

## Message from the Director

Welcome to a new year! We have a number of events planned for the first half of this year, including several close to home. Details are found later in this newsletter. We also have an exciting trip planned for Niagara Falls and Toronto in June that you don't want to miss.



Denise Haptonstahl

Did you know as Ambassador Club members you have access to a FREE Estate, Trust and Will review, as well as a FREE Investment Portfolio review? Many feel they have taken care of this already, but things change and it doesn't hurt to have a second opinion.

Contact me and I will be glad to set up a meeting for you with Stephen Browning, Tom Dunker or Adam Turner to help with your investment needs. They are great people and I know that you will enjoy working with them.

Until next time,

### Denise Haptonstahl

Ambassador Club Director

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F&M Bank's

## Ambassador Club

Exclusively for Customers 50 & Better!

## Highlights and Travel Events

### Coin Valuation with Ron Beckstrom

Thursday, February 16

10:00 a.m. - 3:00 p.m.

Brimfield Banking Center

123 E. Knoxville Ave.

Thursday, February 23

10:00 a.m. - 3:00 p.m.

F&M Bank

21 E. Main St, Galesburg

It's the perfect time to empty your lockbox, dust off Grandma's jewelry box, and clean out some dresser drawers. Ron will tell you what your old coins, paper



money and gold jewelry are worth and is prepared to buy if you want to sell. Please don't clean the coins. No appointments necessary for this free event.

### Mardi Gras Meet-n-Greet Social

Tuesday, February 28

5:30 - 7:30 p.m.

1230 N. Henderson St., Galesburg

Wednesday, March 1

5:00 - 7:00 p.m.

Brimfield Banking Center, 123 E. Knoxville Ave.

This Ambassador Club social will highlight some of our upcoming events. Enjoy cocktails and appetizers courtesy of the Ambassador Club.

### Sip & Learn Beer Tasting

Wednesday, March 15

5:30 - 7:30 p.m.

Iron Spike Brewing Co.

150 E. Simmons St., Galesburg

Iron Spike Brewing Co. is a craft brewery and restaurant in downtown Galesburg. Located in a refurbished firehouse, Iron Spike is dedicated to craft beer and inspirational food. Soak up some knowledge as you tour the brewery and sample a variety of the craft beers brewed on site. Savory appetizers will be served to compliment your sipping. *Reservations required by March 1 by contacting Denise Haptonstahl.*

### Shred Event

April 18-24, 2017

Locked containers will be dropped off at all three Galesburg locations for customers to fill. Items will be shredded on-site on April 25.

### Par-A-Dice Casino Day

Thursday, April 27

10:00 a.m. - 4:00 p.m.



Depart from the Galesburg Municipal Parking Lot G (125 N. Broad St., south of the old Galesburg Armory). We'll arrive at Par-A-Dice Casino by 11:00 a.m. for four hours of unlimited gaming and a buffet lunch. Arrive back in Galesburg at approximately 4:00 p.m. *Reservations required by April 12 by contacting Denise Haptonstahl.*

## Blood Pressure and Bone Density Screening

Tuesday, May 16

9:00 a.m. - 11:00 p.m.

F&M Bank, 21 E. Main St, Galesburg

Connie Wessels from OSF St. Mary Medical will be taking blood pressures and conducting bone density screenings. May is Blood Pressure Awareness Month and Women's Health Month. Light refreshments will be served and everyone is welcome!

## Niagara Falls & Toronto

June 19-23, 2017

This 5-day/4-night trip will travel to the Niagara Falls area including Horseshoe Falls, the Great Whirlpools, Upper Canadian Rapids, and Queen Victoria Park. We will visit the Skylon Tower, where on a clear day visitors can see close to 8,000 square miles of Canada and the U.S. Take a thrilling boat trip on the *Maid of the Mist* and get a close-up view of the falls. We will visit Toronto and Niagara-on-the-Lake, the prettiest town in Canada, including shops on Queen Street and Inniskillin Winery. Trip Includes four continental breakfasts and two dinners.



**Platinum member: \$2,250; Gold Member: \$2,375; Non-member: \$2,500 (based on double occupancy). Passports are required.**

*75% of the payment is due by March 17. Final payment is due April 17, 2017.*

This trip will be in conjunction with our sister bank in Iowa, CBI Bank & Trust, which will provide an opportunity for meeting new people and developing relationships.

For more information on trips, or to make reservations, contact Denise Haptonstahl at 343-0002, ext. 20667, or by email at [Denise.Haptonstahl@thefmbank.com](mailto:Denise.Haptonstahl@thefmbank.com)

## Becoming a Savvy Giver



With rising operating costs, loss of government funding and an increasing demand for services, charities need donors' help now more than ever. Donating to your favorite cause can be fulfilling, but to ensure that your gift reaches the intended source, follow these tips:

### ✓ Give To an Established Charity

Unfortunately, there are fraudulent charities that will take advantage of your goodwill. To avoid this situation, ask for written information about the charity, including name, address and telephone number. A legitimate charity will give you information about their mission, how your donation will be used and proof that your contribution is tax deductible. Find a charity with a proven track record for providing aid.

### ✓ Designate Your Gift

Some charities allow you to specify exactly where your gift is headed, either to a specific orphanage, to purchase school supplies or to a geographic area in need of relief. By designating or earmarking your gift, you control where your donation goes and whom it helps.

### ✓ A Proactive Giver is a Smart Giver

Wise givers don't give on an impulse or to the first organization that comes along. Smart givers take time to identify the causes important to them. Contact a charitable organization, find out their mission and what type of aid and programs they offer. Work with charities that have targeted outcomes for their giving.

### ✓ Benefits to You

A donor's primary motivation may be altruism, but everyone knows there are great tax benefits for those who give. A donation to a qualified organization may entitle you to a charitable contribution deduction. Remember a contribution to a qualified charity is deductible only in the year in which it is paid, and all charities do not qualify for a charitable contribution deduction. Always ask for a receipt and save them for tax time.

### ✓ Consider Giving Your Time

Four out of five charities report using volunteers. Volunteers are the foundation of many charitable organizations. If you can't afford to donate money, consider donating your time. Common volunteer duties include: stuffing envelopes, feeding animals, tutoring, building homes, serving as a museum docent, counseling those in crisis, selling tickets or answering phone calls.

*Information from the American Bankers Association was used as a resource for this article.*