

# PEOPLES *Press*

OCTOBER 2009

Mora (320) 679-3100  
Mora Branch (320) 679-4500  
Brainerd (218) 825-8800  
Aitkin (218) 927-3716  
Crosby (218) 546-5118  
North Branch (651) 674-8000  
Toll-Free: (800) 287-3451  
www.pnbmora.com



**Doyle Jelsing**  
President

## *A message from the* **President**

"Are we there yet?"

As parents, we dreaded the question. We would estimate the time to arrival and weigh our response. If we replied on the short side of the estimate and it took longer, surely we would be reprimanded with "You said we would be there by now!" If we replied honestly or even gave ourselves some cushion, we would risk the perception that the trip was just too long. This meant we would have to listen to the grumbling immediately – "I hate this trip!" – then listen to more grumbling for the remainder of the trip.

Such is the case with the end of the Recession. The economists are saying we have bottomed out and the economy is picking up. I believe them, but the realist in me says, "It is still going to take more time to get through this cycle."

I have learned that a positive attitude is a very important component to economic recovery. In the big picture, ATTITUDE, also known as the consumer confidence index, is the best indicator of the status of recovery. As the consumer confidence index climbs, we climb out of the Recession.

As a result of the down turn, credit card debt is down and savings are up. This is a good thing. Loan terms have returned to sustainable levels and loans are available, contrary to the statement that all credit has dried up.

This becomes easier to see at the local level. A positive attitude leads to confidence. With confidence we are not afraid to make that delayed purchase. With a positive attitude, we give ourselves "permission to spend."

If you are fortunate that your job and/or financial situation are stable, your confidence is vital to our local economy.

You could:

- A) Start that remodeling job and employ our construction workers.
- B) Purchase real estate. Prices are the lowest in recent times, a good value for investments.
- C) Buy that car you had your eye on. The vehicle is priced right, and your trade-in will be someone else's treasure.

Our attitude and how we spend locally will be a big factor in deciding, "Are we there yet?"

## **NEW SATURDAY LOBBY HOURS AT THE MORA AND BRAINERD OFFICES**

**MORA:** Lobby 8:30am to Noon;  
Drive up 8:00am to Noon

**BRAINERD:** Lobby 9:00am to Noon;  
Drive up 8:00am to Noon



We are now available to our customers on Saturday with all financial services in Mora and Brainerd. Stop in at your convenience on Saturday morning to do your banking; the coffee pot will be on.

## **MITTEN LINE**



The season for mittens is approaching quickly. Bring your donations to any one of our offices. Mittens and/or caps for our Mitten Line will be distributed to our local community schools and organizations. We will be collecting until December 18, 2009. Your gifts are greatly appreciated.

## **ANNUAL HOSPICE GARAGE SALE A SUCCESS**

Our annual Hospice Garage Sale was held August 28th and 29th and we wish to thank all who donated and purchased. This supports our Kanabec County Hospice program. This year's total was over **\$1,300.00!**

## **A SALUTE TO OUR VETERANS ON NOVEMBER 11, 2009**

We would like to thank all our Veterans of the wars past and all servicemen serving our country on this Veteran's Day. THANK YOU FOR BEING THERE FOR US.

# PEOPLES PARTNERS EVENTS



## WATCH FOR "UPCOMING EVENTS" FLYERS IN YOUR PEOPLES PARTNERS STATEMENTS, PNBORA WEBSITE AND ADS IN YOUR LOCAL PAPER

Call Elaine at the Mora Office (320-679-3100) or toll free (800-287-3451) if you have any questions on our Peoples Partners events.

### "DAY AWAY" ON OCTOBER 22, 2009

Let us take you for a day, visit the Ellingson Auto Museum for coffee and doughnuts, lunch at Emma Krumbes and shopping at the Albertville Outlet Mall.

### NOVEMBER TURKEY BINGO- PEOPLES PARTNERS ONLY

**MORA:** Tuesday, November 10, 2009 2:00pm to 4:00pm  
St Mary's Parish: 201 E Forest Ave

**NORTHERN BRANCHES:** Thursday, November 5, 2009 1:30pm to 3:00pm  
American Legion in Aitkin: 20 1st Ave NE

**NORTH BRANCH:** Thursday, November 12, 2009 1:30pm to 3:30pm  
American Legion: 6439 Elm St

### CHURCH BASEMENT LADIES: JANUARY 10, 2010

Enjoy a Sunday afternoon of songs and lots of down to earth humor with a performance of "Away in a Basement" by the Church Basement Ladies at the Plymouth Playhouse.

### ALASKA INSIDE PASSAGE CRUISE: JULY 11 - JULY 18, 2010

Prices are now available on the Sapphire Princess Alaska Inside Passage Cruise.

**THANK YOU TO ALL THE PEOPLES PARTNERS WHO ATTENDED  
OUR APPRECIATION BREAKFASTS!**

### CREDIT REPORT CHARGES

Consumers are entitled by law to a free credit report once a year from each of the major credit reporting bureaus: Equifax, Experian, and TransUnion. The official site for ordering these reports is [www.annualcreditreport.com](http://www.annualcreditreport.com). You will be able to see your reports without a charge, but to get your credit score there will be a small fee. Some websites with similar sounding names advertise free credit reports or credit scores, which are free only when you buy expensive credit monitoring services that cost as much as \$140 a month. **HOW TO AVOID IT:** Only trust [www.annualcreditreport.com](http://www.annualcreditreport.com)

## CHRISTMAS CLUB FOR 2010

We will be sending your Christmas Club Checks out on October 16th. Remember to start your next year's Christmas Club savings account.

# COOK'S CORNER



## LEMON RICOTTA COOKIES WITH LEMON GLAZE

### COOKIES

2½ cups all-purpose flour  
1 tsp each baking powder and salt  
½ cup (1 stick) unsalted butter, softened  
2 cups sugar  
2 large eggs  
1 (15 oz) container whole-milk ricotta cheese  
3 Tbsp fresh lemon juice  
Grated zest from one lemon

### GLAZE

1½ cups powdered sugar  
3 Tbsp fresh lemon juice  
Grated zest from one lemon

### DIRECTIONS

1. Heat oven to 375F. Line 2 baking sheets with parchment paper.
2. Cookies: In a medium bowl combine flour, baking powder, and salt. Set aside.
3. In a large bowl combine butter and sugar. Using an electric mixer, beat mixture until light and fluffy, about 3 minutes. Add eggs, 1 at a time, beating until incorporated. Add the ricotta cheese, lemon juice, and lemon zest and beat to combine. Stir in the dry ingredients.
4. Spoon about 2 Tbsp of dough for each cookie onto prepared baking sheets. Bake 15 minutes, until slightly golden at the edges. Remove from oven and let cookies rest on baking sheets 20 minutes.
5. Glaze: In a small bowl combine powdered sugar, lemon juice, and zest; stir until smooth. Spoon about ½ tsp onto each cookie, and use back of the spoon to gently spread. Let the glaze harden about 2 hours. Pack the cookies in a decorative container.

Member FDIC

