

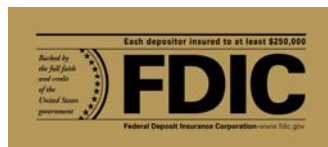


January 2011

FDIC Deposit Insurance Changes

The Dodd-Frank banking act that was passed in late 2010 makes some changes to FDIC deposit insurance for banks and bank customers. Here are just a few:

- ✓ The \$250,000 deposit insurance limit per customer has been made permanent. (Remember, by structuring your accounts, under the law you can significantly increase this coverage.)
- ✓ Unlimited FDIC insurance on non-interest bearing accounts has been extended until December 31, 2011. Any accounts that pay any amount of interest are subject to the \$250,000 limits after December 31, 2010 .



The deposit rules should benefit many consumers. If you are not sure about the insurance on your accounts, stop by the bank and we will be happy to review your accounts and your deposit insurance coverage.

New Power of Attorney Act

Starting July 1, 2011, Illinois will have a new Power of Attorney Act. The new Act will increase the duties for the agent, including maintaining accountings of receipts and payments and other actions. There is a notice provision to agents that describes their responsibilities under the Power of Attorney Act, and the new Act limits who may act as witnesses to the power of attorney to reduce conflicts of interest. These changes deal with power of attorney for property, but the power of attorney for healthcare has also been amended to make it more understandable.

Existing powers of attorney, so long as they complied with the Illinois law when they were first executed, should continue to be enforceable. You should check with your attorney regarding the new Power of Attorney Act, as to whether it applies to you, your property or your healthcare.

This article is not intended to be legal advice. You should consult with your attorney regarding any legal questions you may have about the Power of Attorney Act or any other legal matter.



Friends in Motion

Some wedding anniversaries recently celebrated include:

Bob and Pat Rutledge (62 years), of Adair, **Harold and Beverly Camp** (60 years), **Tom and Peggy Norris** (60 years), **Don and Jada King** (59 years), and **Keith and Doris Ferris** (55 years), all of Bushnell. Congratulations to all!

Recent birthday celebrations include: **Anna James** (88), and **Mildred Kreps** (95), of Bushnell, and **Marian Feaster** (96), of Prairie City. Happy birthday to each of you!

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 a boat trip to St. Mark's Square. Then 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.

Spring Around the Corner

The first month of the year is one of seven months that has 31 days. Of course, many people celebrate



New Year's, and need that extra day for recovery. January is generally the

coldest month of the year, and in Finland the word for January means "month of the heart of winter." But, take heart. The first day of spring in 2011 is on March 20th. Therefore, from January 1, 2011 to the first day of spring, you only

have to wait 78 days. So do your best to weather the cold and snow, enjoy your warm fire and hot chocolate, and think about those wonderful



warm and fresh days of spring that are just around the corner.

UPCOMING COMMUNITY EVENTS

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

Jan 14 & Feb 11 - Red Cross Apheresis blood drive, Bushnell Recreation Center. Call 309-370-2508 for an appointment.

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

RECIPES!

MUSTARD-CRUSTED SALMON

(Kathy Lynn)

- 1 1/4 pounds center-cut salmon fillets, cut into 4 portions
- 1/4 tsp. salt, or to taste
- freshly ground pepper to taste
- 1/4 cup reduced fat sour cream
- 2 Tbsp. stone-ground mustard
- 2 tsp. lemon juice
- lemon wedges

Preheat broiler.

Line a broiler pan or baking sheet with foil, then coat it with cooking spray. Place salmon pieces, skin-side down, on the prepared pan. Season with salt and pepper. Combine sour cream, mustard and lemon juice in a small bowl. Spread evenly over the salmon. Broil the salmon 5 inches from the heat source until it is opaque in the center, 10 to 12 minutes. Serve with lemon wedges.



ELECTRIC SKILLET

LASAGNA

(Lou Reno)

- 1 pound hamburger
- 2 Tbsp. butter (optional)
- 1 envelope spaghetti sauce mix
- 1 pound cottage cheese
- 3 cups noodles
- 1 Tbsp. parsley
- 1 tsp. salt
- 1 - 8 oz. pkg. mozzarella cheese



Cook meat in butter. Sprinkle 1/2 of spaghetti sauce mix over meat. Spoon on cottage cheese, and add a layer of noodles. Add the remaining spaghetti sauce mix, salt, tomatoes and a cup of water. Add can of tomato sauce and top with the remaining noodles. Simmer for 35 minutes. Turn off heat and add cheese to the top.

TACO SQUARES

(Deb Powell)

- 1 pkg. crescent rolls
- 1 pound ground beef
- 1 small onion
- 1 pkg. taco seasoning
- cheddar cheese
- tomatoes
- lettuce
- sour cream

Press crescent rolls in a pan to make a crust. Brown ground beef and onion and drain. Add taco seasoning. Spread meat mixture over crescent rolls. Bake in 400° oven for 20 minutes. Add cheddar cheese and return



to oven for cheese to melt. Cut into squares and top with lettuce, tomato and sour cream.

APPLE BREAD

(Deb Pestle)

- 2 cups sugar
- 1 - 1/4 cups oil
- 3 eggs
- 1 tsp. salt
- 1 tsp. cinnamon
- 3 cups flour
- 1/12 tsp. vanilla
- 1/12 tsp. baking soda
- 3 cups peeled and diced apples
- 1/2 cup nuts

Mix all ingredients together and divide into 2 greased loaf pans or 3 small pans (also makes great muffins). Bake for 1 hour in 350° oven.



A NEW YEAR'S PLEDGE

I resolutely resolve, with all good intention,
to be a more perfect person through ascetic abstention.
The new year will find me determined of mind,
to be healthful and happily inclined.

First, I resolve to exercise often,
to run and pump iron so my body won't soften.
But right now my favorite show is on the TV,
I guess I'm not yet an exercise devotee.

My next resolvement will be great;
I will lose a lot of weight.
Of course with Christmas came cake and fudge;
It may be awhile before the scale will budge.

Drinking and smoking are terrible vices;
this resolution will be the nicest.
Yet I still have a party or two,
I'll limit that habit to just a few.

Being nicer to everyone around
is a resolution with a very good sound.
But this very morning my wife was so late!
Perhaps that's a promise that just has to wait.

Now that I've made all these lofty commitments,
I realize I will need some assistance.
So even if I don't abide to the letter,
I've simplified to, "Lord help me do better."