



FARMERS & MERCHANTS  
STATE BANK OF BUSHNELL®

Member  
FDIC

November 2009

## State of Illinois Emergency Contact Database!

As of August 2009, if you hold an Illinois instructional permit, driver's license, or identification card, you can enter emergency contact information into the State of Illinois database. You select someone as your emergency contact person, link that information to your record, and complete the personal contact information.

In the event of a motor vehicle crash or other emergency situation, if you are unable to communicate directly, law enforcement personnel can access this database to help reach your designated emergency contacts.

You can add, modify or even

delete your information any time by visiting: [www.cyberdriveillinois.com/departments/drivers/ecd/home.html](http://www.cyberdriveillinois.com/departments/drivers/ecd/home.html)

The website is secure, and if you modify or delete your contact information, all previously entered information is overwritten and will not be displayed, in order to ensure the privacy and security of the information.

This emergency contact database allows you to sign up *only* if you wish your information to be made available to law enforcement and emergency personnel during an emergency situation. There's no law requiring you to enter your information.

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## Veterans Memorialized!

A celebration of the new Veteran's Memorial at the VFW Park was held on November 7<sup>th</sup>. This site memorializes veterans in our area who have served our country and fought to keep us free.

**Donna Coates** of Bushnell organized this beautiful tribute to our service men and women. To date, **Donna** says that nearly 450 individual bricks, 25 business bricks, and 4 benches have been sold, and the site has room for additional bricks.

For those interested, you can still purchase individual bricks for \$100 (2 lines of engraving), business bricks for \$500, benches for \$2,000 (with engraving on the edges of the bench), short

flag poles for \$1,000, or the American flag pole for \$1,200. The three flag poles will have memorial plates attached for special engraving.

Thanks to **Donna** for her hard work on this project!



### Friends in Motion

Some of the wedding anniversaries recently celebrated include: **Gordan** and **Norma Weber** (68 years) of Bushnell, **Jim** and **Mary Lou Bartlett** (62 years) of Bushnell, **Bob** and **Shirley Cortelyou** (59 years) of Bushnell, **Derril** and **Mary Bentzinger** (59 years) of Bushnell, and **Richard (Cap)** and **Linda Spangler** (52 years) of Bushnell.. Congratulations to each and every one of you!

Some birthdays celebrated recently include: **Ollie Strange** (90) of Prairie City, **Virginia Efland** (88) of Bushnell, **Gene Raymond** (85) of Bushnell, and **Maxine How-erter** (84) of Bushnell. Happy birthday to each of you!

**Andrea Ryan** will celebrate her 5th service anniversary with F&M this month. Congratulations, **An-drea**, and thank you for serving our customers as a loan officer. F&M is grateful for all that you do.

It was a boy! Yes, our own **Missy** (and **Tug**) **Reimolds** had a precious baby boy on Sunday, September 20, 2009. **Riley Tug** was welcomed home by his siblings, Tessa (5) and Reece (3). Congratulations to all of you!



**Veteran's Day**  
**Wednesday**  
**Nov. 11<sup>th</sup>**  
(Bank Holiday)

*Let us all give thanks for our family and friends, for our health and happiness, and for our freedom.*



**Thursday, Nov. 26, 2009**

(Bank Holiday)

### RMD Takes a Hiatus!

If you're age 70½ or older, you don't have to take a required minimum distribution (RMD) from your IRA in 2009, thanks to the government. You can also skip your 2009 RMD if you're younger than age 70½ and inherited an IRA that is otherwise subject to RMDs.

This measure was intended to help retirees conserve their account, and not be forced to liquidate stocks or other assets while the markets are down in order to take their required distributions. Required minimum distributions are not suspended for 2010, so if you choose to skip your RMD this year, be sure to take it next year!

Another opportunity available to those over age 70½ is to make Qualified Charitable Donations *directly* from your IRA to your favorite charity. Your donation cannot exceed \$100,000, must be made before December 31, 2009, and be paid directly from your account. Your 1099-R will reflect your distribution, and you must provide the donation information to your tax preparer.

## Let Us *Re-Introduce* . . . Don Swartzbaugh!



**Don Swartzbaugh** started at Farmers & Merchants State Bank in June 1981 as a loan officer, and is now Senior Vice President - Secondary Markets.

**Don** is a hometown boy, son of **George** and **Jean Swartzbaugh** (both deceased), and step-mother **Daisy Swartzbaugh** of Bushnell. He graduated from B-PC High School, Western Illinois University with a Bachelors Degree in Business, and from Graduate School of Banking in Madison, Wisconsin.

**Don** and his wife, **Cindy**, of Marietta, have three children, **Melissa** (and granddaughter **Preslea Jean**) of Moline, **Drew** of Macomb, and **Spencer** of Macomb. They are also the proud owners of four dogs!

**Don** is President of the Bushnell Chamber of Commerce, President of the B-PC School Foundation, a member of the Bushnell Economic Development Committee and 336 Coalition, and regularly attends the New Philadelphia United Methodist Church. He also loves reading, all sports, golfing, staying involved with the family farm, and listening to music.

Some of **Don's** favorite recipes are:

### **BUFFALO NEW YORK STRIPS**

4 New York strip steaks    1 Tbsp. olive oil

*Buffalo butter:*

4 Tbsp. soft butter            2 tsp. Tabasco

¼ c. Roquefort cheese crumbles

1 Tbsp. minced chives

½ tsp. granulated garlic

Rub steaks with olive oil on both sides. Season with kosher salt

and black pepper to your taste. Grill to your liking.

While grilling, blend butter until smooth. Add Tabasco, cheese crumbles, chives and garlic. Brush butter mixture on steaks just prior to removing from grill.

### **SALAD NICOISE**

1 head of iceberg lettuce (bite-size pieces)

½ lb. green beans (cooked and chilled)

5 med. red potatoes (1" cubes, cooked)

6 hard boiled eggs (wedges, chilled)

12 oz. tuna, drained and flaked

3 ¼ oz. black olives, drained

16 oz. red wine vinegarette dressing

In large mixing bowl, layer lettuce, green beans, potatoes, and eggs. Top with tuna and olives. Chill well.

Drizzle with dressing and toss prior to serving.

### **PACKINGHOUSE CINNAMON ROLLS**

1 pkg. dry yeast                    ½ c. melted oleo

¼ c. warm water                    1 ½ c. sugar

3 c. Bisquick                        4 tsp. cinnamon

½ c. water

Dissolve yeast in warm water. Let stand 10 minutes. Mix Bisquick with ½ cup of water and add to yeast. Dough should be soft, but not gooey. Let rise 15 minutes.

Divide dough in half; roll each half into rectangular shape about ¼" thick. Brush with melted oleo and sprinkle generously with cinnamon and sugar mixture. Roll in jelly roll fashion. Cut into 1" pieces.

Place in 9" x 13" pan. Brush with remaining oleo and sprinkle with remaining cinnamon and sugar mixture. Bake at 350° for 20 minutes.

**UPCOMING  
COMMUNITY EVENTS**

**Sat. Nov. 7** - New Veterans Memorial dedication, 2 pm, VFW Park

**Fri. Nov. 13 & Dec. 11** - Red Cross Apheresis blood drive, Bushnell Recreation Center. Call 772-9238 for an appointment.

**Sat. Nov. 21** - City Holiday Craft Show and Soup Luncheon at Bushnell Recreation Center

**Sat. Nov 28** - Christmas in the Park, 5pm, East Side Park. Donations welcome, account at F&M Bank.

**Sun. Nov. 29** - Christmas Tea, 1 pm, at Bushnell Recreation Center

**Fri. Dec. 4 & Jan. 8** - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

**Sat. Dec. 5 & Jan. 2** - VFW breakfast, 6:30 am to 10:30 am

**F&M Bank  
Loan Specials**

**Home Loans:  
Free Appraisal!**

**Farm Real Estate:  
Contact Loan Dept.**

**Call 309-772-2171**  
for details!



Some Restrictions Apply.  
Subject to Credit Approval.



For the 11th year in a row, the Farmers & Merchants State Bank employees took part in Lee Denim Days. On Friday, October 2, 2009, with a \$5 minimum donation, employees could wear denim to show our support for the fight against breast cancer. This year, with 100% participation, we donated \$150!

Pictured above are a few employees who wore denim and their favorite pink shirt. Thank you, F&M employees, for your dedication to fighting this disease that has touched so many of our women, men, family and friends.

The Lee Denim Day event has raised more than \$75 million in the 12 years they have been sponsoring this event. F&M is proud to participate!