



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

**Member
FDIC**

September 2011

U.S. Savings Bonds Going Paperless

The Department of the Treasury announced that it will end over-the-counter sales of paper savings bonds at the end of 2011. That means you will not be able to buy paper savings bonds from the bank or anyplace else over-the-counter.

Electronic savings bonds can still be purchased electronically.



The sale of paper EE and I savings bonds will cease altogether at the end of this year. The only paper savings bond available will be the Series I savings bond purchased with tax refunds.

Farmers and Merchants State Bank will continue to redeem your paper savings bonds.


Valid US Treasury bonds in paper form will still earn interest and can be redeemed as usual. Paper savings bonds can be converted to electronic savings bonds using a treasury program called “smart exchange,” and there is no charge to convert paper bonds. They won’t lose any interest and will retain their original interest dates and interest rates.

For people who like to buy savings bonds as gifts, you can open a treasury direct account where electronic bonds are held in a gift box until the bonds are electronically delivered.

“Treasury Direct” is a web-based system that allows you to establish an account to purchase, hold and manage your treasury securities online. You can work with your treasury account 24/7 at www.treasurydirect.gov.


If you have any questions regarding the savings bonds programs, please contact any of our operations professionals at Farmers and Merchants State Bank.

**Ask about the
DownPayment Plus®
Program!**




Grants up to
\$10,000 now
available toward
the purchase of
your home!

There's never been a better time to buy the
home of your dreams!



Farmers & Merchants
STATE BANK®



404 East Main Street • Bushnell, Illinois • 309-772-2171 • www.bushnellbank.com

Friends in Motion

Some wedding anniversaries recently celebrated include:

Luther and Nina Klinedinst (64 years), **Tom and Ruth Pratt** (57 years), **Bob and Sara Hudson** (63 years), **Murrel and Kathy Hollis** (48 years), **Eldon and Bonnie Cadwalader** (61 years),



all of Bushnell, **Robert and Maxine Perdue** (58 years), and **Delbert and Ruth Curtis** (55 years), both of Avon, **Dwight and Kay Morrow** (50 years) of rural Good Hope, Congratulations to all!

Recent birthday celebrations include: **Mildred Inman** (94) of Bushnell, **Helen Bradford** (92), and **John Beal** (92) of Adair, **J. Doyle Lutz** (92), of Good Hope. Happy Birthday to each of you!



Did You Know?

The Illinois Uniform Disposition of Unclaimed Property Act requires that all intangible personal property and any earnings thereon, held by banking or financial organizations or insurance companies other than life insurance companies, which have remained unclaimed for a period of five years be presumed abandoned. Unclaimed wages, salary and payroll held by a bank is presumed abandoned after one year. Such property must be reported and remitted to the Illinois State Treasurer's Office. This is known as escheatment. When this occurs, the state may use the funds in anyway the government sees fit until the assets are claimed.

Escheated funds are a valuable source of revenue for a state because owners often fail to claim a large percentage of these funds. Simply said, unclaimed accounts are like interest free loans that may never come due.

Besides abandoned bank accounts and insurance money to unknown beneficiaries, other items could be subject to escheat under various other statutes. These include deposits left with utility companies, stock dividends whose owners cannot be found, unpaid wages, unclaimed legacies from the estate of a deceased relative, and unclaimed money retained by employers or public officials.

Please review accounts which are left unused, as it's easy to forget they exist. Take action now to keep these accounts in an active status or to close any that you deem unnecessary.

UPCOMING COMMUNITY EVENTS

Sept 2 & Oct 7 - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

Sept 3 & Oct 8 - VFW breakfast, 6:30 am to 10:30 am.

Sept 5 - Labor Day

Sept 9 & 10 - 25th Annual Macomb Balloon Rally

Sept 13 & 14 - Bushnell City Wide Fall Clean Up

Crowd Pleasing Favorites!

CHEESY ONION ROLL-UPS

Jennifer Hood

1 cup (8 oz.) sour cream
1 pkg. (8 oz.) cream cheese, softened
1/2 cup finely shredded cheddar cheese
3/4 cup sliced green onions
1 Tbsp. lime juice
1 Tbsp. minced, seeded jalapeno pepper
1 package (10 oz.) flour tortillas (6 in.)
warmed
picante sauce

In a large bowl, combine first 6 ingredients. Spread over each tortilla and roll up tightly. Wrap and refrigerate for at least an hour.

Slice into 1-in. pieces. Serve with picante sauce.



EGG NOODLE LASAGNA

Pat Hensley

6-1/2 cups uncooked, wide egg noodles
3 Tbsp. butter
1-1/2 pounds ground beef
2-1/4 cups spaghetti sauce
6 oz. Velveeta, cubed
3 cups (12 oz.) mozzarella cheese

Cook the noodles according to package directions; drain. Add butter; toss to coat.

In a large skillet, cook beef over medium heat until no longer pink; drain. Spread a fourth of the spaghetti sauce into an ungreased 5-qt. slow cooker. Layer with a third of the noodles, a third of the beef, a third of the remaining sauce and a third of the cheeses. Repeat layers twice.



Cover; cook on low for 4 hours or until cheese is melted and lasagna is heated through.

LAYERED MEDITERRANEAN TORTELLINI SALAD

Don Swartzbaugh

9 oz. spinach cheese tortellini
9 oz. whole wheat three-cheese tortellini
6 Tbsp. bottled light Greek or Italian dressing, divided
2 cups whole cherry or pear tomatoes, cut in half.
1 cup crumbled feta cheese
1/2 medium red onion, thinly sliced
1/2 cup shredded fresh basil
1-1/2 cups sliced cucumber
1 can (13.75 oz.) artichoke hearts, drained, rinsed and quartered.
1 can (6 oz.) pitted whole ripe olives, drained
ground black pepper
1/2 cup freshly shredded
Parmesan cheese

Prepare pasta according to package directions; rinse in cold water and drain well. Place spinach tortellini in one bowl and the whole wheat tortellini in another bowl. Add 2 Tbsp. salad dressing to each bowl; toss gently to coat.

Put tomatoes in large glass serving bowl; drizzle with 1 Tbsp. salad dressing. Top with all spinach tortellini, feta cheese, red onion and basil; drizzle with remaining 1 Tbsp salad dressing.

Top with all of the whole wheat tortellini, cucumbers, artichokes and olives. Cover; refrigerated for at least 1 hour before serving. Season with pepper; sprinkle with Parmesan cheese before serving. Makes 12 servings.



Senator Sullivan Visits F&M

State Senator John Sullivan visited Farmers and Merchants State Bank and held a town meeting in the bank's lobby. Area residents were able to meet with Senator Sullivan, ask questions, provide comments, and also meet with Senator Sullivan's staff.

Senator Sullivan commented on recent bipartisan efforts to improve Illinois' budget, discussed the recently enacted capital plan, transportation issues, and many other issues that affect Illinois citizens.

Farmers and Merchants and area residents appreciate Senator Sullivan's outreach to discuss Illinois' pending issues and individual constituent issues.

Thanks to Senator Sullivan and his staff for spending some time in Bushnell.



Senator Sullivan and Doug Allaman discuss agricultural issues.

Down Payment Grants Now Available!

Farmers and Merchants State Bank of Bushnell is pleased to announce that it is now part of the DownPayment Plus® program, which is a down payment and closing cost assistance program for low and moderate income home buyers.



The program is funded through a set-aside program of the affordable housing program of the Federal Home Loan Bank of Chicago.

For 2011, grants of up to \$10,000 for the purchase of a primary residence for low and moderate income borrowers are available. For each month that you remain in the property as your primary residence, the grant is reduced pro rata, and after five years is forgiven. The mortgage must be a first mortgage upon a primary residence, and there are other specific requirements of the program.

Please contact Doug Allaman at the bank to see if you qualify for this new program.