

SEPTEMBER
2006

YNB FREE CHECKING SURE LOOKS GOOD ON YOU !

"YOUR NEIGHBORHOOD BANK SINCE 1912."



Are Your House Payments Going Up, Up, Up?

Adjustable rate mortgages offer lower initial interest rates and lower payments for the first few years of the loan. They have been touted as a popular means to get more house for your money, banking on the fact that the borrower's income will increase as the payments increase, and that home values will continue to appreciate.

The past few years many homebuyers chose the ARM loan product, being tempted by the teaser interest rates and lower initial payments. TODAY, interest rates are higher and many of the ARM loans are adjusting upward



Is your ARM Loan squeezing the money right out of you? Come to YNB and let us ease the squeeze with a refinance.

- leading to payment shock and in the very worst cases, default, or inability to meet the higher monthly payments and foreclosure.

An example scenario is The Smith family, who in 2004, signed up on a \$100,000 ARM loan with an initial rate of 4%, when fixed interest rates were

around 6.00%. They enjoyed low monthly payments of \$478 per month for the first couple of years. This same borrower may be faced with a rate increase this year to 7.875% and a monthly payment increase of over \$250.00 per month!

THE GOOD NEWS is rates are lower than you may think. YNB's Mortgage Department can help you refinance that ARM loan today and start saving thousands! Mortgage loans are our specialty, and with fixed rates as low as 6.440% APR your financial future is secure with YNB Call us at in Yukon at 354-5281 or 495-4511 in Oklahoma City!

Mustang Western Days Offers Family Fun

The city of Mustang will host it's 30th Annual Western Days on September 8th & 9th. Theme of this year's event is "Still In The Saddle".



Each year YNB Mustang participates in the store decorating contest. Go see their store this year.

Activities include a carnival, concerts, a chili cook-off, a store decorating contest, a best-dressed Cowboy & Cowgirl contest, the Mustang Roundup Club Open Rodeo (Friday at 8 pm), a Street Dance with Core Country (Sat. at 9 pm), CowPatty Bingo, a Pet Show, a car show, a parade Saturday morning at 10:45 a.m., and lots of other free entertainment all day Saturday, Sept. 9. The carnival runs from Sept. 7-10.

For more information on Western Days contact the Mustang Chamber of Commerce at 376-2758. ●

INSIDE STORIES

Julie's Juice & Java Serves Up A Morning Jolt

Counterfeiting on the Rise
The Beatles Program Back at Yukon Library

The Czech Pageant Coming Soon to Czech Hall

Mustang's Western Days Promise Great Family Fun

Kent Hess Joins YNB Family
Children's New World Staff

Children's New World Earns National Accreditation

Danielle Herron, owner of Children's New World East and West is proud to announce that both centers are accredited through the National Association for the Education of Young Children (NAEYC). Furthermore, the State of Oklahoma DHS has granted them a status of Three Star Facility, which is the highest possible ranking.

The quality staff of Yukon's Children's New World and their excellent early learning curriculum emphasizing character building, pre-reading and reasoning skills, are just some of the reasons CNW qualifies for Oklahoma Three Star rating and the NAEYC National accreditation.

Their partnership with the Yukon School District allows both CNW centers to offer the Yukon Public School Pre-kindergarten, held on site at both centers, to their eligible enrolled childcare students. This partnership allows students to have the advantage of the Yukon Pre-K curriculum without the inconvenience of transporting little ones to a Public School. When Yukon schools are out early or not in session, the enrolled students at CNW continue to have pre-school using the professionally planned curric-



Pictured are (l-r): pre-K students Kendal Hoffman, Devin Wedman, Ashleigh Byfield, Calvin Arnold, and Lauren Smith with instructors Amber Shelton of CNW East, and Cindy Driskill of CNW West (right).

ulum provided by both centers. This year the Yukon School teachers are Ms. Cindy Driskill at CNW West and Ms. Amber Shelton at CNW East.

At their West location, CNW also offers pre-school to students needing the benefit of early education, but not

needing childcare. These classes meet Monday, Wednesday, Friday or Tuesdays and Thursdays from 9 to 11 am.

The two locations are CNW East at 445 East Main, phone 354-5052; and CNW West at 702 Garth Brooks Blvd., phone 354-5056. ●

New Head of YNB OKC Branches

Kent Hess recently joined the YNB team as executive vice president and head of our YNB Oklahoma City branches: YNB Peoples at 6201 NW 23rd St. in Bethany and YNB Quail at 12401 N. May, Suite 101 in OKC. He comes to our bank from the FDIC's Dallas office, where he worked 18 years as an investigator for claims.

His most recent work assignment was as a bank examiner in the FDIC Oklahoma City field office.

He worked for the Wright family in the late 1970s before getting the FDIC job. He is a graduate of Southeast High School and attended UCO. ●



Kent Hess, YNB's executive vice president in charge of YNB Peoples & YNB Quail. YNB Peoples is at 6201 NW 23rd St. in Bethany & YNB Quail is 12401 N. May Ste. 101.

September Golf Tournaments

The Yukon Chamber of Commerce will hold their 24th Annual 4-person scramble Golf Tournament on Fri., September 15th at Surrey Hills Golf Course.

Registration is at 8 am, the community coffee at 8:30 and a shotgun start will be at 9 a.m. Call the chamber at 354-3567 to register or for more information.

Also, the 1st annual Yukon Firefighters local 2055 golf tournament will be Wednesday, September 20th at Coffee Creek Golf Course in Edmond. Cost is \$60 per person or \$240 per team. Call 760-1795 or 326-2753 for more information.

Yukon's 41st Czech Day Oct. 7th

Who doesn't love the annual Czech Festival in Yukon? There is the food (kolaches, klobasy), the crowning of the royalty (Czech Queen, Czech Jr. Queen, Czech Prince & Princess), the Coronation Ball at Czech Hall, the parade, the carnival, the dancing and the whole pageantry.

Nelson Canham, President of the Oklahoma Czechs said, "The Yukon Czech Festival is like a homecoming not only for Czechs but also for all Yukon residents. There's something for everybody, like the parade, the carnival for the kids, food booths, arts and crafts, and the en-

tertainment stages. I personally like the Czech Dancers and the picking of the royalty, and the Coronation Ball at Czech Hall that night."

Marjorie Jezek, Crafts Chairman and past president of Oklahoma Czechs, said, "It really is like a reunion. The kolaches, 2200 dozen, usually sell out by 1 p.m. We're hoping for wonderful weather, unlike last year, when the weather knocked down a lot of the craft tents."

Join the fun Saturday, October 7th in downtown Yukon. It's fun for everyone.

Czech Pageant Set For October 1st

The Annual Czech Pageant will be held at Czech Hall on Sunday, October 1st 4 pm. Contestants for Czech Queen, Jr. Queen, Prince and Princess will be judged on their clothing, their talent, their speaking ability, and their knowledge of Czech heritage.

Also, there will be a Czech Mass at 10 a.m. on October 1st at St. John's Nepomuk Church. ●

Get Motivated in the Morning with Julie's Juice & Java

With a convenient drive-thru window, and the ability to call in advance (350-1500) to get your order ready, why not stop by every morning to Julie's Juice and Java at 1769 Garth Brooks Blvd.? Grab your sugar-free mocha, or your cafe frio and start the day right.

Julie Newport has owned her business for four years, two at her present location and two years on Mustang Rd. She has the finest coffees in town, an affordable (\$4.45) lunch, smoothies, great breakfast sandwiches (on croissants) for \$2, and now offers live music on Friday nights.

Julie is also an educator. She taught me that the proper term for a coffee preparation master is a Barista. As a barista, Julie likes to get to know her customers, chat, and learn about their work-a-day world. Her store harkens back to the days of the mom-and-pop businesses, when people took an interest in, and helped one another, and always shopped locally.

Julie buys her coffee from an Oklahoma City roaster called Prima Cafe®. They roast their own beans and deliver it the very next day for extreme freshness. She said she also likes supporting her home state businesses.

When you enter her store you see the

local artwork on the wall.

She features a different local artist every month. If you're interested in hanging your work in her store call her. Also, if you're interested in auditioning for her live music on Friday nights, again, get in touch with her.

Julie conceived her store with the northwest coffee bars in mind. She wanted people to step inside her store and for a moment be taken to another place.

She has a sofa and living room chairs and Casablanca fans blowing overhead. It's a neat place to hang out and talk with friends after a hectic day of work or shopping.

Julie said her regular clientele are 30 to 50 years old. Lots of them order the frozen coffee in the summertime, but others enjoy the Georgia morning smoothie, or the C-Energy Kiwi smoothie. She also serves Italian sodas, Chai teas, stuffed pretzels, muffins, brownies, and much more.

Julie's also features free wireless internet, if you want to come in to sip



Julie Newport, owner of Julie's Juice & Java, delivers the jolt everyday to her coffee customers.

coffee and write the next Great American Novel. That's another thing, when you drink the coffee at Julie's you can actually taste the coffee. You don't have to order an extra shot to get the jolt. You can use your drink card and get your 10th drink free. Also, you're invited to bring this flyer in for a 1/2 price smoothie or coffee.

ATTENTION: Teachers, office workers and hospital staff: she's willing to deliver if the order is \$25 or more.

Julie's is open 6:30 to 6 Monday through Thursday, and until 10 p.m. on Friday nights, from 8-6 on Saturday and 11-6 on Sunday. Call 350-1500 to order. ●

Counterfeiting on the Rise

Marsha Provence, Assistant Cashier at YNB, has seen an increase in fraudulent items come across her desk lately. These counterfeit items include U.S. Postal Money Orders, WalMart® Money Orders, and Traveler's Express® Money Orders. Also, she's seen fraudulent Cashier's Checks from any number of banks brought to her attention.

Provence said many people do business over the internet, particularly with eBay®. They get a cashier's check or money order and assume it's legitimate. They mail the merchandise, only to discover later that the monetary item they have in their hands is counterfeit, and they really want their item back.

It's so much better to check ahead with the U.S. Postal Service, WalMart® or call the bank that issued the Cashier's Check, and find out if it is legitimate, rather than send the item, and then try to retrieve your funds later.

Most monetary instruments have some kind of security feature on them. If you wait until after the fact to find out it's bad, then you don't have much recourse.

The authorities, the FBI, the Postal Service, and Police, don't know where to go to find the person or your money. You don't know who you're dealing with many times. They may be drug dealers, terrorists, who knows?

"There are too many people getting ripped off," said Provence. "In our bank I've seen five such cases in the last three weeks. So don't assume that the other person you're dealing with is honest or law-abiding. That just doesn't fly anymore. Protect your money. Be cautious of any solicitations you get in the mail or by e-mail. Don't ship any product until you are sure that what you have received in payment is good funds."

Marsha Provence also shares this piece of information, "Don't give out your banking information to anyone over the phone. And, if you get a suspicious monetary item, bring it to us and let us verify it for you. This also applies to businesses which accept money orders. You need to be on the look-out." ●



Quilt to be Raffled Off

The Yukon Historical Society will offer raffle tickets on this Centennial Afghan crocheted by Mary Jo Parker (left). John Knuppel (right) is a Yukon Historical Society member and is helping with the raffle.

The quilt has an Indian design on either side of a blue background which matches the blue of the Oklahoma State flag.

The drawing will be held March 31, 2007 at the Yukon Museum, 601 Oak, during the Celebration of Yukon's 116th birthday and Wall of Fame inductees. The money raised will help with Yukon Centennial celebration.

Tickets can be purchased for \$1 each or 6 for \$5 from Yukon Historical Society members, or at the Historical Museum on Saturdays from 1 to 3 p.m.

Call 324-5492 or 354-5079 for info.

The Rise of Hitler in Europe and the Beatles are Topics

The Mabel C. Fry Library at 1200 Lakeshore Drive in Yukon, is planning a variety of programs in September. Many are strictly entertaining, and some are very topical in nature.

On Tuesday, September 12th, from 7 to 8:30 p.m., Pastor Tim Dearhamer will introduce a documentary video entitled **"Theologians Under Hitler: Could It Happen Again?"** The documentary traces the rise of Nazism in Germany in the early 1930s, and how some of Germany's religious leaders viewed Adolph Hitler's rise to power as an act of God. The thoughts of three Christian scholars are given as

to how this came about. The film asks the question, "Could something like this happen again in the heart of Christian Europe?" Call the library or go by to reserve your spot. The program is intended for an adult audience.

On Tuesday, September 19th, from 7 to 8:30 p.m., the library will welcome the return of OU School of Music Professor Carl Rath, who will give the second part of a lecture he delivered last year entitled **"The Beatles: The Development of the World's Greatest Band."**

Professor Rath teaches bassoon and chairs the applied Woodwind Area of the OU band. He also teaches courses at OU in popular mu-

sic culture. He is principal bassoon in the Oklahoma City Philharmonic Orchestra.

Also, Professor Rath is an avid Beatles fan. He's collected over 250 books on the Beatles for his personal collection. He is very passionate about their historical, musical and cultural significance.

This is part two of a program Professor Rath gave last year on the Beatles. The program is intended for adults or young adults in grades 6 - 12. Pre-registration is required as space is limited. For more information or to enroll call the Mabel C. Library at 354-8232. The library is located at 1200 Lakeshore Drive in Yukon. ●