

# Ambassador Club News

Early Winter 2018

A newsletter for F&M Bank's Ambassador Club members

## President's Message

As we quickly approach the end of the year, now is the time to evaluate your financial life. Whether it is tax strategies under the new tax law, estate planning or an evaluation on your investments, we encourage you to visit with our wealth management professionals: Jon Holthe, Tom Dunker, Adam Turner, Lori Hedden or Scott Bloom.



*Doug Sanders*

At F&M Bank, no trust or investment account is too big or too small. Our broad range of services that can be tailor-made to fit your situation from experienced staff.

Thank you for placing your trust in us. Our long, rich history reflects our commitment to the communities we serve.

Sincerely,

Doug Sanders, President & CEO



## The Ambassador Diner's Club

Even though February can be cold and gray, the Diner's Club will resume with warm, delicious cuisine, bright conversation and of course good friends. Our 2019 schedule may include lunches as well as dinners, so stay tuned for details.

**KND  
DISCOUNTS**

## Featured Ambassador Club Merchant

**KND Discounts** was born online. Jeremy Klapp started KND solely as an e-commerce business over 10 years ago, which allowed him to discover how to bring a variety of products to our community in a retail setting. In 2013, KND Discounts was able to make a brick and mortar location a reality. Their goal is to keep prices 50% or more below the retail price.

Some of the products you will find at KND Discounts are small kitchen appliances, home décor, health & beauty, clothing, jewelry, tools, hardware and electronics, to name a few.

Jeremy has always banked with F&M for personal banking needs and he knew it would also be a great fit for his business. Rates are competitive and all the necessary resources they need are available at F&M. Most importantly, the customer service is the best he has ever received from any bank that he has done business with.

Current promotions can be found on their Facebook page at:  
<https://www.facebook.com/knddiscounts/>

### KND Discounts

Jeremy Klapp  
562 N Henderson St., Galesburg  
(309) 297-4434

### Business hours:

Tuesday - Thursday: 10 am - 6:00 pm  
Friday & Saturday: 10 am - 7:00 pm  
Closed Sunday and Monday

## Excite Your Taste Buds!

### *Dolly Parton Salad*

3-oz pkg. instant lemon pudding (you can use sugar free)  
6-oz. pkg. lemon Jello (you can use sugar free)  
2 cups boiling water  
3-oz. pkg. tapioca pudding  
20-oz. can crushed pineapple  
2 11-oz. cans mandarin oranges, drained  
12-oz. Cool Whip

Dissolve Jello, pudding and tapioca in the boiling water. Chill until syrupy; then fold in Cool Whip, pineapple with juice and drained oranges. Pour into a 9" x 13" pan. Refrigerate. Can be a dessert or salad.

### *Canned Casserole*

Just use your empty corn can to measure ingredients.

1 can cream-style corn  
1 can white peg corn, drained  
1 can your choice macaroni (uncooked)  
1 can cubed Velveeta cheese  
1 can milk  
1 stick butter

Mix all ingredients together. Bake uncovered in a 350 degree oven for one hour. Can add ground beef, ham chunks, or cooked chicken if desired.



## Why Estate Planning Is for Everyone

Estate planning is about making sure your wishes are carried out. When we think about estate planning, we often envision very wealthy people who have squadrons of CPAs, lawyers and stockbrokers looking out for their finances. That's only part of the story, though, because there are several estate planning steps that everyone should undertake.

### Write a Will

If you die without a will—or intestate—state laws, and not your stated wishes, will decide who gets your assets. Even if your assets do go to the people you intended, it could cost your heirs more time and money to get their inheritance.

### Consider Tax Issues

It's said that there are no sure things in life except death and taxes, and the two also often go together. Depending on the value of the estate you are leaving and other issues, there may be planning steps you can take, such as establishing a trust or making gifts while you're still around, that can help lower the taxes your heirs will pay on their inheritance.

### Create a Durable Power of Attorney

These documents designate someone to manage your financial, legal or business affairs in case you are incapacitated.

### Address Medical Decision Making

A living will can establish how you would like your medical care to be handled in case you are unable to speak for yourself. A medical power of attorney names someone to make sure your wishes are followed.

### Fill Out and Regularly Update Your Beneficiary Forms

When you sign up for life insurance or create a retirement account, you are asked to name beneficiaries who would inherit your money if you die. After an important life change—such as marriage, birth of a child or divorce—consider whether you need to update your beneficiaries.



For questions regarding estate planning, please contact Jon Holthe.

**Jonathan D. Holthe, CFP®**  
Senior Vice President &  
Senior Trust Officer  
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Nondeposit investment products are available through our Trust & Investment Department. Nondeposit investment products: Are Not FDIC Insured • Not Bank Guaranteed • May Lose Value • Not a Deposit • Not Insured by Any Federal Government Agency.

## Tips for Protecting Your Finances and Steering Clear of Scams

No matter how old or young you are, there are some basic things you can do to better manage your finances. Here are banking and other money-management tips for seniors to consider for their retirement years.

**Decide if you need financial help from an expert, and then choose wisely.** A financial advisor could help answer questions such as how quickly to take money from savings and how to invest in your later years. But before you follow the advice of a supposed “expert” who claims to have special credentials for advising seniors, research what that title means and the advisor’s background.

**Prepare for the possibility that you may become unable to handle your finances.** Consider writing down a list of your financial institutions and account numbers and keeping it in a safe place that would be accessible by your loved ones in an emergency. An attorney can help you decide if you should have a legal document known as a power of attorney, which would allow one or more people you designate to make key decisions with as much or as little of your financial or personal life as you choose. You can also add a co-owner to a deposit account, but that person has the ability to conduct transactions, including withdrawing money from a checking or savings account, without your prior approval. Your banker or attorney may be able to help you identify other possible alternatives, but you still must think carefully about to whom you give access to your money.

**Develop a spending plan for your retirement.** Having a plan for your money and limiting expenses in retirement is important. Think about new ways to cut costs, such as by letting your auto insurer know you no longer drive your car to work. Consider continuing to put some of your income into savings, especially for short-term goals such as holiday gifts, because that can help you avoid a large, sudden withdrawal from your retirement investments.

**Remember that a reverse mortgage will eventually have to be paid back, with interest.** Reverse mortgages allow homeowners age 62 or older to borrow against the equity in their homes without having to make monthly payments as long as they meet the terms of their loan agreement, such as staying current on property taxes. However, the

money borrowed plus interest must eventually be repaid, usually when you or your heirs sell the house.

**Organize and protect your important documents.** Items to keep at home, in a secure place that’s easy for you to get to, may include your bank and brokerage statements, insurance policies, Social Security and company pension records and other personal and financial papers you or your family might need on short notice. If caregivers or others regularly visit you, make sure that your checkbooks, credit cards and other financial records are protected.

**Steer clear of scam artists.** Anyone can be a victim of financial fraud, but older adults are particularly at risk. Those who commit elder fraud range from loved ones—family members, friends or caregivers—to complete strangers. To protect yourself or someone else:

- Remember the red flags of a fraud. These include an unsolicited phone call, email or other request that you pay a large amount of money before receiving the promised goods or services; an offer that seems too good to be true, like an investment “guaranteeing” a return that’s way above the competition; and pressure to send money quickly. Also be wary when someone expresses a new or unusual interest in your finances.
- Protect your personal information. Never provide Social Security numbers, bank account information, PINs, passwords and other sensitive information in response to an unsolicited call, fax, letter, email or text message, no matter how genuine the situation may appear.
- Look at your credit card bills and bank statements as soon as they arrive and report unauthorized purchases, withdrawals or anything suspicious, regardless of how small or large.

Many people also make the mistake of not telling loved ones or not contacting the police or other law enforcement agencies when they’ve been victimized. Perhaps some are embarrassed to admit that they were “misled” and lost money. Others have fears of losing their independence. As difficult as this may be, reporting the incident is the only opportunity you have to recover some or all of your loss.

*Source: FDIC Consumer News*



## Message from the Director

Summer flew by so fast, which led into the busy fall days of back to school, preparing for Thanksgiving and before you know it Christmas will be here. Speaking of Christmas, did you know F&M Bank offers a Christmas Club Savings Account? No minimum to open with no monthly service charge and a pre-holiday disbursement in October, just in time for shopping. There's no time like the present to get one opened. Come in and see one of our friendly and knowledgeable bankers and start saving some serious Santa scratch today!



*Denise Haptonstahl*

We started off the summer really cooking. Our Ambassador Diner's Club tour kicked off at the Packinghouse Dining Company on June 28 with a party of 13. The second Diner's Club stop was at Cherry Street Restaurant and Bar on July 17 with a little soiree of seven. For our third Diner's Club, a troop of ten headed to Big Catz BBQ on August 22. Our fourth Diner's Club took us to Iron Spike on September 20 with a jolly group of eight. At every restaurant the chefs prepared three sumptuous entrees to choose from. Every selection was served hot and delicious and our waiters and waitresses were absolutely superb.

Our Celebration Belle Riverboat Cruise was a big hit. We cruised the Mississippi River in early August. The day started out a little cloudy but turned perfectly nice and sunny for the remainder of our trip. We were served a continental breakfast and a full hot two-entrée lunch buffet. All of this while enjoying music from the Big Band era. Everyone loved the beautiful view of the Mississippi River Valley along the way.

With natures pallet turning to the colors of fall the Ambassador Club hosted a Pallet Party at Art Defined in September. We painted an "autumn themed" image on barn board. Everyone had a great time. The instructor talked us through every step and every piece looked display worthy!

November brings us to the Festival of Lights Drive-Through Park. We'll leave Galesburg at 3:15 p.m. on November 29th, have dinner at Cracker Barrel in Morton and then jingle all the way to East Peoria.

The Festival's Winter Wonderland features the majority of the Parade of Lights floats and many of other lighted displays.

Upcoming events in 2019 include a Starved Rock Excursion on July 15 and 16. This wonderful overnight trip includes two relaxing days of cruising down the Illinois River on the Spirit of Peoria riverboat.

Make sure to visit the businesses participating in our Ambassador Club Merchant Discount Program. We're very happy to have them in our merchant lineup and appreciate their generous discounts for our club members.

Visit us at our new office at 2616 Veterans Drive, Galesburg. We are very excited to offer another location to assist you with all your financial needs.

Until Next Time,

**Denise Haptonstahl**

Ambassador Club Director

(309) 343-0002, ext. 20667

[Denise.Haptonstahl@thefmbank.com](mailto:Denise.Haptonstahl@thefmbank.com)

## Ambassador Club Highlights and Travel Events November 2018 - July 2019

*For reservations or information, please contact Denise Haptonstahl at 343-0002, ext. 20667, or by email at [Denise.Haptonstahl@thefmbank.com](mailto:Denise.Haptonstahl@thefmbank.com).*

### Festival of Lights, East Peoria Thursday, November 29 3:15 p.m.

Dinner at Cracker Barrel in Morton and then we will jingle all the way to East Peoria.

The drive-through electric park is the Festival of Lights

signature event. Festival of Light's Winter Wonderland features the majority of the Parade of Lights floats and other lighted displays. Your fee includes shuttle and admission to the park. Dinner at Cracker Barrel is on your own payment.

*Platinum Members - \$30, Gold Members - \$32, Non-Members - \$35. Reservations and payment due by Monday, November 19, 2018.*



### **Simple Fix Cooking Class**

**Wednesday, February 27, 2019**

**3:00 - 4:30 p.m.**

**Hy-Vee Food Store, 2030 E. Main, Galesburg**

Simple Fix meal prepping program takes the shopping and cleaning out of meal time. The class is instructed by the Hy-Vee Food in-store's registered dietician. We will be preparing four meals for two servings. Everything will be ready for you when you arrive. You "simply" show up, have fun, assemble your recipes and take them home to enjoy!

*Cost is \$10.00 per person, plus cost of groceries divided by size of group. Reservations and payment due by Saturday, February 23, 2019.*

### **Sip & Learn Beer Tasting**

**Thursday, March 14, 2019**

**5:30 - 7:30 p.m.**

**Iron Spike Brewing Co.,  
150 E. Simmons, 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 inspiration 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.

*Platinum Members - \$20, Gold Members - \$22,  
Non-Members - \$25. Reservations and payment due  
Thursday, March 7, 2019*

### **Coin Valuation with Ron Beckstrom**

**Thursday, March 21, 2019**

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

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

*and*

**Wednesday, April 10, 2019**

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

**Brimfield Banking Center, 123 E. Knoxville Ave.**

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. Appointments are welcome, but are not necessary for this free event.



### **Make and Take Herb Garden**

**Saturday, April 27, 2019**

**2:00 p.m.**

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



Tammie Weaver from "The Garden Station" will be in our 21 E. Main lobby to give you a hands-on experience making an herb garden. Be prepared to get dirty. Tammie will bring the herbs and parcels and will teach you everything you need to know. When the afternoon is over you will leave with a bounty of "plant friendly" knowledge and a beautiful container full of herbs to grow on your own. Light refreshments will be served.

*Platinum Members - \$22, Gold Members - \$25,  
Non-Members - \$28. Reservations and payment due  
by Tuesday, April 16, 2019.*

### **Blood Pressure and Bone Density Screening**

**Monday, May 29, 2019**

**10:00 a.m. - 12:00 p.m.**

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

May is Blood Pressure Awareness Month! Connie Wessels, RN, Director Education Resources - OSF St. Mary Medical will be taking blood pressures and conducting bone density screenings. Light refreshments will be served and everyone is welcome!

### **Starved Rock Excursion**

**July 15 & 16, 2019**

This wonderful overnight trip includes two relaxing days of cruising down the Illinois River on the Spirit of Peoria riverboat. All-you-can-eat buffet meals, including the chef's prime rib dinner are served throughout the day. Entertainment includes live singing, guitar, banjo, and ragtime piano, storytelling, historical information at various spots, wildlife sightings, and an optional hike to the Starved Rock Historic Site. Lodging provided by the Starved Rock Lodge. Enjoy the slower pace of life on this unique paddleboat! *Contact Denise for pricing and more information.*



### **Celebration Belle**

**Classic Oldies Riverboat Cruise**

**September or October, 2019**

We will provide additional details via email and flyers as soon as we have detailed information.

## F&M Ambassador Club Merchant Discount Program

<b>Business</b>	<b>Galesburg Address</b>	<b>Discount Offered</b>
Accounting Systems Inc.	232 E. Simmons St.	10% off tax prep fees for new customers; 5% off tax prep fees for returning customers (\$10.00 min. discount)
Azer Clinic	872 W. Dayton St.	10% off any goods in-stock; bio freeze, exercise bands, ice packs, etc.
Azer Medical Supply	156 E. Main St.	10% off any goods in stock sold; 10% off shelf braces, DME etc.
Bard Optical	1265 N. Henderson St.	\$48.00 eye exam, 25% off frames, 25% off sunglasses, 10% - 20% off lenses
Cherry Street Restaurant & Bar	57 S. Cherry St.	10% off appetizers (dine-in only)
City Select Motors Inc.	621 N. Henderson St.	10% off any service provided from our Service Department
Dare Essentials Day Spa	451 N. Henderson St.	\$55.00 facials (\$20.00 savings)
Discovery Depot	128 S. Chambers St.	10% off gift shop items purchase
Dr. Kandy Sayrs	1865 N. Henderson St., #9	20% off all cosmetic tooth whitening services
Family Video	1095 E. Main St. & 187 W. Losey St.	Free 5 night \$1.00 movie with a new release movie
Go Van Goghs	237 E. Tompkins St.	10% off any in stock item
Happy Joe's Pizza Grille	1727 N. Henderson St.	Buy large pizza for medium price. Once per visit or phone call
Jerry's Mojo	Mobile Coffee Vendor	10% off one coffee
KND Discounts	562 N. Henderson St.	10% off regular priced merchandise
Lim's Ice Cream Shoppe	975 N. Henderson St.	10% off regular priced Ice Cream Cake or whole Ice Cream Pie
McDonald's	1072 N. Henderson St. & 1158 E. Main St.	Free 16 oz. drink with the purchase of any sandwich
Pizza House	132 E. Simmons St.	15% off – eat in, take out, delivery
Pizza Ranch	2590 N. Seminary St.	Any large pizza – \$10.00, and/or 8 pcs. chicken, all dark, \$10.99
Royal Cleaning Services	2335 E. 2nd St.	25% off any new housekeeping services
Rustbucket on Main	341 E. Main St.	10% off any purchase
Sitka Salmon Shares	109 S. Cherry St.	25% off share enrollments and/or 10% off retail store purchase of non-sale items
Thorn's Pets & Supplies	56 N. Prairie St.	10% off purchase – no other discounts apply
Visions Venue and Hall	2093 Knox Rd., 150 E.	\$50.00 off rental of bedroom suite
YMCA	1324 W. Carl Sandburg Dr.	Waive one-time Join Fee (\$60.00 value)



**Aim High. Bank Strong.**

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