

Member FDIC

January 2017

Water, Water, Everywhere . . .

By Michael G. Steelman

In Illinois, we all live in the middle of an enormous prairie, or an "ocean of grass" as described by Illinois Poet Laureate Edward Hirsch.*

I am sure all of you have seen an ocean, whether it was an eastern seaboard city looking at the Atlantic, a view of the Pacific ocean from the coast of California, or your feet in the sand on a Caribbean island.

But what do we really know about our planet's oceans?

The world has five oceans, the largest being the Pacific ocean, followed by the Atlantic ocean, the Indian ocean, Southern ocean, and the Arctic ocean. Oceans cover 70% of the earth's surface, and hold 97% of



of the world beneath the

the

earth's

water,

but more than 90%

ocean's surface remains unexplored.

We all know the story of Christopher Columbus and his three ships - the Nina, the Pinta, and the Santa Maria. Columbus thought that he could reach Asia by sailing directly West, instead of the then traditional



route around the Cape of Good Hope in Africa, or the arduous land routes to Asia. King Ferdinand and Queen Isabella financed Columbus's exploration (as a banker, I appreciate the financing) and their contract with Columbus promised that he could keep 10% of whatever riches he found. So, as we all know, in 1492 Columbus sailed the ocean blue, and ended up on one of the islands of the Bahamas.

Most likely the Vikings, possibly led by Leif Eriksson, set foot in North America 500 years before Christopher Columbus. (Now they are an NFL football team).

The first person to cross the Pacific Ocean? We were taught in school that Ferdinand Magellan left Spain in 1519 with a fleet of 5 ships also looking for a sea route to the "Spice Islands." After a long and disastrous voyage, only one ship returned home three years later, and

Friends in Motion

Some anniversaries being celebrated include: **Keith** and



Doris Ferris (61 years), Harold and Beverly

Camp (66 years), both of

Bushnell. Happy anniversary to all!

Birthday celebrations include: **Susie Bucher** (80) of Macomb, **Sharon Butler** (74) of Greenbush, **Charlene Heady** (79) of Peoria, **Dwight Morrow** (74) of Good Hope, **Sharon Wal**-



ter (75) of Prairie City, **Robert** (**Bob**) **Hudson** (90) of Bushnell, and **Linda Spangler** of Bushnell. Happy birthday to all!

UPCOMING COMMUNITY EVENTS

Jan 7 & Feb 4 - VFW breakfast, 7 to 10 am

Mar. 3 - Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank Lobby, 9 to 10 am

New Visa Purchase Alerts

Our Visa cardholders can now keep tabs on accounts anytime, any-

where. Near realtime F&M Card Alerts, powered



by Visa®, help reduce fraud and monitor spending. The service is available for free to Farmers & Merchants State Bank Visa® cardholders. Find out more and sign up!

New IRS Deadline

In case you missed it, the IRS is requiring a new 1099-MISC filing deadline for payers of nonemployee compensation. According to the 2016 Instructions for Form 1099-MISC, "Public Law 114-113, Division Q, Section 201, requires Form 1099-MISC to be filed on or before January 31, 2017, when you are reporting nonemployee compensation payments in box 7. Otherwise, file by February 28, 2017, if you file on paper, or by March 31, 2017, if you file electronically. The due dates for furnishing payee statements remain the same." We can prepare these forms for you. Please call Rachel, Davann, or Carie in Trust-Mart® for details!

Got a Sweet Tooth?

CARAMEL APPLE TRIFLE Krystal James

1 pkg. yellow cake mix

6 cups cold milk

3 pkgs. (3/4 oz. each) instant vanilla pudding mix

1 tsp. apple pie spice

1 jar (12-1/4 oz.) caramel ice cream topping

1-1/2 cups chopped pecans, toasted 2 cans (21 oz. each) apple pie filling 2 cartons (16 oz. each) Cool Whip, thawed.

Prepare and bake cake according to package directions, using two



greased 9-in. round baking pans. Cool for 10 minutes before removing to wire racks to cool completely. In a large bowl, whisk milk, pudding mixes and apple pie spice for 2 minutes. Let stand for 2 minutes or

until soft-set.

Cut one cake layer if necessary to fit evenly in an 8-qt. punch bowl. Poke holes in cake with a long wooden skewer; gradually pour a third of the caramel topping over cake. Sprinkle with 1/2 cup pecans and spread with half of the pudding mixture.

Spoon one can of pie filling over pudding; spread with one carton of whipped topping. Top with remaining cake and repeat layers. Drizzle with remaining caramel topping and sprinkle with remaining pecans. Refrigerate until serving.

CARAMEL CRUNCH BARS Rachel Hyde

4-1/2 Honey Maid Honey Grahams 1 pkg. (11 oz.) Kraft Caramel Bits

2 Tbsp. milk

1/2 cup peanuts

1/2 cup miniature marshmallows

1/2 cup coarsely crushed pretzels

4 squares Baker's semi-sweet chocolate, melted

Line an 8-in. square pan with foil, with ends of foil extending over sides of pan. Grease foil generously with shortening. Place grams on bottom of pan, cutting to fit if necessary.

Microwave caramel bits and milk in microwaveable bowl on high 2 minutes, or until caramel bits are completely melted and mixture is well blended, stirring every 30 seconds. Pour over grahams; top with peanuts,

marshmallows and crushed pretzels. Drizzle with chocolate. Refrig-



erate at least 1 hour. Use foil handles to remove from pan before cutting into bars to serve.

STRAWBERRY DESSERT Davann Cadwalader

1 large pkg. vanilla pudding 32 oz. container vanilla yogurt 8 oz. Cool Whip

1 pkg. frozen strawberries

Mix together pudding mix and yogurt. Fold in Cool Whip. Fold in strawberries. Done!

only 18 of the fleet's original crew of 270 survived. Magellan was killed in battle on the voyage.

However, there are arguments that the Chinese actually sailed the Pacific and discovered America in 1421. In a book "1421: The Year China Discovered America" Author Gavin Menzies argued that a Chinese Admiral led an expedition with a massive number of ships and men, and explored South and North America. Although yet unverified, there are many tantalizing archeological clues and records that bring that assertion to the fore. Personally, I think it is likely that some far eastern fisherman got caught in a storm, survived a brutal trip across the Pacific and surfed into California before any of these other guys.

And not to diminish the bravery and daring quests of Columbus, et al., we should know that Native American ancestors crossed the Bering Sea more than 10,000 years ago, with estimates of millions living in North America before the explorations of Columbus and others. So if humans first originated in Africa, migrated to Europe and the Far East, and crossed to America, then Columbus's great, great, great, etc. grandfather was already here!

Even though we haven't begun to explore what's beneath our world's oceans, now scientists are claiming that there are vast oceans, hundreds of miles beneath the earth's crust. Trapped in spongelike rock, the rocks melt and water "dehydrates" creating a reservoir of water. So there may be more than 5 oceans; there may be huge oceans beneath the surface that we have yet to name or even understand.

Have you ever stood on a beach by an ocean at night, listened to the waves, and felt the power of the



sea? Didn't it feel like there is so much that we don't know about that vast ocean . . . and life? Well, we don't, and we have a long voyage ahead.

* "Ocean of Grass by Edward Hirsch-1998.



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