



First News

THE NEWSLETTER OF THE FIRST NATIONAL BANK OF OKAWVILLE

Vol. 21

Summer 2010

No.1

First National Bank To Celebrate 90th Anniversary With Annual Picnic June 19th

The *First National Bank of Okawville* is celebrating 90 years of community service with its annual picnic on Saturday, June 19th at the bank's offices located at 203 E. Walnut Street in Okawville.

We will be serving hot dogs, brats, cookies, and lemonade from 10:30 a.m. to 12:30 p.m. There will be nine different free drawings which include coin sets,

pewter banks, 90th Anniversary Memorabilia, and an Okawville Chamber of Commerce gift certificate for \$90.00.

Everyone is invited to stop by and take advantage of our hospitality. This is our way of saying "*Thank You*" for 90 years of support and for allowing the *First National Bank* to meet the financial needs of, and to grow with, the community.



Albert Moeller Joins the FNB Staff

Albert Moeller began working as a part-time teller in September 2009. He is retired and owns a small business, Moeller's Income Tax Service & Accounting. He lives in Okawville with his wife, Audrey.

The History Of The First National Bank of Okawville

The *First National Bank of Okawville* was officially organized on June 20, 1920; however, its real origin predates the turn of the century. John F. Frank, the First National's first president (1920-1922), operated a bank in conjunction with his lumber yard and grain elevator, which was located along the railroad tracks in the south part of Okawville. In 1920 Mr. Frank organized the First National Bank as a Stock Company with 37 shareholders, and the bank relocated to a new facility "downtown" at the corner of Front and Walnut Streets. It was housed at that location until May, 1980, when it moved to its

present location situated on one city block at 203 East Walnut.

John F. Frank's son, W.G. Frank, assumed the bank's presidency in 1922 and held that position until his death in 1954. At that time William G. Frank, son of W.G. Frank, became president. He held that office for 32 years, as his father had, until August, 1986, when he became Chairman of the Board, and Dennis J. Hesker was appointed the bank's fourth president.

The *First National Bank of Okawville*, being an important part of the community for 90 years, has grown with the community. Assets totaled \$99,600.17 on June 30, 1920, and increased to

\$1,685,412.47 by June 30, 1950. On June 30, 1970, the asset total was \$4,240,842.38. Ten years later on June 30, 1980, that total had moved up to \$12,725,648.00. The December 31, 1994 Statement of the Bank showed total assets at \$28,120,000.00 and in December 31, 2009, total assets were \$48,024,000.00.

The *First National Bank of Okawville* has a rich history of growth and service to the community and looks forward to carrying on that same tradition which was started by John F. Frank over 100 years ago.

Did You Know These Interesting Things About 1920?

- The 18th Amendment to the Constitution was started, which outlawed the production and consumption of alcohol, known as Prohibition.
 - Following the ratification of the 19th Amendment, women were finally given the right to vote.
 - The world's population was estimated at 1,811,000,000.
 - The New York Yankees bought Babe Ruth from the Boston Red Sox.
 - The first radios were sold in shops in the U.S.A. A Westinghouse radio cost \$10.
 - The first commercial radio station began in Detroit, Michigan. The first station to initiate regular radio broadcasts was in Pittsburg, Pennsylvania.
 - The hair dryer was invented in Germany.
 - The parachute was invented in the U.S.
 - The first artificial rabbit was used at a dog race track in California.
 - The American Professional Football Association (NFL) formed. Twelve teams paid \$100 each to join.
 - The Panama Canal opened.
 - The first transcontinental airmail flight ran from New York to San Francisco.
 - Construction begins on the Holland Tunnel connecting New Jersey and New York City.
 - Warren Harding was elected the 29th president.
 - The first postage stamp meter was set in Stamford, Connecticut.
 - U.S. President Woodrow Wilson won the Nobel Peace Prize.
 - The first Thanksgiving Day parade was held.
 - Bob Hope became an American citizen.
 - The United States Postal Service ruled that children may not be sent via parcel post.
 - Walt Disney started his first job as an artist. He was paid \$40 per week.
 - The first armored car was introduced.
 - The League of Women Voters was founded in Chicago.
 - Adolf Hitler presented his National Socialist program in Munich.
 - Joan of Arc was canonized.
 - Births in 1920 included: Denver Pyle, Peggy Lee, Yul Brenner, Maureen O'Hara, Shelley Winters, Mickey Rooney, Jayne Meadows, Walter Matthau, Jack Lord.
 - Silver reached a record \$1.37 per ounce.
 - Potatoes sold for 10 cents, a one pound loaf of bread was 12 cents, cabbage was 2 cents, coffee was 47 cents per pound, eggs 47 cents per dozen, and a half-gallon of milk was 33 cents. An Austin 20 Touring car sold for \$695.00.
 - A bomb in a horse wagon exploded in front of the J.P. Morgan building in New York City, killing 30 and injuring 400.
- Just a few items from the local scene:
- S.A. Sodini opened the Original Springs Hotel.
 - The state had decided on a location for Route 460 (now known as Route 15).
 - The new elevator was built and opened for business.
 - The Postmaster's salary was raised to \$1,600 per year.

2010 Coming Events Calendar

Monday Evenings - Farmers' Market sponsored by the Nashville Chamber of Commerce, 4:30 p.m. - 6:30 p.m., includes fresh off the local farm fruits, vegetables, flowers, and home-baked goods. Located on the south side of the Washington County Courthouse Square. WIC and Senior Citizen nutritional coupons accepted.

Tuesday, Wednesdays, & Thursdays - BCMW Thrift Shop open at Nashville Community Center 8:00 a.m. - 3:30 p.m. Food Pantry also at this location

Tuesday Nights - BINGO at the Nashville Moose Lodge at 7:00 p.m. Call 327-9260 for more information.

Thursday Mornings - Farmers' Market starting at 7:00 a.m. sponsored by the Nashville Chamber of Commerce.

Thursday Nights - BINGO at the American Legion in Okawville, 7:00 p.m.

Fridays - Washington County Hospital Auxiliary Thrift Shop open 9:00 a.m. - p.m. Also open the first Saturday of every month, 9:00 a.m. - 1:00 p.m.

Friday Nights - Fish Fry at the American Legion Home in Okawville, 5:00 p.m. - 8:00 p.m.

June 2010

DuBois Summer Camps - Visit DuBois Center.org for a full calendar of camps and events.

11 - 13 Men's Softball Tournament at the Okawville Community Youth Assn. Park.

12-13 Heritage Days at the Heritage House Museum. Food, entertainment, games, surney rides, vendor show and more! 10:00 a.m. - 5:00 p.m.

12 Immanuel Alumni & Friends Assn. Fun Run. Begins at 9:00 a.m. at Immanuel School.

12-13 Community Yard Sale in Okawville, with a HUGE yard sale at the Heritage Days museum site. Pick up information sheets/maps at any sale location. Watch for Community Yard Sale signs. Most sale locations have made arrangements for a "Rain or Shine" sale.

Sunday Sale - at the huge sale at the museum site, \$1.00 per bag 2:00 p.m. - 5:00 p.m.

19 Anniversary Picnic at The First National Bank of Okawville. Join us at the bank for the annual picnic as we celebrate 90 years of community service. Lunch will be served from 10:30 a.m. to 12:30 p.m. Register for prizes.

19 St. Ann Catholic Church, Nashville. Annual Picnic, Mass at 4:00 p.m.; Chicken Dinner 4:00 p.m. - 7:00 p.m.; Quilt BINGO at 8:00 p.m.; games & refreshments 4:00 p.m. to midnight.

20 St. Salvator Lutheran Church 35th Annual Father's Day Chicken Dinner in Venedy serving from 11:00 a.m. - 2:00 p.m. at Brockschmidt Park.

21 Swine Premiere Delivery to Wennemann's Market.

22 Federation Meeting - Washington County Extension Office - 8:00 p.m.

23 Swine Premiere Judging - Wennemann's Market - 2:00 p.m.

29 Gardening Telenet - Tree Fruit Diseases in the Home Garden at Washington County Extension Office - 1:00 p.m.

30 4-H Home Economics show at St. Paul's UCC - Check in for style show at 5:30 p.m.

July 2010

1 4-H Horse Show at Oakdale Horse Arena

3 Fireworks at Albers Park, beginning at 10:00 p.m.

4 Annual 4th of July celebration at Okawville Community Club - Chicken Dinner, serving begins at 11:00 a.m.; homemade pie, cake, and ice cream will be served by the Immanuel Alumni & Friends Assoc.; music by the Heritage Band 2-6 p.m., held in the air conditioned hall. Admission to the dance - \$5.00 per couple.

4 Fireworks in Okawville, sponsored by Oakley Services, Inc. 1602 N. Waterworks Rd., beginning around 9:00 p.m.

4 Fireworks at Nashville City Park at dusk.

5 Washington County Home Extension Office closed for the holiday.

5 Washington County Miscellaneous and Small Animal Show

5-10 Washington County Fair

6 Washington County Livestock Show and Livestock Auction

7 Washington County Dairy Show

6-10 Titan Girls' Volleyball Camp at TSJ in Nashville. Camp will be 12:30 p.m. to 5:00 p.m. on the 6th -9th. A camp party will be held from 11:30 a.m. - 3:30 p.m. on the 10th.

Holyleton Community Club Annual Hofbraufest.

9-11 5K Run/Walk at the Hofbraufest in Holyleton.

10 Okawville Community Club will sponsor the food stand at a household auction.

10 St. Damian's Annual Picnic at Damiansville.

11 Heritage House Museum will have a BBQ Pork Steak/Brat Carry Out Dinner at the museum food stand. Serving from 11:00 a.m. - 1:00 p.m. (or until sold out).

12-15 Vacation Bible School will be held from 6:00 p.m. - 8:00 p.m. at Immanuel Lutheran Church. Registration forms are available in the Immanuel School office or at the Wee Care.

13 Gardening Telenet - Urban Soils - Washington County Extension Office - 1:00 p.m.

15-18 Addieville Community Club Softball Tournament

27 Gardening Telenet - Native Prairie Flowers - Washington Count Extension Office - 1:00 p.m.

August 2010

2-4 Advanced Cooking School at Holyleton Lutheran School.

5-6 Student Registration at Immanuel Lutheran School Thursday 6:00 p.m. - 8:30 p.m.; Friday 9:00 a.m. - Noon

6 Cancer Prevention through Food Training the Trainer at 10:00 a.m. - Washington County Extension.

7 Lively Grove Picnic

9-11 Basic Cooking School at Okawville Jr./Sr. High School

9-13 WWCCUD #10 Grade School Registration

11 Kindergarten Parent Meeting at Okawville Grade School 6:30 p.m.

14 Addieville Community Club Tractor Poker Run

15 Washington County Day at Illinois State Fair

16 Teachers' Institute at WWCCUD #10

17 First day of school WWCCUD #10 and Immanuel Lutheran

21 Okawville Community Club will sponsor the food stand at the semi-annual farm auction.

Congratulations, Graduates!

Remember the tools that you used when you started kindergarten? Simple items, such as a pencil, crayons, markers, paint, and paper were some of the things that you used to complete your tasks. As you have grown, the expectations for performance have increased and the products that you use have become more complex. As you continue in your educational endeavors, or enter the workforce, let **First National Bank of Okawville** provide some of the tools to help you. Products and services that the bank offers have been specially designed to ease the transition.

Student checking accounts have no minimum balance requirements for the full-time student. A New Accounts Representative will be happy to help you establish a student checking account and answer any questions that you may have.

A First National Bank debit card is a MasterCard® product that can be used at points-of-sale and at ATMs around the world. Purchases are debited from your checking account. Your monthly statement provides detailed information about all transactions that are done using the debit card. A savings account can be attached to the debit card for ATM access. Funds can be transferred between the checking and savings account at an ATM.

First Call is the telephone banking product that is offered through The First National Bank of Okawville. You will be able to call a designated number to obtain information about your account(s), transfer funds between accounts, and make loan payments. It's fast and easy to use.

FirstNet internet banking gives you additional access. You can also view and print statements, individual checks, and deposit tickets. The latest

computer and security technology is used to ensure the safety of customer information. An application is required to sign up for internet banking. A New Accounts Representative will assign a temporary password for your first access.

As the **First National Bank of Okawville** prepares for our 90th Anniversary, we remember when

we were privileged to serve the community during simpler times. The financial world has become much more complex and we are committed to providing products and services to help you throughout your lifetime, while maintaining old-fashioned customer service. Please call or stop by if we can be of any assistance to you.



The 90th Anniversary of First National Bank of Okawville will be observed on June 19th and you're invited to celebrate with us!

Lunch will be served from 10:30 A.M. to 12:30 P.M. at the bank's Annual Customer Appreciation Picnic.

90th Anniversary CD Special
5 months, 1.90% APY*

*Annual Percentage Yield effective June 18-28, 2010. Opening deposit and minimum balance to obtain APY is \$1,000.00. Interest paid at maturity. A penalty may be imposed for early withdrawal. Rates subject to change.



Privileged Status



First National Bank of Okawville
203 E. Walnut St. POB 128
618-243-5291 ♦ 24 hour **FIRST CALL** 618-243-6120
www.fnbokaw.com ♦ e-mail: thebank@fnbokaw.com



Know Your Limits

Did you know that our First National Bank of Okawville debit card limits can be adjusted to allow for your changing needs?

Every card has limits that were set when the card was ordered. If your needs have changed, limits can be increased, upon approval, or decreased to lessen the risk associated with the card.

Contact a Customer Service Representative to discuss your current card usage to ensure that your limits are set at the most appropriate levels for your individual needs.

Flag Day

A resolution was adopted by the Continental Congress on June 14, 1777, that the flag would have thirteen stripes, alternating red and white, and thirteen stars of white in a blue field. The American flag has changed designs over the years. The current flag has thirteen stripes that represent the original thirteen colonies and fifty stars, representing the fifty states in the United States.

Congress approved the national observance of Flag Day in August 1949. President Harry Truman signed it into law. The president issues a proclamation, annually, to observe Flag Day as the anniversary of the adoption of the Stars and Stripes on June 14, 1777.

Keep Your Information Current



One simple way to combat fraud in today's world is to keep your information current at your bank.

Please remember to update your information when there are changes to your address, phone number(s). If you have elected to receive statements electronically, please update your email.

Procedures are in place at First National Bank of Okawville to safely change your address and/or other information.

We appreciate the confidence that you have placed in us and take the security of your information very seriously!

Contact a Customer Service Representative to process these types of changes when they occur.

	_____ , 20__
Pay to the order of: _____	\$ _____
_____	Dollars
 First National Bank of Okawville 203 E. Walnut St. Okawville IL 62271	
Memo: _____	_____

FNB has recently ordered a dry erase presentation check. It will be arriving soon and available for use by any person or organization.

The check will be approximately 2' tall by 4' wide. Using the check will offer nice photo opportunities for presentations of funds to benefactors. Call the bank to schedule the use of the check.



First News

The First National Bank
Okawville, Illinois 62271
618-243-5291 Fax 618-243-5500

Bulk Rate
U. S. Postage
PAID
No. 50
Okawville, IL
62271

Postal Customer



The First National
Bank Newsletter
is printed on
recycled paper.