



FALL 2011

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## 7 WAYS TO RAKE LEAVES ...AND KEEP IT FUN!

*Here are some great tips to make raking up your Fall leaves and other yard debris easier...*

1. Buy a sturdy rake with wide tines that will bend a tad. This will make it easier for you to get more leaves per sweep.
2. If you routinely have pain in your shoulders or your back, consider purchasing an ergonomic rake.
3. To prevent backaches from using muscles that you don't normally use, don't stand in one place when you rake. Move your feet and legs as you bend and twist to do the raking.
4. When sweeping with your rake, sweep in smaller motions rather than larger ones.
5. Keep the wind direction in mind and start raking downwind. Otherwise, you'll find yourself raking the same leaves up later.
6. Wear long pants, gloves and layers when raking. This will help to protect you in the event there are snakes or insects in between the leaves. It will also keep you warm while it's cooler and enable you to shed layers as it warms up outside.
7. Wait until after peak foliage time to rake your Fall leaves.

These are just a few tips to get you started with your Fall leaf raking. By following even a few of them, the task will be much more enjoyable and safer for you and those who help you rake leaves.

From: <http://household-tips.thefuntimesguide.com>

## Local Holiday Events

Our Branch cities have scheduled a plethora of Hometown Holiday Events designed to get you into the "Spirit" of the season. Make plans now to attend and enjoy.



### NEW CARLISLE

[Chamber of Commerce Open House and Visit with Santa](#)  
Saturday, November 19<sup>th</sup>, festivities begin at 11 a.m.

[New Carlisle Merchants Christmas Parade and Open House](#)  
Saturday, December 3<sup>rd</sup>, festivities begin at 10 a.m.

### SPRINGFIELD

[Holiday in the City Surrounding City Hall Plaza](#)  
Saturday, November 26<sup>th</sup>, festivities begin at 2 p.m.

[The Nutcracker presented by The Ohio Performing Arts Institute](#)  
Friday, December 2<sup>nd</sup> and Saturday December 3<sup>rd</sup>  
For show times and tickets, call 324-7444

### TIPP CITY

[Yuletide Winter's Gathering](#)  
*A Shopkeeper's Open House in downtown Tipp City*  
Saturday, Nov. 12<sup>th</sup>, 10 a.m. - 8 p.m. Sunday, Nov. 13<sup>th</sup>, 12 - 6 p.m.

[Tippecanoe Christmas in the Village](#)  
Saturday, December 3<sup>rd</sup>, 2 p.m. - 6 p.m.

# ASK THE PREZ...



## Why are savings and CD rates so low?

People often ask me why savings and CD interest rates are so low. This question is answered most easily by considering basic economics; the law of supply and demand.

When people and businesses don't want to borrow money, we (the bank) have to look at alternatives to invest deposit dollars. Currently, most banks have large sums of excess deposits. We do not keep these excess deposits as cash in the vault. We invest this money in very safe Treasury Bills and government agency securities. As I write this column, the six month rate on a U.S. Treasury Bill is only .06% and for five years the rate is barely over 1%. Loan rates range from about 3.25% to 6%.

With loan demand low, more money than normal is in these investments. While we are earning so little on these deposits, we cannot pay higher deposit interest rates to customers. So until we earn more from additional loans we cannot pay more for deposits either.

Loan demand is weak so our supply of money to loan is high. Until this supply begins to diminish, deposit rates will not increase. Supply and demand determines price, or in this case, the rate.

# SAFE SHOPPING

As the holiday season approaches, malls, other retailers, and grocery stores are more crowded than usual with busy shoppers. Whether you are celebrating a holiday in the coming weeks or not, keep the following in mind when going out to shop (and the rest of the year, too):

- Keep careful track of your bags and other packages. If you leave something behind, it could get stolen or discarded.
- Tell a security guard or store employee if you see an unattended bag or package. The same applies when taking mass transit: report any unattended packages to security or staff.
- Be sure not to buy more than you can carry. If your packages are making it hard for you to walk upright or see, ask a store employee to help you carry them to your car.
- Check receipts to see whether your full credit card number appears. If a receipt has your full number on it, take a pen and thoroughly scratch it out.
- Double check that you have your credit cards and check book after you pay for your items.



# LIKE US! ...ON FACEBOOK

Everyone wants to be liked and we're no exception. Scan the QR code (left) with your smart phone/mobile device and check out the New Carlisle Federal Facebook page.

"Like" us and join our many other Facebook friends now receiving up-to-date info about special bank promotions, timely financial news, announcements and more.

Banking in the 21st century means connecting to our customers. That's why New Carlisle Federal is never more than a "click" away.

[www.facebook.com/NCFSB](http://www.facebook.com/NCFSB)



# SWEET TATER CASSEROLE

Submitted by: Gina Roby, Tipp City Office

4 cups canned sweet potatoes (mashed up)  
 1 cup sugar  
 2 eggs  
 1/2 cup milk  
 1/2 tsp. salt  
 1/3 stick melted butter  
 1 tsp. vanilla  
*Mix well and put into 8 x 8 buttered, glass casserole dish*



Topping: 1 cup brown sugar  
 1/2 cup flour  
 1/3 cup butter - melted  
 1 cup pecans

*Mix ingredients together and crumble over top of sweet potato mixture. Bake 350 degrees for 40-45 minutes uncovered.*

# S U D O K U

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	2						1	
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		3			8	6		
			3	7		1		

# WORD SEARCH - BANKING

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

ATM  
 Annual Percentage Yield  
 Bill Pay  
 Branch Manager  
 Business Loan  
 Certificate  
 Debit Card

Deposit  
 Escrow  
 eStatements  
 HELOC  
 Internet Banking  
 Loan Application  
 Loan Officer

Money Talks  
 Mortgage  
 Overdraft  
 Rates  
 Teller  
 Withdrawal

# GET TO KNOW ...KATHI RILEY

Kathi has been with New Carlisle Federal for a total of 22 ½ years working in both the New Carlisle and Springfield Offices. She has held numerous positions throughout the bank and is currently a Customer Service Representative and the Bank's IRA Administrator at the New Carlisle Office.



Kathi is constantly humming, singing, or whistling a tune throughout the Bank which brightens the day for her coworkers. She is an active member at Maiden Lane Church of God. Some of her evenings are spent walking her dog Chloe and her son's dog Duke (who is in love with Chloe). She enjoys cross stitching, making cards and crafts.

She and her husband David topped off 25 years of marriage in 2009 with an Alaskan cruise. If you want to know what Kathi is most proud of, just ask her about her children: Stephanie, Tiffany and Andy. Recently, there has been a new addition to the family - her wonderful son-in-law Matt!

