



SilverLakeBank

Banking & Beyond

Volume 108
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SIX CONVENIENT LOCATIONS



**MAIN BANK
TOPEKA**
785.232.0102
Jayhawk Plaza
201 NW Hwy 24
Topeka, KS 66608
Fax: 785.232.4010



**GAGE
TOPEKA**
785.272.2270
2011 SW Gage
Topeka, KS 66604
Fax: 785.272.7303



**SOUTHWEST
TOPEKA**
785.290.2270
2100 SW Urish Rd
Topeka, KS 66614
Fax: 785.290.2273



LAWRENCE
785.330.9901
643 Mass St
Lawrence, KS 66044
Fax: 785.330.9905



OVERLAND PARK
913.914.4002
7206 College Blvd
Overland Park, KS 66210



SILVER LAKE
785.582.4651
209 Railroad St
Silver Lake, KS 66539
Fax: 785.582.4120



President's note:

It is said that if you do what you love, you will never work a day in your life. Every day we try to help our customers live out their dreams. Often those dreams do not just benefit one person but instead benefit entire communities and beyond. One such project in the Kansas City area is the renovation of the historic and beloved Sauer Castle.

This 60-foot-tall structure overlooking the Kaw River Valley was built on the highest point in Kansas City, Kansas on what is now Shawnee Road, in the early 1870s by German immigrant and businessman, Anton Sauer. The Italianate architecture style home was thought to be one of the first in the area to have running water. The home stayed within the Sauer family for five generations until it eventually was not maintained and fell into disrepair. Over the years the structure worsened from lightning strikes and a lack of attention. Fortunately, this neighborhood and regional treasure is being restored.

The Mike Heitmann family acquired the property in 2023 and promptly assembled a dream team to restore the family mansion to its former glory. The team is interested, not only in renovation, but in preservation of the home, which is on the National Register of Historic Places.

Restoring a historic home was not on Mike's retirement to-do list, but now he can't imagine not tackling this project. He recently retired from a career in construction and enjoys being hands-on and participating in the actual construction. Plus, he has the knowledge and means to make it happen.

"There is something about old homes that attracts me. I like the look and feel of the old lumber and stone. The textures and weight. These construction methods are basically extinct, and preserving their

state is fulfilling to me," Mike said. "I also like the architectural style and design. The vertical nature of the architecture, the large windows and natural light."

Of course, Mike isn't the only one interested in the successful renovation of the structure. From a broader perspective, interest in the preservation, and the surrounding community support, has been amazing. Many of the Sauer descendants have also been interested and supportive of this endeavor. The Sauer Castle project has close to 20,000 people following the renovation on Facebook.

The castle's impact goes well beyond the Kansas City area though. Walt Disney was friends with Anton Sauer's grandchildren and apparently spent time playing at the castle as a young child. Rumor has it that Sauer Castle inspired Disney's haunted mansion attraction at Disney World. The structure's final use is yet to be determined, however, a foundation is expected to be set-up to ensure the castle is preserved and in use by the community for another 150 years.

"Giving can be very fulfilling," Mike said. "I've found I get back more than I've ever given."

Thank you, Mike. We appreciate your passion and enthusiasm to give back in such a generous manner.

We are happy to be part of helping customers live out their dreams.



Patrick R. Gideon
President and CEO

**EMAIL, CALL, STOP BY
OR VISIT US ONLINE**

SilverLakeBank.com
slbank@silverlakebank.com

LOYALTY CARDS

MAKING A DIFFERENCE IN OUR COMMUNITY

Help us help you to make donations to organizations that matter to you.

Silver Lake Bank has donated more than \$125,000 to designated local loyalty debit card organizations via its customers usage of the debit cards since 2010. Donations have been made to Washburn Rural, Seaman and Silver Lake school districts as well as to the Topeka Zoo. Recently the Folds of Honor organization was added to the line-up of worthy organizations to be funded through this method.

The cards are free to customers and to the participating organizations. It is an easy way to make sure donations are going where you want them to go without any extra effort on your part.

If you already have a card, then you are all set. If you don't have a card and already have a consumer checking account, then request a loyalty debit card. If you don't yet have a personal account, then tell us you are ready to open an account so you can start giving back at no cost to you or the organization.



Three \$1,000 Washburn Rural High School scholarship recipients in 2024: Maximilian Gutierrez, Naledi Mackenzie and Tej Patel along with Silver Lake Bank staff Holly Reed, Jeanny Sharp and Shane Koci.



One of two donations in 2024 to Silver Lake Eagles by Silver Lake Branch Manager Lucas Mitchell to Silver Lake Schools Superintendent Brad Womack.



Donation of \$8,954 from Silver Lake Bank's Executive Vice President, Kerry Martin, to Topeka Zoo CED Christina Castellano.

MEET OUR NEWEST SLB STAFF MEMBER



VALERIE HARMON
Internal Auditor
Topeka Jayhawk Branch

Valerie, a Topeka native, brings 15 years of banking experience with various financial institutions. Her bank specializations include risk management, fraud and bank secrecy act, and related software, enhancing the bank and its customers safety and security. Valerie has 4 children. She enjoys her family time, attending her children's sporting events, and playing volleyball. She also is pursuing a law degree.

Our staff is our most important asset and is what has allowed us to maintain a reputation of providing a level of customer service that is second to none.

Now interviewing for:

Loan Processor - Lawrence

Banking joke:

Why should you always wear your glasses when doing math?

For the da-vision (division).

Here's a word search puzzle for you to enjoy:

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

Words to find:

Banking: account, balance, bank, cash, credit,
 deposit, interest, loan, money, savings

Winter: snow, ice, cold, frost, winter, blizzard, chill,
 freeze, snowflake, snowman

Have fun searching!

Recipe:

Popular recipe prepared by Donnie Taylor for Silver Lake Bank staff that combines well with soups or as a perfect appetizer for the coming *Super Bowl*.

Vegetable Pizza

Ingredients

- 1 - 8 oz. Crescent rolls
- 1 - 4 oz. Crescent rolls
- 1 - 8 oz. Cream cheese
- 1 cup mayonnaise
- 1/2 tsp Garlic powder
- 1/2 tsp Onion powder
- 1 tsp Dill weed
- 2 carrots
- 2 stalks celery
- 1/2 green pepper
- 6 radishes
- 1/3 head cauliflower
- 3 broccoli spears



Instructions:

Pat down crescent rolls in jelly roll pan. Bake at 350 degrees for 5 to 10 minutes, just 'til light brown. Cool completely.

Mix cream cheese, mayonnaise, garlic powder, onion powder and dill weed until smooth. Spread mixture on top of baked and cooled crescent rolls.

Cut all vegetables in pea size. Press chopped vegetables on top of cream cheese mixture. Refrigerate overnight. Cut into bite-sized pieces and then ready to be served.



BUSINESSES CHOOSE US FOR A REASON

WE'RE BUILT FOR BUSINESS: LOCAL DECISIONS – PERSONALIZED BUSINESS SOLUTIONS

1960.....1985.....2025: Celebrating Marvin Spees

The above numbers are only years on a timeline, but significant in CCO's legacy.

My father and his business partner started CCO in 1960. It was a meager beginning. They had one 1030-gallon tank wagon and operated out of a small metal shed on the railroad siding. (The 1966 tornado swept the shed away, along with a lot of other things.)

They had built a new warehouse in the 800 block of Adams. The county decided that is where they were going to build the new jail and took the warehouse by Eminent Domain. Their accountant told them if they're ever going to retire, it needed to be within the next 12 months to minimize the tax hit on the sale of the warehouse.

We drew up a contract and I bought the company effective January 1, 1985. We have been on a steady growth pattern ever since. Through a few acquisitions from Kansas City to Manhattan, building 12 unattended cardlock stations in NE Kansas, getting in and out of the propane business to enlarging our lubricants footprint with Chevron, we've gone from five team members to almost 50.

It's been a fun and exciting journey. Not one day have I regretted getting to go to work. But after 40 years, it's time to let the next generation put their vision and energy into taking CCO to the next level.

That brings us to the last number. Effective January 1, 2025, we will be merging CCO with our sister company, Fleet Fuels (FF). My nephew Adam Gray and I started FF seven years ago. Since then, Adam has made over 20 acquisitions in four states. Adam, our son Hunter and daughter Chloe, will be the next generation to continue the legacy. Yes, it is staying in the family and No, I'm not planning to go anywhere. Like my father, I plan to hang around here as long as my health holds out.



In January, you will start to see the Fleet Fuels name on invoices and bank drafts but everything else will remain the same. All banking account info, phone numbers and the people you've been used to dealing with will remain the same. New computer software implementation scheduled for February 1 could be the only heartburn in the transition.

Rest assured, the legacy will continue.

Marvin G. Spees

We're happy that the legacy will continue at CCO and that Marvin will remain on Silver Lake Bank's board of directors.

Share your experience with us via a Google Review or Customer Service Survey – see QR code. We appreciate your feedback!

- "Overall, this is the best banking experience that I have ever had. The people [at the Lawrence branch] are AMAZING!!! Rachel is the best ever, and always willing to help me understand what is happening, fix any issue I have, and she helped me get all my accounts transferred and set up. The staff are ALL incredibly nice, and polite. I rate them as 10 out of 10. I highly recommend them."
- "Best banking experience in the KC area. Hometown-banking relationships with modern banking benefits. If you're a small business owner, give Silver Lake Bank a chance. I've been through four in the last 10 years, and this place is number 1 in my books!"
- "Nice clean building, good people, check out their CD rates. I'll be coming back [Topeka]."
- "Five-star review [Silver Lake]. been through four in the last 10 years, and this place is number 1 in my books!"
- "Nice clean building, good people, check out their CD rates. I'll be coming back [Topeka]."
- "Five-star review [Silver Lake]"



Financial Corner

	Current 12/27/2024	Last Month 11/27/2024	year ago 12/27/2023
Prime	7.50%	7.75%	8.50%
Federal Funds	4.33%	4.58%	5.33%
1 Year T-Bill	4.20%	4.34%	4.79%
5 Year Note	4.45%	4.11%	3.78%
10 Year Note	4.62%	4.25%	3.79%
DOW	42,992.21	44,722.06	37,656.52
NASDAQ	19,722.03	19,060.48	15,099.18
S&P	5,970.84	5,998.74	4,781.58

INTERESTED IN EARNING MORE INTEREST ON YOUR CONSUMER CHECKING ACCOUNT?

ASK ABOUT OUR KASASA CASH-MULTI LEVEL ACCOUNT.

