



FARMERS & MERCHANTS
STATE BANK OF BUSHNELL®

Member
FDIC

July 2009

Buying A House? See Us!

Are you looking to purchase your first home, upgrade to a newer home, or refinance your existing home loan? If you answered "Yes" to any of these questions, **Farmers and Merchants State Bank** would like to help you. With extremely low interest rates and a wide array of home loan products from which to choose, now is a great time to take that major step. **Farmers and Merchants** offers a competitive line of products that include fixed rate mortgages, adjustable rate mortgages, USDA's Guaranteed Rural Housing Program, first time homebuyers and FHA loans.

USDA's Guaranteed Rural Housing Program and first time homebuyer program provides up to 100% financing for moderate-income applicants. The guarantee eliminates the need for private mortgage insurance on loans where the financing exceeds 80% of the purchase price. This type of loan features a competitive 30-year fixed interest rate, as well. For those who already have an existing guar-

anteed loan, you can now refinance that loan with us to take advantage of the lower interest rates.

Are you ready to take that next step? Contact the Loan Department of **Farmers and Merchants State Bank** today and ask to be pre-qualified over the phone. That's right, we can pre-qualify you over the phone - it's that easy. Plus, for the month of July we'll pay for your appraisal when we close your loan!

Call 309-772-2171 and ask for **Patricia, Andrea** or **Doug** today and see how easy it is to be pre-qualified. Our office hours are Monday through Friday 8:30 AM to 4:30 PM, and Saturday morning (at the Cole Street Branch office) from 8:00 AM to noon, or after hours by appointment.



© 2009 Farmers & Merchants State Bank. All Rights Reserved.

Friends in Motion

Some of the wedding anniversaries recently celebrated include: **Phillip and Betty Haymaker** (62 years) of Avon, **Bob and Annaree Ogle** (59 years) of Bushnell, **Walter (Bud) and Sandra Kay Richey** (54 years) of Marietta, **Tom and Janet Thrasher** (54 years) of Bushnell, **Marshall (Goose) and Sue Buchen** (49 years) of Bushnell, and **Walter (Swede) and Sally Borg** (47 years) of London Mills. Congratulations to each and every one of you!

Some birthdays celebrated recently include: **Kenneth Lorton** (94) of Bushnell, **Gladys Leonard** (90) of Bushnell, **Mary Rose Hornbaker** (87) of Bushnell, **Ennis (Jim) Bartlett** (85) and his wife, **Mary Lou Bartlett** (80) of Bushnell, **Lorraine Ridle** (84) of rural Marietta, **Mae Muir** (84) of Galesburg, **Bob Cortelyou** (83) and his wife, **Shirley Cortelyou** (79) of Bushnell, **Glen Weiss, Sr.** (80) of Bushnell, and **Debbie Downs** (60) of Bushnell. Happy birthday to each of you!

30 Years and Counting!

This month **Dan Cortelyou** celebrates his 30th service anniversary with Farmers & Merchants State Bank. **Dan** served our bank as its Auditor, Comptroller, and Sr. Vice President before becoming President in 2001. He has also served as the Bushnell City Treasurer for over 24 years, and is President of MAEDCO.

Congratulations, **Dan**, and thank you for all you have done towards serving our community and its banking needs.



FDIC Insurance Limit of \$250,000 Extended

Last fall, to reassure depositors about the safety of their money, Congress temporarily increased the basic limit on federal insurance coverage from \$100,000 to \$250,000, through December 31, 2009. However, on May 20, 2009, Congress voted to extend the insurance coverage through December 31, 2013.

This means that if you have \$250,000 (or less) in all of your deposit accounts (checking, savings, certificates of deposit, etc.) at one FDIC insured bank, your deposits are fully insured through at least 2013. You may also qualify for more than the basic insurance coverage at individual FDIC insured banks because the FDIC provides separate insurance coverage for deposits held in different "ownership categories". These categories include solely owned accounts, joint accounts, trusts, etc.

Individual retirement accounts (including Traditional, Roth and SEP IRAs) that consist of insured bank deposits will continue to be insured up to \$250,000 even *after* 2013. That is the permanent insurance coverage limit set by Congress in April 2006.

Three simple words tell you what you need to know about banks and the banking system; Safety, Soundness, Security. When you select an FDIC insured institution, it is guaranteed by the full faith and credit of the United States government. *You* do not pay the premiums for this insurance coverage. The premiums are assessed on the banks.



Let Us *Re*-Introduce . . . Missy Reimolds !



Melissia Reimolds started working full time at Farmers & Merchants State Bank eleven years ago this month. She has served our customers as the Receptionist,

Teller, and currently as Customer Service Representative.

Missy was born to **Jerry** and **Marcia Knapp**, of Avon. She graduated from B-PC High School, and took several business classes at Spoon River College and Carl Sandburg College. She married **Justin 'Tug' Reimolds** 10 years ago, and they reside at rural Bushnell. **Missy** and **Tug** are the parents of **Tessa** (5) and **Reece** (2½), and the newest addition is expected to arrive towards the end of September.

When **Missy** is not working at the bank, you will likely find her playing . . . from jumping on the trampoline to playing doll house to building sand castles or playing on play grounds! Her life revolves around her church (she's a Sunday school teacher at the Presbyterian Church), her husband and children, and her three dogs, **Sandy, Duke** and **Jessie**.

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

TURKEY BURGERS

1½ lb. ground turkey ½ tsp. pepper
1 pkg. dry onion soup mix 1 egg
1½ Tbsp. soy sauce ½ tsp. garlic powder

Mix all ingredients together. Refrigerate mixture about 10 minutes, then form into 6 patties.

Preheat grill at medium-high

heat. Lightly oil grill grates. Place patties on grill and cook about 20 minutes, turning once or twice. Serve on buns with your favorite condiments.



BBQ CORN ON THE COB

6 ears sweet corn, husked and cleaned
1 tsp. chili powder ¼ tsp. dried oregano
Cayenne pepper to taste ½ c. butter
Salt and pepper to taste
Garlic powder and onion powder to taste

Preheat grill to medium-high heat. In medium bowl, blend seasonings into softened butter. Apply mixture to each ear of corn, and wrap each ear in a piece of aluminum foil burrito-style, twisting the ends to close.

Place foil wrapped corn on grill and cook 20-30 minutes. Turn 3-4 times while cooking.

SALSA PASTA SALAD

2 c. rainbow radiatore pasta
1 onion 6 oz. can sliced black olives
1 red bell pepper 3 tomatoes, diced
4 oz. can diced green chiles
½ c. white vinegar 1½ tsp. garlic salt
½ c. vegetable oil 1 Tbsp. white sugar
½ c. lemon juice ¼ c. chopped cilantro
1 Tbsp. chili powder

Cook pasta in salted water until al dente. Drain.

Chop onion and bell pepper. Add remaining vegetables.

Whisk together vinegar, cilantro, garlic salt, lemon juice, oil, sugar and chili powder.



Mix pasta with vegetables. Toss with cilantro dressing and serve.

**UPCOMING
COMMUNITY EVENTS**

Fri. July 10, Aug. 14, & Sept. 11 -
Red Cross Apheresis blood
drives, Bushnell Recreation
Center. Call 772-9238 for
appointment scheduling.

Fri. Aug. 7, Sept. 4, & Oct. 2 -
Free Cholesterol Screening
and Blood Pressure check,
F&M Main Bank Lobby,
9 am to 10 am

Tues. Aug. 18 - First day of school

Aug. 26 - 29 - Bushnell Town and
Country Fall Festival



**F&M Bank
Special**

**Home Loan Special
Free Appraisal**

Call 309-772-2171
for details!

Some Restrictions Apply.
Subject to Credit Approval.



FDIC Insured

More New Tax Credit and General Information For 2009!

For 2009 *and* 2010, the Hope Credit is being replaced by a *new* credit of up to \$2,500 per student, per year, for *four* years of college, not just the first two years as in the past. In addition to tuition and fees, it now covers the cost of books, too!

The phase out for the Hope Credit begins at \$80,000 for single filers, and \$160,000 for joint filers. If the credit is more than your income tax liability, 40% of it is refundable, and the full credit is allowed against the Alternative Minimum Tax!

For 2009, the standard deduction for married filing jointly rises to \$11,400, up by \$500 from the 2008 figure. Single filers' standard deduction increases to \$5,700, up by \$250 from 2008. For taxpayers who do

not itemize, and pay real estate taxes on their primary residence, they can increase their standard deduction figure even more. Joint filers can increase their deduction by up to \$1,000 of property taxes paid, and single filers by up to \$500 of real estate taxes paid.

For those who are collecting unemployment benefits, you will receive a break. For 2009, the first \$2,400 of the unemployment benefits you receive will be considered tax-free. You will owe tax only on your unemployment benefits that exceed \$2,400 for 2009.

For individuals who make annual gifts, you can give up to \$13,000 per person without owing any gift tax, a \$1,000 increase over 2008.