



April 2011

SHOCKED AT GAS PUMP PRICES?

With oil prices well over \$100 a barrel and turmoil in the Mideast and North Africa, gas prices are way up. Here are some ways you can save money when you are pumping that expensive gasoline into the tank of your car or truck:



Drive Softly. Rapid acceleration and braking wastes the gas in your tank. Aggressive driving can lower gas mileage by 33% at highway speeds, and by 5% around town. Soft driving is also safer for you and others.



Watch Your Speed. Gas mileage decreases quickly at speeds above 60 miles per hour. You can assume that each 5 miles per hour you drive over 60 is like paying an additional \$.25 per gallon for gas, and again, watching the speed limit is safer.



Remove Excess Weight. No, we're not talking about leaving your husband at home, but if you take unnecessary items out of your vehicle, you'll save gas. An extra 100 pounds in your vehicle can reduce your miles per gallon by up to 2%.



Don't Be Idle. Excessive idling wastes more gas, particularly if it is a large engine.



Cruise Along. Using your cruise control on the highway helps maintain a constant speed, and most of the time, will also save gas.



Overdrive. By using your overdrive gears, your car engine's speed goes down, which saves gas and reduces engine wear.



Share Rides. Whether for work or pleasure, try to team up and use one car instead of two or three. Everybody saves, and it gives you a chance to visit along the way.



Don't Drive. In good weather, get out that old bicycle, pump up the tires, oil the gears, and bicycle around town. You're saving gas, getting exercise, and enjoying a beautiful day or evening. You can ride nearly anywhere on your bicycle; just remember to be safe and watch for cars who may not see you. Observe all traffic laws and signal when you are turning.



Walk, Don't Drive. Instead of getting the car out every time you want to cross town, take a walk. It's healthier, calming, and no gas is required.



*Happy
Mother's
Day
May 8th*

Source as www.fueleconomy.gov

Friends in Motion

Some wedding anniversaries recently celebrated include:

Ken and Beth Vancil (55 years), **Tom and Debbie Downs** (27 years), **Gene and Linda McGrew** (48 years), **Glen and Pat Stroops** (56 years), **James Robert (Barney) and Marilyn Martin** (58 years), and **Don and Barb Wilson** (40 years), all of Bushnell, **Jack and Phyllis Sublett** (58 years), of St. Augustine, and **Kermit and Janet Barrett** (55 years), of Colchester. Congratulations to all!

Recent birthday celebrations include: **Daisy Swartzbaugh** (87), and **Ivan Morey** (89) both of Bushnell. Happy birthday to you!

HALL OF FAME COMING EVENTS

September 5-13, 2011 - ITALY

Nine days in beautiful Italy - Explore the magic of Rome, Florence, Venice and Milan. While in Rome, visit the famed Colosseum and take optional excursions to the Vatican City, the Vatican Museums and St. Peter's Basilica. While visiting Florence, tour the Piazza Del Duomo, the Cathedral of Santa Maria del Fiore and the Baptistery. Board a train to Venice, with 117 tiny islands, 150 canals, and 400 bridges, and take a boat trip to St. Mark's Square. Then go on to Milan to visit the Duomo (Cathedral) and the Vittorio Emanuele II Gallery, and much more—for \$2,899, including air fare, hotels and 11 meals. Come join the fun. Give Carolyn a call if you have questions.

For reservations and information, contact **Carolyn Carr** at **309-772-2171** or ccarr@bushnellbank.com

We Have Money to Lend!

If all this negative talk about the economy has you thinking banks won't lend you money, check with us. Now is a great time to borrow money, with mortgage rates still near historic lows.

Buying a new home? Thinking of remodeling your home this spring? With loan decisions made locally, the process is quick and seamless, letting you concentrate on your home instead of your loan. We can offer:



- ☞ First-time home buyer programs
- ☞ Programs with low down payment
- ☞ Low closing costs
- ☞ Fast loan approval

Call today to be pre-qualified over the phone, and get that home purchase or remodeling project underway this spring.

SEE OUR LOAN DEPARTMENT

Home Loans
Home Improvement
Auto Loans
Farm Operating
Equipment Loans

Call 309-772-2171
for details!



Some Restrictions Apply.
Subject to Credit Approval.

Great customer service is not the only thing these ladies can whip up!

CROCK POT CHICKEN DINNER

Peggy Weiss

- 6 medium red potatoes, cut into chunks
- 4 medium carrots, cut into 1/2 -inch pieces
- 4 boneless, skinless chicken breast halves
- 1 can (10-3/4 oz.) condensed cream of chicken soup, undiluted
- 1 can (10-3/4 oz.) condensed cream of mushroom soup, undiluted
- 1/8 tsp. garlic salt
- 2 to 4 Tbsp. mashed potato flakes, optional

Place potatoes and carrots in a 5-qt. slow cooker. Top with chicken. Combine the soups and garlic salt; pour over chicken. Cover and cook on low for 8 hours. To thicken, if desired, stir potato flakes into the gravy and cook 30 minutes longer. Yield: 4 servings.



POTATO CASSEROLE

Connie Morrow

- 4 cans sliced potatoes, drained
- 1 cup mayonnaise
- 1 lb. Velveeta cheese, cubed
- 1/2 cup chopped onion
- 6 slices bacon, cooked crisp and chopped
- 1/4 to 1/2 cup chopped olives (green or black, your choice.)

Toss first four ingredients and pour into a greased baking dish. Top with bacon and olives. Bake 1 hour at 325°.



CHILI CHEESE DIP

Sherry Pico

- 2 (8 oz.) pkgs. cream cheese, softened
- 2 (10.5 oz.) cans chili, no beans
- 2 cups shredded cheddar cheese
- 1/2 cup chopped green onion
- 2 Tbsp. chopped jalapeno slices (optional)
- 2 Tbsp. sliced black olives (optional)

Preheat oven to 350°. Spread softened cream cheese in 9x13x2-inch glass baking dish. Spread chili on top. Sprinkle cheese, onions, peppers and olives on top. Bake for 20 minutes or until cheese is melted. Serve warm with tortilla chips. Serves 8.

HERSHEY BAR CAKE

Carolyn Carr

- 1 (8 oz.) Hershey milk chocolate bar
- 1/2 cup chocolate syrup
- 1 cup margarine softened
- 2 cups sugar
- 4 eggs
- 2- 1/2 cups sifted flour
- 1 cup buttermilk
- 1/2 tsp. baking soda
- 1 tsp. vanilla

Melt candy bar in chocolate syrup. Cream together margarine and sugar in a bowl.

Beat in eggs 1 at a time. Add flour alternately with mixture of buttermilk and soda. Mix well after each addition.

Blend in chocolate mixture and vanilla. Pour into greased and floured Bundt pan, and bake at 350° for 1-1/2 hours.

Mix confectioner's sugar with enough syrup for glaze. Glaze and enjoy!



WORK AT HOME SCAMS

If it sounds too good to be true, it probably is. There are certainly legitimate home-based internet businesses and businesses operated out of the home. However, with the internet there are now scams that promise you big money for working from your own home, and unfortunately these scams are spreading very quickly over the world-wide web.

What are some examples of home-based scams? According to the Federal Trade Commission, these are some examples of scams to avoid:

- ✓ Envelope stuffing where you pay a small fee to earn lots of money stuffing envelopes at home. This is a scam that gets your fee and no work at home.
- ✓ Assembly work at home. Again, you have to invest money to buy the supplies, and you won't be able to sell your products, because according to the scammers, the products "aren't up to standards."
- ✓ Rebate processing. Again, you pay a fee to process rebates from your home, but there won't be rebates to process, and you will lose your money.
- ✓ Online search business from home. Unfortunately the scammers and fraudsters are just trying to get you to hand

over your credit or debit card information, and you'll end up paying the fees.

- ✓ Medical billing. This scam lures you with promises of huge incomes processing medical claims electronically with no previous experience. You invest your money, but the software they send may not work and there is strong competition in the medical billing market. Most doctors process their own claims or use large well established processing companies.

If you are considering a work at home company, ask questions, check with the Better Business Bureau, and get references. If you have a complaint, contact the Federal Trade Commission or the Illinois Attorney General's office. Before you plan on starting a home-based business, make sure you're not being "home scammed."



UPCOMING COMMUNITY EVENTS

Apr 1 & May 6 - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

Apr 8 & May 13 - Red Cross Apheresis blood drive, Bushnell Recreation Center. Call 309-370-2508 for an appointment.

Apr 2 & May 7 - VFW breakfast, 6:30 am to 10:30 am.

Apr 12 & 13 - Bushnell city-wide clean up days.