



## Don't Let Your Money Slip Away

Many people are unaware that all states require financial institutions to report personal or intangible property that has been abandoned or unclaimed after a period of time specified by state law. Banks must report the account to the state where the account is held, and the state then claims ownership of the account through a process called "escheatment".

Escheatment is the process of reporting and remitting unclaimed or abandoned intangible property to a state authority. Intangible property includes checking and saving accounts, certificates of deposit, money orders, uncashed checks, dividends, stocks, bonds, contents of safe deposit boxes, and more. Generally, if the property in question has not had any activity within a certain period of time, e.g., five years for most property in Illinois, and the holder is unable to locate the property owner, the property is considered abandoned and must be remitted to the Unclaimed Property Division of the Illinois State Treasurer's Office. Illinois will hold these assets indefinitely until they are

claimed by the owner or legal heir.

The State Treasurer is currently holding 2.5 billion dollars in unclaimed property for Illinoisans. Property can be returned at no cost with proper identification. To find out if the State of Illinois is holding any of your unclaimed property, visit [www.icash.illinoistreasurer.gov](http://www.icash.illinoistreasurer.gov).



To prevent your accounts from being reported as unclaimed or abandoned, keep your accounts active, keep your contact information up to date, and follow these simple practices:

- Keep accurate and regularly updated financial records and store them in a safe location.
- Notify a family member or trusted advisor of the location of your records.
- List all bank accounts, stock certificates, insurance policies, utility and other deposits, and your safe deposit box number, and keep them with your other financial records.

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## Money

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- Cash all checks, money orders, and similar financial instruments.
- Store all gift cards, certificates, checks, etc. in the same location.
- Do not let savings and other accounts remain idle; instead, perform at least some transaction at least every two to three years.
- Answer your mail from the institutions (such as banks, insurance companies, investment companies, etc.) that hold your money.
- If you move, notify every institution you do business with of your new address.
- If you move or travel frequently, consider using a single mailing location, such as a post office box, to prevent correspondence from being lost in the mail.
- Prepare, file, and regularly update a will listing the disposition of your assets after death. Review and repeat all of the above on a regular basis.

Though the unclaimed property recovery process is purported to be relatively simple, keeping track of your property at all times is a much better alternative. This will assure that your assets continue to work for you instead of the sitting idle in an unclaimed property account owned by the government.

## Clean Up Your Devices

Smartphones, tablets, laptops, and computers make our lives so much easier and here's your chance to ensure that doesn't change! Delete unused apps and clear out any downloads you aren't using any more. Make sure your device requires a password, PIN, or fingerprint to long-in. Check for old files that can be archived or deleted. (Don't forget to empty the recycling/trash bin.) Make sure your device's security software is working properly (you do have antivirus installed, right?) and all software is patched and set to auto-update.

Source: MS-ISAC (Multi-State Information & Analysis Center)

## Bushnell City-wide Fall Cleanup September 14th and September 15th.



## Friends in Motion

Anniversaries being celebrated include:



**Swede** and **Sally Borg** (55 years) of London Mills, **Bernie** and **Kay**

**McCance** (53 years) of Smithfield, **Charles** and **Wilma Hess** (64 years) of Marietta, **Thurman** and **Beverly Kepple** (54 years) of Macomb, and **Goose** and **Sue Buchen** (57 years) of Bushnell, Happy anniversary to all!

Birthday celebrations include:

**Debbie Downs**, **Patricia Lafary**, **Jim Bartlett** (93), **Mary Lou Bartlett** (88), **Bob Cortelyou** (91), **Shirley Cortelyou** (87), and **Glen Weiss Sr.** (88), all of Bushnell, **Kay Morrow** (76) of Good Hope, **Ethel Loy** of Roseville,

**Jerry Walter** (78) of Prairie City, **Elmer White** (85) of Avon,



**Leland Worthington** of Marietta, and **Madeline Link** (74) of Prairie City. Happy birthday to all!

## UPCOMING COMMUNITY EVENTS

**Jul 1 & Aug 5** - VFW breakfast, 7 to 10 am

**Sept. 1**- Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank Lobby, 9 to 10 am.



Bushnell Fall Festival  
Wednesday, August  
23rd - Saturday,  
August 26



# Dessert Bars

## PUMPKIN CHOCOLATE CHIP OAT BARS

Haley Sargeant

3 cups oats  
2 tsp. baking powder  
1/2 tsp. baking soda  
1/4 tsp. salt  
1-1/4 tsp. cinnamon  
1/8 tsp. nutmeg  
Pinch of ground cloves  
1 cup canned pumpkin (not pie mix)  
2 tsp. pure vanilla extract  
1/2 cup unsweetened applesauce  
1/2 cup dark brown sugar  
1 Tbsp. olive or coconut oil  
1/3 cup chocolate chips, plus 2 Tbsp.  
for sprinkling on top

Preheat oven to 350 degrees.

Spray a 9 in. baking pan with non-stick cooking spray. Make oat flour: Place oatmeal into blender or food processor and blend for 1-2 minutes until oatmeal resembles flour. You may need to stop blender and stir a couple of times to ensure all oats have been blended. Measure out just 2-1/2 cups oat flour and place in a medium bowl. Whisk in baking powder, soda, and spices; set aside. In a separate bowl, whisk together pumpkin, brown sugar, vanilla extract, oil, and applesauce for 1-2 minutes until smooth and creamy. Slowly add in oat flour mixture and mix until combined. Gently fold in 1/3 cup of chocolate chips. Pour batter into prepared pan and sprinkle remaining 2 Tbsp. of chocolate chips on top. Bake for 15-25 minutes or until knife inserted into center comes out clean. Timing will depend on the pan size, but check at 15 minutes. Cool 10 minutes.

## MONSTER CEREAL BARS

Davann Cadwalader

1 stick butter  
1 (10 oz.) bag marshmallows  
1/3 cup peanut butter  
5 cups rice Chex cereal  
1 cup broken pretzel sticks  
1 cup M&M's



Melt butter and marshmallows in a saucepan over medium-low heat. Add peanut butter and stir until incorporated.

Remove from heat. Add cereal, pretzels and M&M's. Place in a slightly greased 9x13 inch pan. Cut into squares once cooled.

## CREAM CHEESE BARS

Rachel Hyde

2 cans butter crescent rolls  
2 (8-oz) pkgs. cream cheese,  
softened  
1 cup sugar  
1 tsp. vanilla  
1/4 cup butter, melted  
cinnamon & sugar

Unroll and spread 1 can crescent rolls on bottom of ungreased 9x13 inch pan. Combine softened cream cheese, sugar, and vanilla. Spread mixture over crescent rolls. Unroll and spread remaining crescent rolls over mixture. Brush melted butter over the top and sprinkle with cinnamon and sugar. Bake at 350 degrees for 20-30 minutes.

