



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

Member
FDIC

May 2009

PRETEXT SCAM WARNING!

Connie Morrow, VP of Operations at Farmers & Merchants State Bank of Bushnell, Illinois, warns of a company calling itself the "Illinois State Banking Security Facility" which is telephoning individuals, stating that their banking information has been listed on the internet, and they need to compare numbers to ensure accuracy so they can remove the information from the internet. They then ask for the numbers at the bottom of an individual's checks, including routing number, account number, etc. In this particular scam, the caller may even threaten to freeze an individual's accounts.

This kind of activity is known as pretexting. Pretexting is the practice of getting your personal information under false pretenses. Pretexters sell your information to people who may use it to get

credit in your name, to steal your assets, or to investigate or sue you. Pretexting is against the law.

You should never give your account numbers, social security number, or any other personal information to anyone over the telephone unless YOU initiate the call and know to whom you are speaking. Also, don't be frightened into providing information based on threats made by the caller. A legitimate organization will not threaten, bully, or intimidate.

Scam artists are very good at what they do. They can seem very professional and knowledgeable, and use many tactics to get the information they want. To find out more, visit the Federal Trade Commission's Identity Theft site at: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.



**Memorial Day
Monday, May 25th**

(Bank Holiday)

*Remember those who fought
for our freedom.*

All gave some. Some gave all.

Friends in Motion

Some of the wedding anniversaries recently celebrated include: **Jack** and **Klorris Promisson** (61 years) of Bushnell, **Harry** and **Mary McFetridge** (59 years) of Prairie City, **John** and **Louise Shanklin** (58 years) of Bushnell, **V. N. (Newt)** and **Betty Howard** (58 years) of Bushnell, **Merideth** and **Hazel Filbert** (52 years) of Bushnell, and **Delbert (Tommy)** and **Karen Thompson** (45 years) of Bushnell. Congratulations to each and every one of you!

Some birthdays celebrated recently include: **Irene Hutchins** (100) of Bushnell, **Cleda Lynch** (97) of Dandridge, TN, **William Goff** (84) of Bushnell, **Harry McFetridge** (84) of Prairie City, **Madeline (Maddy) Buck** (78) of Marietta, and **Barbara Knott** (75) of Bushnell. Happy birthday to each of you!

The F & M family just grew by one! Yes, **Andrea** (and **Lance**) **Ryan** added a baby girl to their family on Tuesday, March 24th. Little **Addyson Breeann** was welcomed home by her brother, **Kelton**. Congratulations to the entire **Ryan** family.



www.bushnellbank.com



New Veteran's Memorial Located at VFW Park

Bushnell will soon be sporting a new Veteran's Memorial. Individual Veteran's bricks may still be purchased and personalized for \$100, business bricks for \$500, and benches for \$2,000. The dedication of this memorial is scheduled for November 11, 2009.

Over 200 bricks have already been sold and ordered. Due to the overwhelming response, orders are being placed every four or five weeks. Veterans include any man or woman who honorably served his or her country as a member of the Army, Air Force, Navy, Marine Corps, or Coast Guard, in our United States, in a foreign country, or in a foreign war. Order your brick today to select a specific location in the memorial.

Contact **Donna Coates** at City Hall to purchase your brick, and to obtain additional information.

Let Us *Re-Introduce* . . . Deb Powell!



Deb Powell recently celebrated her 20th service anniversary with the F&M Bank, but **Deb** also worked here for six years in the mid-80's! She has served

our customers as a teller, loan secretary, in trust operations, and currently as administrative assistant and secretary to the president of our bank.

Debbie is originally from Good Hope, born to **Bob** and **Sara Hudson** of rural Avon, graduated from Northwestern High School, and from Western Illinois University with a bachelor's degree in elementary education. She and her husband, **Roger**, reside in Bushnell, and are the parents of two sons, **Justin** and **Chase**, both of Macomb.

When **Deb** is not working you may find her reading, golfing, rooting for the Chicago Cubs, spending time with her family, and most recently, finishing off the complete remodeling of her new kitchen/family room area.

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

CHICKEN LIP DIP

- 5 cans (5 oz. size) white chicken
 - 2 pkgs. (8 oz. size) cream cheese
 - 2 c. shredded cheddar cheese
 - 2 c. ranch dressing
 - 2 c. Frank's hot sauce
- Mix all ingredients together in

crock pot. Heat until melted. Serve warm with tortilla chips.

MEAT BALLS

- 3 lb. hamburger
- 1 c. oatmeal
- 1 (12 oz.) can evaporated milk
- 2 eggs
- 1 c. cracker crumbs
- 1 pkg. Lipton onion soup mix

Sauce:

- 1 bottle ketchup
- ½ to ¾ c. brown sugar



Mix hamburger, oatmeal, milk, eggs, cracker crumbs, and soup mix together.

Shape into small meat balls; place in cake pans.


Heat ketchup; add just enough brown sugar to thicken. Pour over meatballs. Bake at 350° for one hour.

CHEESY POTATOES

- 2 lb. bag frozen hash browns
- (shredded or cubed)
- 1 c. sour cream
- ½ onion (optional)
- 2 c. shredded cheddar cheese
- 1 can creamed soup of your choice (celery, mushroom, etc.)
- 1 stick butter or margarine



Spread hash browns in 9"x13" pan. Mix together the soup, onion, cheese, and sour cream. Spread evenly over the top of the hash



Happy
Cinco de Mayo

Tuesday
May 5th

**UPCOMING
COMMUNITY EVENTS**

May 7, 8, & 9 - Bushnell May Play Days Carnival

May 8 & June 12 - Red Cross Pheresis Blood Drive, Bushnell Recreation Center (by appointment only)

June 19 - Chamber of Commerce Golf Outing at Shaw Creek

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



New Tax Break for New Car Purchases!

The Internal Revenue Service recently announced that taxpayers who buy a new passenger vehicle this year (2009) may be entitled to deduct state, local, and excise taxes paid on the purchase on their 2009 tax return next year!

This new deduction is limited to the state, local and excise taxes paid on up to \$49,500 of the purchase price of qualified new cars, light trucks, motor homes, and motorcycles, and must be purchased after February 16, 2009, and before January 1, 2010. The amount of



the deduction is phased out for taxpayers with adjusted gross incomes over \$125,000 for indi-

viduals filers, and over \$250,000 for joint filers.

This deduction enables taxpayers to buy a new vehicle now, and get cash back later when they file their 2009 tax return. This special deduction is available regardless of whether a taxpayer itemizes deductions on their return, or takes advantage of the standard deduction.

When you have selected that new vehicle, stop by the loan department at Farmers & Merchants State Bank. **Patricia, Doug,** or **Andrea** will discuss loan options available to you, and provide you with your pre-approved loan amount. Your new wheels will get you to your job safely, and may provide you with a tax deduction at the same time!