORTANT NOTICE

The last day State Bank of Speer was allowed to accept Federal Tax Deposit Coupons was December 31, 2010. All employers currently paying federal taxes with an 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 change, please contact Joni Kinsella at 309-249-2141 or go to EFTPS.gov.

