

FARMERS & MERCHANTS STATE BANK OF BUSHNELL

April 2009

A New Kind of Scam

Identity theft comes in many shapes and sizes; this is one you may not have thought of, and could fall prey to.

Imagine someone calling you claiming to work for the local court system, claiming you failed to report for jury duty! He tells you that a warrant has been issued for your arrest. You (the victim) claim you never received a jury notification, and the scammer now asks for your confidential information for verification purposes. The scammer will likely ask for your Social Security number, birth date, or possibly a credit card number or bank account number.

If you (the victim) provide any or all of this information, you have

provided the scammer the information he needs to steal your identity.

This Jury Duty scam has been reported in many states, including Illinois, so beware. Being caught off guard and upset at the possibility of a warrant being issued for your arrest, you may forget the importance of protecting your personal information.

Never give out your Social Security number, bank account or credit card information, or other confidential information when you **receive** a phone call. Protect yourself from identity theft, as reclaiming your identity could be a long and expensive process.



B-PC School Foundation

The Bushnell – Prairie City Public School Foundation hosted its 6th annual fundraising event, Saturday, March 7th at Delaney's. Despite the current national and local economy, the Foundation was able to raise over \$10,000 to support the local school district. The money was raised through ticket sales, various donated items, and both a live and silent auction.

The Foundation was formed approximately ten years ago to financially support our public schools. The Foundation is independent of the elected school board, but works closely with it to consider and act on requests. In the last six years, the Foundation has funded over

\$50,000 to the schools from the proceeds of the fundraisers, and an additional \$60,000 from the earnings on the Foundation's investments. Money has been used for assorted items and needs, including the drivers training vehicle, cafeteria steam tables, school desks, washers and dryers, text books, a van, computers and software.

In addition to the annual fundraiser, moneys have been donated to the Foundation through gifts, memorials and even the beneficiaries of estates.

To make a donation to the Foundation, or for more information, contact the superintendent's office, or Trust-Mart® at Farmers and Merchants State Bank.

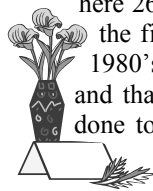
Friends in Motion

Some of the wedding anniversaries recently celebrated include: **James Robert (Barney)** and **Marilyn Martin** (57 years) of Bushnell, **Jack** and **Phyllis Sublett** (56 years) of St. Augustine, **Gene** and **Joann Hickenbottom** (56 years) of Bushnell, **Richard** and **Evelyn Wolf, Sr.** (55 years) of Abingdon, **Glen** and **Pat Stroops** (54 years) of Bushnell, **Ken** and **Beth Vancil** (53 years) of Bushnell, **Kermit** and **Janet Barrett** (53 years) of Colchester, **Phil** and **Lou Reno** (40 years) of Bushnell, and **Tom** and **Debbie Downs** (25 years) of Bushnell. Congratulations to each and every one of you!

Some birthdays celebrated recently include: **Mary Hood** (98) of Bushnell, **Ruby Dimmitt** (95) of Avon, **Bernice Barr** (90) of Tonica, **Ivan Morey** (87) of Macomb, **George Swartzbaugh** (87) of rural New Philadelphia, and **Daisy Swartzbaugh** (85) of rural New Philadelphia. Happy birthday to each of you!

Deb Powell celebrated her 20th service anniversary at F & M this month! (Actually **Deb** has worked here 26 years when you include the first six years in the early 1980's) Congratulations, **Deb**, and thank you for all you have done to serve our loan customers, and as secretary to the President of our bank.

Debbie (and **Jerry**) **Pestle** became grandparents again on February 28, 2009, when their son and daughter-in-law, **Jeremy** and **Deedra Pestle** of Macomb, gave birth to their son, **Andrew Lee Pestle**. Congratulations to everyone!



Thank You From Trust-Mart®

April 15 will be the last day (unless you file an extension) for most people to file their 2008 individual tax return. Trust-Mart prepared and filed returns for many clients this year, and we want to take the opportunity to thank *each* of you for using our services.

“Thank you” to both our returning clients, and our new clients, from **Connie, Shirley, Dan, Jessie, Cassie, Nichole** and **Jackie**. We appreciate the confidence you placed in us by allowing us to prepare your tax returns this year, and we look forward to seeing you again next spring.



Let Us *Re-Introduce . . .* Sherry Pico!



Sherry Pico joined the F & M family in February of 2000 as Trust Accounting Clerk. **Sherry** became the bank's Internal Auditor in 2005, and continues to serve in that capacity.

ity.

Sherry was raised in West Point Mississippi, and moved to Bushnell at the age of 13 with her parents, **Monte** and **Lisa Pryor** (of Prairie City). She graduated from B-PC High School, and worked at Ludlum Food Mart before coming to Farmers and Merchants State Bank.

Sherry (and husband **Kyle**) reside at rural route Avon with their sons, **Jackson** (8) and **Griffen** (5), and own **Bushnell Welding & Radiator** in Bushnell.

When **Sherry** is not working you may find her reading (especially authors such as James Patterson, John Grisham and Patricia Cornwell) or baking (and we here at F & M love sampling her famous cupcakes and cookies!)

A few of **Sherry's** favorite recipes include:

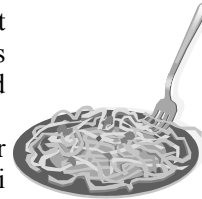
ROTEL CHICKEN SPAGHETTI

1 medium onion (chopped)
1 can dried Rotel tomatoes
2 cans white chicken
1 lb. Velveeta cheese
1 (12 oz.) pkg spaghetti

Cook spaghetti according to directions on package. While spaghetti is cooking, sauté onion in oil. Add Rotel tomatoes, chicken and Velveeta cheese to onion. Stir

over low heat until cheese is melted and mixture is hot.

Pour over cooked spaghetti and serve.



P.B. & J. MUFFINS

2 ¼ c. all purpose flour
2 tsp. baking powder
½ tsp. salt
¾ c. brown sugar
6 Tbsp. butter (melted and cooled)
½ c. crunchy peanut butter
2 large eggs
1 c. milk
½ c. jam (strawberry is great!)

In a large bowl, whisk together the flour, baking powder, salt and brown sugar. In another bowl, whisk together the melted butter, peanut butter, eggs and milk, until smooth. Add this mixture to the flour mixture; stir until just combined.

Line muffin tin with paper liners. Fill each muffin cup about half way up with batter. Top each with a heaping teaspoon of jam; cover with more batter. Each muffin cup (of a standard 12-cup muffin tin) should be filled to the top.



Bake at 375° for 17-20 minutes, until a tester comes out clean and the top of the muffin springs back when lightly pressed.

Cool on wire rack.

**UPCOMING
COMMUNITY EVENTS**

April 10 - Red Cross Pheresis
Blood Drive, Bushnell Recrea-
tion Center (by appointment
only)

Apr. 28 & 29 - Bushnell Citywide
Spring Clean-Up Days

May 7, 8, & 9 - Bushnell May Play
Days Carnival

June 19 - Chamber of Commerce
Golf Outing at Shaw Creek

June 29 - July 4 - Cornerstone
Festival 2009, over 200 bands!

July 3 - Bushnell Fireworks (rain
date July 5)

F&M Bank Specials

Home Loan Special
Free Appraisal

Auto Loan Special
Gift Certificate

Call 309-772-2171
for details!

Some Restrictions Apply.
Subject to Credit Approval.



FDIC Insured

Special Charitable Donation Opportunity For Many IRA Owners

Many older Individual Retirement Account (IRA) holders have a unique way of making charitable donations, at least through the year 2009. Do you qualify?

IRA owners, **age 70 ½ or over**, can directly transfer up to \$100,000 to an eligible charitable organization. This option was created in 2006, and just recently was extended through 2009, and is available to eligible IRA owners, regardless of whether they can itemize their deductions on their tax return.

To qualify, the funds **must** be distributed **directly** from the IRA by the trustee or custodian, to the eligible charity. Just provide your IRA trustee or custodian with the amount you want them to mail to which charity, and you receive the

benefit of a tax-free distribution from your IRA. Be sure to keep a record of these directions for year-end tax purposes since the 1099-R for the IRA distributions will show your gross distribution, and **taxable** distribution, as the same amount. You must show your tax preparer the substantiation that you made a charitable donation from your IRA in order for it to be tax-free.

These charitable donation amounts are counted in determining the IRA owner's Required Minimum Distribution (RMD). Special rules apply when IRA owners made non-deductible contributions to their Traditional IRAs. The charitable distribution would be considered coming first from taxable funds, instead of proportionately from taxable and non-taxable funds.