



June 2011

Identity Theft Defined

Identity theft and identity fraud refer to crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for financial gain and your potential loss. Your social security number, bank account numbers, credit card numbers, and other identifying data can be used by an identity thief for their personal profit in committing an identity theft crime. At Farmers and Merchants, we want to help our customers understand how these thefts occur and help minimize your risk of becoming a victim.

How Identity Thieves Operate

Identity thieves use many ways to gain access to your data. Here are some of the ways identity thieves can get your personal information and steal your identity.

- ✓ They steal wallets and purses which contain personal information like credit and bank cards.

- ✓ They use personal information that they glean from the internet.
- ✓ They steal mail, bank and credit card statements, and pre-approved credit card offers.
- ✓ They complete change of address forms to divert your mail to another location.
- ✓ They dig through your trash to find personal data, such as discarded credit card offers, bank statements, etc.
- ✓ They pose as someone else, like an employer or landlord and obtain your personal information.
- ✓ They buy your personal information on illegal sites that have stolen massive amounts of personal information.
- ✓ They send out e-mails or make telephone calls to try to get you to personally disclose your personal information, such as bank accounts, credit card numbers, and other personal information.

Friends in Motion

Some wedding anniversaries recently celebrated include:

Richard and Evelyn Rock (52 years), **Larry and Peggy Hood** (51 years), **Charles and Hazel Friedel** (37 years), **Jim and Anne Haynes** (57 years), **Ed and Betty Wilson** (57 years), **Ivan and Norma Wertzler** (56 years), **Lyle and Pat Walters** (56 years), **Ron and Shirley Rapp** (44 years), and **Karl and Eileen Rauschert** (56 years), all of Bushnell, **Elmer and Margaret White** (57 years), **Charles and Rosalee Ogle** (64 years), and **Richard and Marjorie Williams** (59 years), all of Rural Avon, and **Gerald and Norma McDonald** (56 years) of rural Macomb. Congratulations to all!

Recent birthday celebrations include: **Arla Powell** (77) of Indiana, **Ghlee Harris** (90) of Lewistown, **Helen M. Myers** (84) of Ellisville, **Vivian Ginther** (88), and **Norma Wertzler** (79), both of Bushnell, Happy birthday to each of you!

UPCOMING COMMUNITY EVENTS

Jun 1 - 30 - Phyllis Martin Art Show at F&M Bank and Drive In.

Jun 3 & Jul 1 - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

Jun 4 & Jul 2 - VFW breakfast, 6:30 am to 10:30 am.

Jul 1 - Bushnell Horse Show

Minimize Your Risk of Identity Theft

- ⊗ Never reveal your personal information on the internet or over the phone unless you are absolutely positive of the source that you are dealing with.
- ⊗ Be aware of your billing cycles, and call your credit card company or other provider if you have not received your bill at the normal time of the month.
- ⊗ Guard your mail, and make sure that you shred or destroy personal information so it is unreadable when it is put in the garbage.
- ⊗ Don't carry your social security card in your wallet, and have a photocopy of the front and back of all the credit cards or other items that you carry in your wallet or purse so that you have emergency phone numbers available if you have to cancel your cards if lost or stolen.
- ⊗ Be sure to shred credit cards before throwing them into the garbage.

Contact your bank and major credit card bureaus to place a credit fraud alert if you believe you have been the victim of identity theft. You may want to order a copy of your credit report annually to make sure that there is nothing unusual about your status.

The best way to not be a victim of identity theft is to be proactive in your efforts to avoid being a victim in the first place.

If we can help at Farmers and Merchants State Bank of Bushnell, just let us know; we'll be glad to help.

The Loan Department Does Italian!

ITALIAN SAUSAGE SOUP

Doug Allaman

- 1 lb. bulk hot Italian sausage or regular sausage
- 1 can (14-1/2 oz.) Italian stewed or diced tomatoes
- 1 can (8 oz.) Hunt's tomato sauce
- 1 or 2 bags of California Blend vegetables or frozen Italian vegetables
- 3/4 cup julienned green, sweet red and/or yellow pepper
- 1/4 cup chopped onion
- 1 cup or small can chicken broth
- 1 tsp. brown sugar
- 1 tsp. minced fresh parsley
- Italian seasoning to taste
- 1/8 tsp. pepper

Directions
(slow-cooker)

I normally double the recipe and cook in a slow cooker for 6-8 hours on low or 4 hours on high. Cook the sausage in a skillet and then add to slow cooker and mix in the remaining ingredients.

Directions (non slow-cooker)

In a large skillet, cook sausage over medium heat until no longer pink.

Meanwhile, in a large saucepan, combine the remaining ingredients. Bring to a boil. Reduce heat; cover and simmer for 10 minutes or until vegetables are tender.

Drain sausage; add to soup and heat through.

Yield: 4 servings.



PENNE ALLA CHECCA

Don Swartzbaugh

- 3/4 lb. of penne pasta
- 1 lb. fresh heirloom tomatoes
- 1 lb. mozzarella
- 6 Tbsp. of extra-virgin olive oil
- 5 basil leaves
- Sea salt

Cut tomatoes into bite-size pieces.

Cut mozzarella into 1 inch cubes. Reserve both in a large bowl. Tear basil and add to tomatoes.



Cook penne pasta in salted, boiling water. When cooked al dente, drain well and toss together with tomatoes, mozzarella and basil. Sprinkle with sea salt and olive oil. Serve with black pepper. (optional) Serves 4.

ITALIAN CHUCK ROAST

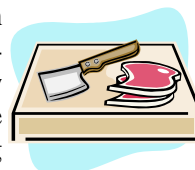
Pat Hensley

- 1 boneless beef chuck roast (4 lbs.)
- 1 pkg. Italian salad dressing mix
- 1 envelope au jus gravy mix
- 1 envelope brown gravy mix
- 1/2 cup water, divided

Cut roast in half. Transfer to a 4 or 5 quart slow cooker. Combine the salad dressing mix, au jus mix, and gravy mix with 1/4 cup water; rub over the roast. Pour the remaining water around the roast.

Cover and cook on low for 8 to 10 hours, or until the meat is tender. Serve with gravy.

Yield: 10 Servings.



Summer Grilling Season - BE SAFE!

It's summertime and grilling season is here. Everyone loves to grill their favorite food on a grill. Nothing beats the wonderful smells and tastes of barbequing outdoors, but remember to do so safely.



Make sure your grill is level and well away from your house to avoid fires.



Try to avoid flare ups that can cause burns.



Watch grilling on windy days, and consider wind in your grill placement.



Keep children and pets away from the grill when it is in use and very hot.



Try to have everything organized and close at hand before you start so you don't have to leave the grill unattended.



Don't try to move the grill once it is hot and in use.

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.

BUSHNELL HORSE SHOW



JULY 1, 2011



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