



**FARMERS & MERCHANTS
STATE BANK OF BUSHNELL®**

Member
FDIC

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Living Trusts Are Flexible

Are you wondering how to pass on assets to your children, relatives, or charity and still have control of your assets during your lifetime?

You may want to consider establishing a living trust. Your attorney can help you create a trust that is customized to suit your particular needs. A living trust allows you to use your assets and income as you choose during your lifetime, and upon passing, assets or income will pass to children, relatives, or charities, without the need for public probate.

Also, if you are concerned that you have some children or relatives that may not use their funds wisely, a “spendthrift clause” may help assure that children benefit from the trust and are protected from creditors.

And, if you are having trouble paying bills, keeping track of investments, or if children live out of state and a parent here needs help, you can set up an agency account at Trust-Mart®. We will help you pay bills, invest, and help prepare your taxes.

Stop by and see any of the Trust professionals at Farmers and Merchants State Bank, to help with your trust needs.

Checks? Debit Cards?

A new Federal Reserve Bank payments study confirms that the country’s payment system continues to shift from paper transactions to electronic transactions. The most recent study reflects that 20 billion more electronic payments were made in 2009 compared to 2006, which is an increase of over 9% annually. Electronic payments accounted for 80% of all non-cash payments. It seems that payment by paper check is fading from America’s economic landscape.

Be sure and see any of our customer service representatives at Farmers and Merchants State Bank to help with your electronic banking needs, including debit cards and internet banking. The future is here for electronic banking, so hop on board and let us help with your banking needs.



Friends in Motion

Some wedding anniversaries recently celebrated include:

Bill and Lois Maloney (59 years) of Avon, **Bud and Deb Hobbs** (48 years) of Good Hope, **Gordon and Dorothy Melvin** (35 years) of Roseville, **Bruce and Harriet Bricker** (71 years) of rural Macomb, **Larry and Judy McLouth** (48 years), **Eugene and Norma Raymond** (65 years), and **Charles and Luella Jackson** (65 years), all of Bushnell. Congratulations to all!

Recent birthday celebrations include: **Louise Malone** (91), of Highland, Illinois, **Floyd Ridle** (85) of Marietta, **Eileen Knapp** (89) of Avon, **Ordelta Baker** (96) **Ken Wolf** (86), **Elizabeth Arter** (96), **Mildred Hobbs** (97), and **Ivan Wertzler** (82), all of Bushnell. Happy birthday to each of you!

Energy Costs on the Rise, What Can You Do?

We may be powerless against increasing energy costs; however there are many practical ways to improve efficiency and save money.

- ✓ Caulk and weather-strip around windows and doors where air leaks or drafts are present.
- ✓ Set the furnace thermostat at 68 degrees or even lower at night or when you are away.

- ✓ Clean or replace your furnace filter regularly.
- ✓ Wash only full loads of dishes and clothes. Wash clothes in cold water whenever possible
- ✓ Lower the thermostat on your hot water heater to 120 degrees.
- ✓ Air dry dishes instead of using your dishwasher's drying cycle.
- ✓ Turn off your computer and monitor when not in use.
- ✓ Plan meals to cook and bake several items at once, and preheat as little as possible.
- ✓ Use compact florescent light bulbs.

HALL OF FAME COMING EVENTS

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

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 Baptistry. 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.

Favorites from the Trust Department

BRUSCHETTA 'N CHEESE-STUFFED CHICKEN BREASTS

Rachel Hyde

- 1 can (14 -1/2 oz.) Italian-style diced tomatoes, undrained
- 1-1/4 cups shredded mozzarella cheese, divided
- 1/4 cup chopped fresh basil
- 1 pkg. (6 oz.) Stove Top stuffing mix for chicken
- 8 small boneless, skinless chicken breast halves (2 lbs.)
- 1/3 cup Kraft Roasted Red Pepper Italian with Parmesan Dressing

Heat oven to 350°. Mix tomatoes, 1/2 cup cheese and basil in medium bowl. Add stuffing mix; stir just until moistened.

Place 2 chicken breasts in freezer-weight resealable plastic bag; pound to 1/4-inch thickness. Remove from bag; place, top-sides down, on cutting board. Repeat. Spread chicken with stuffing mixture.

Roll chicken breasts up; place, seam-sides down, in 13 x 9 baking dish. Drizzle with dressing. Bake 40 minutes, or until chicken is done (165°F). Sprinkle with remaining cheese; bake 5 minutes, or until melted.

RANCH ROLL-UPS

Davann Cadwalader

- 1 - 12-16 oz. sour cream
- 1 pkg. (12 oz.) cream cheese
- 1 pkg. dry Ranch dip
- 1 jar dried beef - chopped
- 1 small can chopped black olives (usually use less than half of the can)

- 2 cups shredded cheddar cheese
- 1/2 of a small onion - chopped
- Tortilla shells

Mix together sour cream, cream cheese, and dry ranch dip. Add beef,



olives, cheese and onion. Spread on tortilla shells, then roll shells. Refrigerate about 4 hours. Cut into 1/2 inch rolls.

LAYERED LETTUCE SALAD

Shirley Rapp

- lettuce
- celery
- frozen peas
- shredded cheese
- cauliflower
- onion
- bacon

In an oblong glass dish (size to meet your needs), cut enough lettuce to layer the dish half full. Add a layer of chopped cauliflower, diced celery, and chopped onion. Scatter a layer of frozen peas over top.

Spread a thick layer of Miracle Whip Salad Dressing over all, being sure to seal to the sides of the dish. Top with shredded cheese of your choice, and crumbled bacon. Cover with plastic wrap and chill until ready to serve.

You may substitute other vegetables you enjoy, such as green peppers, broccoli, or carrots. Great for potlucks, or friend and family gatherings.



Millions and Billions

Lately in the news we've heard a lot about billions and even trillions of dollars. Talk of stimulus, tax cuts, defense spending and many other references inundate the news. The term billions or even trillions of dollars is thrown about quite often.

Have you ever tried to visualize these sums of money? A packet of one hundred dollar bills is about one-half inch thick and contains ten thousand dollars. One million dollars would be one hundred packets of ten thousand dollars. You could stuff



that amount in a bag and actually walk around with it, although that is not a recommended practice. One hundred million dollars would fit stacked on a standard pallet, stacked 4 feet high. With one billion dollars, now you are talking real money. That would be ten pallets of one hundred dollar bills. One trillion dollars? That's a thousand, billion dollars, or a one followed by twelve 0's. How many pallets of one hundred dollar bills? If you do the math, it would be two hundred pallets, double stacked, of one hundred dollar bills. So when you hear politicians and newscasters throwing around the term billion or trillion, remember they're talking real money stretched into huge sums that you and I are providing to our government.

Government Requires Automatic Deposits

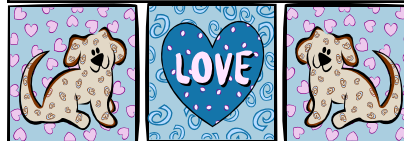
The Department of Treasury has issued a final rule that will require electronic payment for Americans receiving federal benefits and non-tax payments. Anyone who has applied for benefits on or after May 1, 2011, will receive payments electronically, while those that are receiving paper checks will need to switch to direct deposit by March 1, 2013. Many of our customers have already switched to the convenience of direct deposit of their government payments. Not only is it convenient, but it is also more secure, in that you don't need to worry about your paper check being lost or stolen. Please contact any of our customer service representatives in the bank, and they will help you with your direct deposit questions.

UPCOMING COMMUNITY EVENTS

Feb 4 & Mar 4 - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

Feb 11 & Mar 11 - Red Cross Apheresis blood drive, Bushnell Recreation Center. Call 309-370-2508 for an appointment.

Feb 5 & Mar 5 - VFW breakfast, 6:30 am to 10:30 am



Happy Valentines Day!