



FARMERS & MERCHANTS
STATE BANK OF BUSHNELL®

Member
FDIC

May 2010

MORROW NAMED SALESMAN OF THE YEAR

Terry Morrow, a director of Farmers and Merchants State Bank of Bushnell, was recently awarded "Salesman of the Year" for Owens & Miner, a Fortune 500 company. Owens & Miner provides medical supplies to hospitals and surgery centers, and also helps with supply chain management for the medical industry. Owens & Miner also partners with suppliers to provide top quality products to their healthcare customers.

Owens & Miner purchased The Burrows Company, a medical supply company about two years ago. Terry worked for Burrows for 20 plus years, and was retained by Owens &

Minor. Terry works in the St. Louis metropolitan area, and works with some of the largest health-care industries in the Midwest.

Terry has been a director at Farmers and Merchants State Bank for 26 years, and is the board's longest serving director.

Congratulations to Terry on his well-earned Salesman of the Year honor, and thanks to Terry for his service on the board of Farmers and Merchants State Bank.



ROTH OR TRADITIONAL - YOU DECIDE

Beginning in 2010, anyone can convert their regular individual retirement account (IRA) to a Roth, without considering income level. In the past, taxpayers with an adjusted gross income of over \$100,000 were not eligible.

Roth IRAs have some advantages over regular IRAs. In a Roth IRA, contributions are not deductible, but all distributions are tax free, including earnings on the account. Further, there is no required minimum distribution once you reach the age of 70½, unlike

a regular IRA. You can continue to make contributions after age 70½ as long as you have earned income in your Roth. Also, distributions to beneficiaries are tax free; however, required minimum distributions are required for non-spouse beneficiaries. Your annual contribution to a Roth IRA is subject to the same limitations as traditional IRAs. Check with TrustMart®, and discuss with Shirley or Jessie the benefits of regular IRAs, and Roth IRAs.

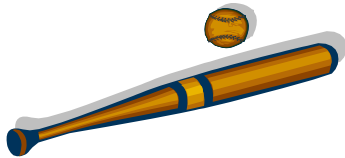
Friends in Motion

Some of the wedding anniversaries celebrated this month include: **John and Louise Shanklin** (59 years), **Jack and Klorris Promisson** (62 years), **Delbert (Tommy) and Karen Thompson** (46 years), and **Merideth and Hazel Filbert** (53 years), all of Bushnell, and **Harry and Mary McFetridge** (60 years), of Avon. Congratulations to all!

Birthdays celebrated this month include: **Dave Cortelyou** (56), **William Goff** (85), and **Barbara Knott** (76), all of Bushnell, **Harry McFetridge** (85) of Prairie City, and **Doris Cheek** (89) of Macomb. Happy Birthday to each of you!

**COME JOIN THE FUN!
CUBS VS. CARDINALS
IN ST. LOUIS
AUGUST 14TH**

**TICKETS ON SALE
NOW!
SEE CAROLYN
FOR DETAILS.**



.com

I am not on "Facebook"
nor am I on "Twitter."
On occasion I will take a look
at new sites with their glitter.

Financial news from "Bloomberg"
and weather from "Intellicast,"
I see my house on "Google Earth,"
even when it's overcast.

Taking a trip it's "Mapquest,"
with a Garmin to help me along,
And finding a good restaurant,
"Trip Advisor" is never wrong.

Encyclopedias are out the window,
now "Wikipedia" is the test,
and Miriam Webster is on-line,
to pronounce a word the best.

With a point and click I can read
every newspaper in the world,
from London Times to LaRevue,
without a newspaper unfurled.

Yahoo! I'm feeling giddy,
about these computer aids,
I have a Microsoft feeling,
my brain can rest in the shade.

M. Steelman ©2010



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SPRINGTIME RECIPES

What better way to kick off Spring, than to share some of our employee recipes with you.

CRUNCHY COLESLAW MIX

by Lou Reno

2 pkgs. Chicken flavored Ramen Noodles
1 small onion, chopped
1/4 cup sunflower seeds
2 tbsp. cider vinegar
1 bag shredded coleslaw mix
6 tbsp. sugar
1 cup vegetable oil

Crush noodles in package. Save seasoning packets. Mix noodles, slaw, onions and sunflower seeds in a large bowl. In separate bowl, mix sugar, vinegar, oil and both seasoning packets. Pour over slaw mixture and chill at least 1 hour or overnight.

LEMON FLUFF

by Debbie Pestle

1 large box lemon Jello
1 large box lemon pudding
1 container of Cool Whip

Set Jello per package instructions. After set, stir Jello to "break" into pieces. Sprinkle pudding mix over top, stir carefully. Add Cool Whip, and stir.

LEMONADE WITH BERRY ICE CUBES

by Carie Jones

1 - 11.5 oz. can frozen concentrate strawberry, or any berry mix juice
24 raspberries or 8 strawberries, sliced (optional)
2 quarts water
1 1/3 cups sugar (or more, to taste)
1 1/3 cups fresh lemon juice
8 lemon slices
8 mint sprigs

Pour the juice concentrate and 1 can of water into a pitcher. Mix and pour into two ice cube trays, adding raspberries or sliced strawberries if you wish. Freeze. Combine the 2 quarts of water and sugar in a medium saucepan. Bring to a boil and stir to combine. Reduce to a simmer and cook until the sugar is dissolved, about 1 to 2 minutes. Remove from heat. Strain the lemon juice through a sieve into the sugar syrup. Chill. Slit lemon slices and place one slice on each of 8 glasses. Fill each glass with 3 berry ice cubes and lemonade. Garnish with a mint sprig. Makes 8 glasses.



**Memorial Day
Monday,
May 31, 2010**

**UPCOMING
COMMUNITY EVENTS**

May 7 & June 4 - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

April 9 & May 14 - Red Cross Aphaeresis blood drive, Bushnell Recreation Center. Call 309-370-2508 for an appointment.

May 1 & June 5 - VFW breakfast, 6:30 am to 10:30 am.

May 6 - 8 - May Play Days

June 26 & 27 - Flea Market, East Side Park.

Aug 14 - Cubs vs. Cardinals

**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.**

CREDIT CARD CHANGES

In January of 2010, the Federal Reserve Board released final rules implementing changes to the CREDIT CARD ACCOUNTABILITY RESPONSIBILITY AND DISCLOSURE ACT. The act requires credit card companies have reasonable procedures to ensure that statements are mailed or delivered at least 21 days prior to the payment due date, and the date on which any grace period expires. Also, a written notice of significant account term changes must be provided at least 45 days prior to the effective date of the change. When an interest rate is in-

creased because of delinquency or default, or as a penalty, such as making a late payment, the notice must be provided at least 45 days prior to the effective date of the increase. There are also changes to the way creditors treat payments received if the payment due dates fall on Sunday or Federal holidays.

Also, the act prohibits credit card companies from offering a college student a "gift" to induce them to apply for a credit card if the offer is made on or near a college or university or at an event sponsored by a college or university.


Mother's Day

MONDAY, MAY 9, 2010