



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

**Member
FDIC**

June 2009

Confidentiality, Privacy and Peace of Mind!

Estate Planning 101 begins with a simple Will. Everyone with personal property of much value (whether earned, purchased, or inherited) should establish a will to make sure their belongings are passed on to the individuals they prefer. Young couples with children especially need to establish a will, to name a guardian to raise their children if one or both parents should die suddenly.

As more personal property is acquired, or second marriages occur, you may want to consider a Living Trust. Contact your attorney to see if a Living Trust should be part of your estate planning. The State of Illinois requires all trust documents be drafted by a licensed attorney, so printing a document off the internet or having non-lawyer individuals prepare a trust document *can* be dangerous, and costly in the end.

You must name a trustee when creating a Living Trust. Name Farmers & Merchants State Bank as Trustee, and we promise you privacy and peace of mind. We will transfer your assets into the trust, including your real property, bank accounts, and equities. We will prepare the annual tax return for the trust, administer the trust and invest according to your wishes.

When you pass away, our TrustMart® professionals will continue to administer the trust, pay bills, make disbursements according to the document, and make distributions to bene-

ficiaries you have selected. Probate is generally avoided when a Trust has been created and funded. We will remain objective and professional in areas that would be difficult for a friend or relative to handle, even when our clients become friends. With Farmers and Merchants as your Trustee, family disputes can also be avoided. We will confidentially carry out your wishes, according to the trust document, for as long as it takes. Some trusts remain active for decades, especially if assets are to be passed on to future generations of heirs.

Shirley Rapp and **Jessie Havens** have many years of experience. They will work with you, your attorney or your accountant when necessary, and are ready to answer any questions you may have. Stop to see **Shirley, Jessie, Nichole** or **Cassie** at TrustMart, the full-service trust department of Farmers and Merchants State Bank, Monday through Friday, from 8:30 am to 4:30 pm, or by calling 309-772-2171. Confidentiality, privacy, and your peace of mind are of colossal importance to us.



Friends in Motion

Some of the wedding anniversaries recently celebrated include: **Robert (Bob)** and **Harriet McElvain** (64 years) of Bushnell, **Charles** and **Rosalee Ogle** (62 years) of rural Avon, **Richard** and **Marjorie Williams** (57 years) of rural Avon, **Delbert** and **Edna Clayton** (57 years) of Bushnell, **Jim** and **Anne Haynes** (55 years) of Bushnell, **Ed** and **Betty Wilson** (55 years) of Bushnell, **Elmer** and **Margaret White** (55 years) of rural Avon, **Ivan** and **Norma Wertzler** (54 years) of Bushnell, **Karl** and **Eileen Rauschert** (54 years) of Bushnell, **Lyle** and **Patricia Walters** (54 years) of Bushnell, **Gerald (Gerry)** and **Norma McDonald** (54 years) of Macomb, and **Charles** and **Hazel Friedel** (35 years) of Bushnell. Congratulations to each and every one of you!

Some birthdays celebrated recently include: **Kenny Effland** (97) of Prairie City, **Ghlee Harris** (89) of Lewistown, **Gladys Heflin** **Vivian Ginther** (86) of Bushnell, **Helen Myers** (82) of Ellisville, **Norma Wertzler** (77) of Bushnell, **Donna Ebbert** (76) of Bushnell, **Barb Knott** (75) of Bushnell, and **Arla Powell** (75) formerly of Cuba. Happy birthday to each of you!

F & M sends a special "hello" to our friends at the Everly House in Macomb! A special someone told us that you enjoy our newsletters, and have even sampled some of our recipes!!

Free Screens! For You, Not Your Windows!

The first Friday of every month, from 9 am to 10 am, you can get a free Cholesterol Screening provided by Heartland Health Care, and free Blood Pressure check provided by Western Illinois Home Health Care. Last month on May 1st, McDonough District Hospital also provided a free Blood Sugar Screening and a free Sun Damage Screening (with about 30 people participating in those tests alone), and Macomb Medical provided a free Pulse Oximetry Screening.

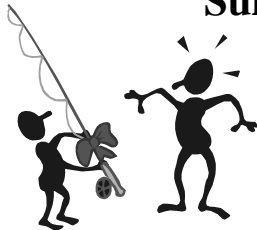
The next dates for free Cholesterol and Blood Pressure Screenings will be held in the Main Lobby of Farmers & Merchants State Bank on July 3 and August 7,

from 9 am to 10 am.

Because of the overwhelming interest, there will likely be another Blood Sugar and Sun Damage Screening later this year.



Father's Day and First Day of Summer Sunday, June 21



www.bushnellbank.com

Let Us *Re-Introduce* . . . Shirley Rapp!



Shirley Rapp started working at Farmers & Merchants State Bank 29 years ago this month. She has served our customers as the bank's receptionist, savings department

bookkeeper, word processor, executive secretary, and currently as assistant trust officer of Trust-Mart®.

Shirley was born to **Lewis** and **Bernice Barr** of Tonica, Illinois, graduated from Tonica High School, Midstate College of Commerce, and Graduate Trust School at Cannon Financial Institute. She and her husband, **Ron**, reside in Bushnell, and are the parents of one daughter, **Trisha** (and **Todd**) **Pardue** of Bowling Green, Kentucky, and have two grandsons, **Dawson** (5½) and **Bodie** (3).

When **Shirley** is not working at the bank, you may find her reading, golfing, watching the Chicago Cub games (and encouraging them to beat the Cardinals when possible!), traveling, or spending time with her family and friends.

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

MINI TACO BOWLS

8-6" flour tortillas 1 lb. ground beef
1 c. salsa 2 c. chopped lettuce
1 c. chopped tomatoes chopped onion
½ c. shredded cheddar cheese
¼ c. Ranch Dressing black olives

Preheat oven to 350°. Microwave tortillas on high for 30 seconds. Press one tortilla into each of

eight 2½" muffin cups. Carefully fold back edges of tortillas, leaving opening in center of each for filling. Bake 10 minutes.

Brown meat and drain. Stir in salsa; bring to boil. Reduce heat and simmer for 10 minutes. Spoon into baked tortilla bowls; top with remaining ingredients.

BAKED CHICKEN WINGS

3 Tbsp. oil 1 tsp. garlic powder
2 tsp. chili powder 1 tsp. onion powder
Salt and pepper to taste

10 chicken wings, separated at joints

Combine oil and dry ingredients in resealable plastic bag; seal and shake to combine. Add chicken wing sections; reseal and shake to coat.

Arrange wings on baking sheet.

Bake in oven at 375° approximately 45 to 55 minutes, or until crisp and cooked through.



CHICKEN & BROCCOLI CASSEROLE

1 Pkg. Stove Top Stuffing Mix for Chicken
1½ lb. boneless skinless chicken breasts
1 pkg. (16 oz.) frozen broccoli
1 can cream of chicken soup
½ lb. Light Velveeta Cheese, cubed

Cut chicken breasts into bite-sized pieces. Set aside. Thaw broccoli, and drain.

Prepare stuffing mix as directed on package. Set aside.

Spread chicken, broccoli, soup and cubed cheese into 9" x 13" baking dish. Top with stuffing. Bake in 400° oven 40-45 minutes, or until chicken is done.

**UPCOMING
COMMUNITY EVENTS**

June 19 - Chamber of Commerce
Golf Outing at Shaw Creek

June 26 - Bushnell Horse Show,
Route 9, west side of Bushnell

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

July 3 - Bushnell Fireworks (rain
date July 5)

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



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

More New Tax Breaks For 2009!

If you purchase a primary residence before December 1, 2009, and are a "first-time" homebuyer, you can probably qualify for a tax credit when you file your 2009 tax return. This credit is equal to 10% of up to \$80,000 of the purchase price. To be eligible, you must not have owned a residence in the previous three years. The credit phases out between \$75,000 and \$94,000 of Adjusted Gross Income (AGI) for single filers, and between \$150,000 and \$170,000 AGI for joint filers.

The new credit for 2009 is very different from the credit the IRS created for homes purchased in 2008. The 2008 credit must be paid back over a 15 year period. The 2009 credit does not! However, if you sell the house bought in 2009 within three years of the purchase date, you will have to repay the credit you receive.

For existing homeowners, the

www.bushnellbank.com

energy-saving home improvements credit has been re-instated. The old 10% tax credit that ended in 2007, has been increased to 30% for 2009 and 2010, up to a maximum of \$1,500 in the two-year period. Items that qualify include skylights, windows, exterior doors, biomass fuel stoves, and many high-efficiency furnaces, water heaters, and central air conditioners. The dollar limits on particular improvements has also been repealed.

The credit for 30% of the cost of installing solar water heating equipment, solar electric equipment, geothermal heat pumps, and small wind turbines is no longer limited to \$2,000 for 2009.

