



Penny for your Thoughts ...

When I was a kid, I could walk to one of many neighborhood grocery stores and buy candy with a penny. It was a big deal many years ago to walk along a sidewalk or street and find a penny. I loved the shiny copper look of a penny when I would rub it on the carpet to get it really shiny. I remember my parents and elders saying things like “Watch the pennies and the dollars will take care of themselves,” an old Benjamin Franklin quote, and Ben also said “A penny saved is a penny earned.”

Today, I have mixed feelings about the penny. When I am standing in line at a store or gas station, and the clerk tells the person in line in front of me that their cost is \$6.27, I often for what seems like an interminable amount of time, wait while someone digs through their pocket or coin purse for the exact change. Businesses have to make sure they have plenty of change on hand, which requires banks to keep lots of coins, including thousands of pennies.

Armored cars have to lug these loads of pennies around, so it is not an efficient process.

It is true that it costs the U.S. mint more than a penny to make a penny. I’ve seen estimates of anywhere from 1.4 cents to 1.8 cents to make a one cent penny. Pennies are made of zinc, which is mined overseas that we have to buy, and zinc mining is not a great thing for the environment. Pure copper pennies were gone a long time ago, because copper was too expensive. So, the government spends millions of extra dollars to make pennies that are worth less than what they cost to make.

I have done it, and I am sure many of you too, and that is keep all of my coins at home and save them for the future. That is a good way to teach kids to save, but I am sure there are billions of dollars’ worth of pennies in households



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all over the U.S., which means the U.S. Mint must continue to produce pennies at a significant loss.



There are those in favor of keeping pennies because they believe that business would round up the cost of goods, and it would end up costing them more money. Many businesses advertising prices at "\$1.99," and people tend to focus on the first part of the number and not the next part, that is the 99 cents, which is another dollar for all practical purposes.

And there are many supporters of the penny in Illinois because it's the only coin with the image of Abraham Lincoln, who of course was an Illinois President. Lincoln is on the \$5 bill, which only costs about \$.10 to print, a very honorable way to honor President Lincoln.

So, "a penny for your thoughts," what do you think? Should we keep the penny, or should it be relegated to history? Let me know what you think.

M. Steelman 2019©

Friends in Motion

Anniversaries being celebrated include: **Ron** and **Shirley Rapp** (52 years), **Elmer** and **Margaret White** (65 years), and **Edward** and **Betty Wilson** (65 years), all of Bushnell. Happy Anniversary to all!

Birthday celebrations include: **K. Delbert Curtis** (87) of Avon, **Bernie McCance** (81) of Smithfield, **Dorothy Melvin** (92) of Macomb, **Keith Ferris** (85), **Paul Gossett**, **Kenny Knott** (61), **Eileen Rauschert**, **Judy Walters**, and **Nadyne (Tiny) Walters**, all of Bushnell. Happy Birthday to all!

DID YOU KNOW?

Did you know you can activate your new debit card or change your card PIN 7 days a week, 24 hours a day, by calling (877) 965-3344?

UPCOMING COMMUNITY EVENTS

Jun. 1 & Jul. 6 - VFW breakfast, 7 to 10 am.

Sep. 6 - Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank, 9 to 10 am.

Making Mortgages A Breeze

At Farmers and Merchants, we are always looking for ways to improve our services for our customers. Recently, we made some exciting changes to our home loan process to make it easier and faster to get a home loan.

Last month we launched our online mortgage loan application. Borrowers can now apply online from the comforts of their own home or where ever they may be and at any time of the day. The online loan application can be found on our loan page at www.bushnellbank.com and the application is mobile phone friendly.

We also launched F&M E-Sign, which gives borrowers the ability to receive and sign their mortgage loan disclosures electronically. Borrowers will also be able to provide requested documentation needed for their loan electronically through a secure method. No more needing to mail disclosures and documents back and forth that adds days to the time it takes to get to closing.

Lastly, we are very excited to announce that we have partnered with Quicken Loans Mortgage Services, which will allow us to offer even more mortgage loan

products to our area. We now have several first-time home buyer programs that require little or no down payment as well as VA, FHA and Rural Development loans. By partnering with Quicken, we will become more efficient that will allow us to close home loans much quicker.

This is not new to the bank but a reminder that we continue to offer Downpayment Plus® grants up to \$6,000 for down payment and closing cost assistance for income-eligible homebuyers on eligible home loan products.

We are trying to "Make Mortgages A Breeze..." for our home loan borrowers. For more information on any of our home loan products and services, contact Doug, Don, Lindsey or Krystal in our loan department.



If you love food ... Check these out!

MADE RIGHTS **Dan Cortelyou**

1 lb. ground beef
1 medium onion, chopped
Cook and drain.
Add:
12 oz. can Coke
1 Tbsp. mustard
1/2 tsp. salt
1 tsp. pepper
Cook until all liquids are gone.

CRESCENT PIZZA **POCKETS** **Rachel Hyde**

1 can (8 oz.) refrigerated crescent dinner rolls
1/4 cup pizza sauce
3/4 cup shredded mozzarella cheese
1/2 cup sliced pepperoni (24 slices)
1 tsp. grated Parmesan cheese
Heat oven to 375 degrees.
Unroll dough on cookie sheet and separate into 4 rectangles; press each into 6x4 inch rectangle, firmly pressing perforations to seal. Spread 1 tbsp pizza sauce on half of each rectangle to within 1 inch of edge. Sprinkle each with 3 Tbsp. cheese; top with 6 slices pepperoni. Fold dough diagonally over filling; firmly press edges with fork to seal. Sprinkle each triangle with

1/4 tsp. grated cheese. With fork, prick top of each to allow steam to escape. Bake 13 to 15 minutes or until deep golden brown. Serve warm.

CROCK POT **CHEESEBURGER SOUP** **Doug Allaman**

1 lb. ground beef
3/4 cup diced carrots
3/4 cup diced celery
1-1/2 Tbsp. minced onion
Salt and Pepper to taste
4 Tbsp. butter
3 cups chicken broth
4-5 potatoes, peeled and diced
1/4 cup flour
16 ounces Velveeta Cheese, cubed
1-1/2 cups milk
1/4 cup sour cream
Brown ground beef and drain. Sauté carrots, celery, minced onion and seasonings in 1 Tbsp. butter. Combine the chicken broth, ground beef, vegetables and potatoes in the crock pot. Cook on low for about 6 hours. Mash the potatoes to your desired consistency. Melt the remaining 3 Tbsp. of butter and add flour to it. Stir for 3-5 minutes and then add to the crock pot. Add in the cheese and milk. Cook for another 30 minutes. Before serving, stir in sour cream.