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Notes from Dan's Desk

Can it really be fall already? I can't believe how fast the summer has gone by. But golfing in September is actually my favorite time to play—the courses are usually in great shape and a lot of people quit playing after Labor Day so the courses are easier to get on as well.

And what's better than golfing in September and getting a hole-in-one? That's just what I did on the day after Labor Day! I was playing at Willinger's near Northfield with my three longtime close friends John Luehr (friends for 55+ years), Jim Kallestad (friends for 45+ years), and Barry Carlson (45+ years as well). None of us saw the ball go in—we assumed it ended up rolling over the green. But, lo and behold, it was in the cup! Luckily, the restaurant and bar at the course were closed so I got off cheap—\$81 for our group, the group in front of us, and the group behind us!

And to make it an even more unique experience, I was playing with the same guys when I got my first hole-in-one 38 years ago. I'd never

want those guys to know how much good luck they must bring me, but they must! Sure can't beat having longtime friends like that!

Speaking of longtime relationships, one of our longtime employees, Matt Quanrud, is retiring at the end of the year. He'll be just shy of having been on our team for 40 years, but he has been an invaluable member of the team for that time. We're certainly going to miss having Matt around. And we're going to have to figure out how to replace his knack for always having some trivia to share. We want to wish Matt well in his retirement!

I don't know how many of you have been to our Chatfield office lately, but you should stop in to see the remodeling job we recently completed. We're very happy with how it turned out. It was definitely needed after being in that location for over 20 years and it will improve how we deliver our services to you. And we think the staff will be more comfortable and enjoy working in the new surroundings.

We're also in the early stages of planning for a new office in Rochester. We bought a lot in Rochester in early 2019 and almost tried to rush to get a building built on it by mid-2020. But we decided it would be smarter for us to wait rather than rush. Our current plan is to have the building started sometime next year and be in it around mid-2023. We'll keep you up to date as we move things along.

Here's to a good fall for everyone. Enjoy the colorful beauty nature gives us every year.



John Luehr, Jim Kallestad, Me, & Barry Carlson



My hole in one!



BRECKENRIDGE, COLORADO

Biking in Breckenridge, Colorado and enjoying the fall colors.

Employee Spotlight

Introducing Ashley Winslow

A Little Bit About **ME**

Where are you from?
I am from Preston, MN.

What's your go to band or artist to listen to?

I don't really have a band or artist that I listen to, but when I am tired of country or pop music I always resort back to the 80s music.

What movie never gets old no matter how many times you've seen it?

There are so many, but I would have to say Fast and the Furious. I know there is a series but I could watch the series every night if I had to.

What was your first job?

I was a lifeguard at the Preston Pool.

What's your favorite place you have ever visited?

Canada – It is so pretty up there and peaceful. I also go with family and friends, and it's always a good time.



ASHLEY WINSLOW

Loan Processor
Preston Office
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Introducing Katie Gartner

A Little Bit About **ME**

What is your favorite quote?
"You'll never do a whole lot unless you're brave enough to try." – Dolly Parton

Where are you from?
Chatfield, MN.

What skill would you like to master?
I would love to hone in on my makeup skills more.

Where would you spend all of your time if you could?

At the campground enjoying the river.

What motivates you?

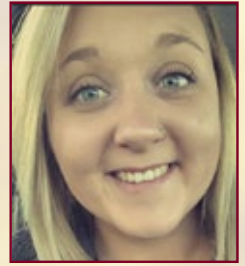
People with positive energy.

What's your favorite place you have ever visited?

Jamaica.

What's the best advice you've ever heard?

Don't shower when it's lightning.



KATIE GARTNER

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TAMMY SIMONSON

Head Teller
Preston Office



KARI GOLDSMITH

Loan Processing Supervisor
Chatfield Branch

F&M Milestone Birthdays

Congratulations to all the 4-H Exhibitors



Cole
Fillmore County Fair



Lane
Fillmore County Fair



Orion
MN State Fair



Mara
Fillmore County Fair



Mara
MN State Fair



Myla
Fillmore County Fair

MISTY SASS'S BOYS

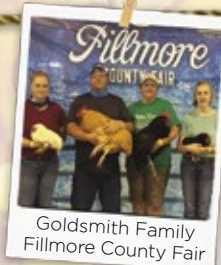
KARI GOLDSMITH'S DAUGHTER



Kelsi
Fillmore County Fair



Kelsi
Fillmore County Fair



Goldsmith Family
Fillmore County Fair



Kelsi
Fillmore County Fair



Kelsi
MN State Fair

Employee Spotlight

Banking Behind the Bank

I am happiest when...

I'm with my family.

A fad or trend I hope comes back is...

We just talked about this, rolled cuffs/pinned pant bottoms.

I am most likely to become famous for...

Baking my caramel brownies.

I could give a 40 min presentation on _____ with absolutely no preparation...

4-H

I think everyone should _____ at least once in their lives...

Work on a farm.

On the weekends, you would most likely find me...

On the farm.



*Kari & her family.
Husband Chris and
daughters Kaci & Kelsi*



*Kari's daughters
Kaci & Kelsi*



Kari and her husband Chris



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MICHELLE WOODARD

Loan Processing Supervisor

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*Michelle & husband Jimmy, daughter
Jessica, and sons Jamie & Jordan*



*Son Jamie with nephews
Waylon & Hudson*



I am happiest when...

I'm spending time with family, especially our two grandsons, Hudson and Waylon, and going to any type of sporting event – especially basketball games.

I could give a 40 min presentation on _____ with absolutely no preparation...

the life of a dairy cow from birth to reaching the milking herd

On the weekends, you would most likely find me...

Completing various chores on our dairy farm (in addition to the normal daily chores), completing cattle and financial records, and hopefully watching a few episodes of Criminal Minds.

I think everyone should _____ at least once in their lives...

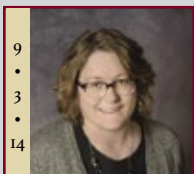
Work in a fast food restaurant at least once in their lives – great experience for building customer service skills and dealing with a variety of personalities (both with customers and co-workers).

If I could time travel I would go...

to anywhere with zero responsibilities and no timeline.

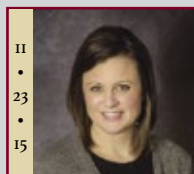
A movie title that best describes my life is ...

Barnyard . . . usually, fun interactions with cows where the unexpected/unplanned events are thrown at you to deal with on the spot!



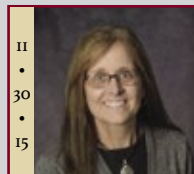
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Information Center
Attendant | Teller
Preston Office



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Senior Teller
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F&M

Anniversaries

In Preston

The Wedding Speech

Our youngest, Jordan, got married on September 18th. An outdoor wedding under a clear, blue-sky day with the reception in a restored barn. A great day. As customary, I made a few comments during the reception which follows.

“I Raised Him” is what I have always told my family and friends when it comes to Jordan. This is because Vonnie went back to college when Jordan was in school. If you know Vonnie, focus and determination are her traits so I did have more parental involvement. Looking at Jordan today, it is obvious to all of us tonight that many more had an influence on him than me. Although I will say that he and I do share in one common trait – we both know how to pick a life partner.

Vonnie and I had kids 8-9 years apart. I always said that was so we always had an in-house babysitter available. So, Jer and Nikki have had a large influence on Jordan and continue to do so. And with both parents working, nobody can do it alone. We had Geri Daley as our day care person and she was instrumental in making Jordan a good kid. A Geri Kid. And the Dennys. Wendy and Vic and their kids took care of Jordan at all times. If you couldn't find Jordan at home, most likely he was at the Dennys'. And fed him everything we wouldn't let him have at our house. His godparents, Rick and Sue, doted on him and saved him from a blizzard. His Grandparents, aunts/uncles. They all had an influence.

Most importantly, he had his mother. She was the rock. She was the hug. The tough love and the gentle love.

If you want to know who raised him, these are the ones. Thank you.

Jordan is soooo laid back that he could have fire in his underwear and not worry about it until it was time to go to the bathroom. So, when he mentioned he might be serious about someone, he is serious. I asked a bit about her and he mentioned they met bartending at Market. This was a good sign because Vonnie and I met in a bar some 43 years ago and it is still working. At least from my perspective. I asked what she looked like and he said “Well, she is of Italian heritage so when she comes to Preston, she has the darkest complexion of the group. But then, when I go to Hugo to be with her friends and family, I have the lightest complexion”.

Well, I couldn't wait to meet her. On one of her first visits we went to the Farm. Now, you can tell when someone is not comfortable. They sit upright, hands folded on lap, not saying much. This was Mariah. It was her first trip to the country, had to be. First gravel road, first ride on an ATV, first cow pie, cows, deer, tall grass, etc. She loosened up after a bit, and we ended the day with me explaining the anatomy of the bull in the pasture.

When friends and family asked about her I told them other than being from the City, going to private school, of Italian heritage, not liking sports all that much and being an accomplished dancer she's just like everyone else we know.

She has been a welcome change for our family. She is kind, respectful, has a sense of humor and loves Jordan. Not much more to ask for. Mariah, welcome to our Family.

In our family, as in Preston, we have nicknames. Jer is The Boy. Nikki, Child. Jordan. Buck. Not sure of the origin, might be short for buckwheat or my favorite saying “Buck Up”. As he grew up and started to run into real life issues, I started to refer to him as Poor Buck. Not a good singer, Poor Buck does not have to take choir although his siblings were required to do so by their mother. Being suspended one baseball game for carving his uniform number into centerfield at RP's new field while playing centerfield, RP was not impressed, Poor Buck.

But I got to tell you, looking out at all of these family and friends and Mariah next to him, it ain't Poor Buck any longer. Here's to Lucky Buck and The Italian!



Jordan and Mariah



Chuck & wife Vonnie Aug



Chuck Aug (Jordan's Dad), Lucille Tangen (Jordan's Grandma), Vonnie Aug (Jordan's Mom), Jordan, Mariah, and John & Michelina Mariano (Mariah's parents)



CHUCK AUG

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In Chatfield

Goodbye Summer, Hello Fall

Here we are again...the days are getting shorter, crops are coming out of the fields, leaves are falling from the trees and the kids are getting ready to go back to school. This all means that fall is going to be here very shortly. It's incredible how quickly this year has gone! I hope that we get to enjoy the fall season before the next one comes! After all, fall is the best season in my opinion. 😊

2021 has been a big year for the Chatfield Branch. F & M Community Bank opened our Chatfield location in October of 2000 making this our 20th year of serving Chatfield and the surrounding communities. We will soon be entering our 21st year! Thank you to everyone in the community for helping us make this happen! Our anniversary happened along with the F & M Community Bank anniversary of 110 years and the Rochester Branch location of 5 years.

We had fun at a couple of events this summer in the community after having to take a year off from participating in any activities. We were at Chatfield City Park on June 24th for one of the Chatfield Brass Band concerts where we served ice cream for June Dairy Month. That's always a good night out for everyone! One of our favorite events during the year is Western Days. Once again, we were able to serve lunch on August 13th to celebrate Western Days and the bank anniversaries. I don't know how many people came out on the beautiful day we had, but we did not have much food left! In fact, we did run out of some of 😊! Thank you for your free will donations during lunch to Western Days. We collected \$517 and Sunshine Foods matched that for a total of \$1,034 donated to the Western Days fund.



CHATFIELD BRASS BAND CONCERT



CHATFIELD WESTERN DAYS CREW

Kari Goldsmith, Jenny Niemeyer, Lisa Thompson, Katie Gartner, Tami Larson, Kari Cousineau, Jayne Johnston, & Dan Root



CHATFIELD BRANCH WESTERN DAYS DECORATED



WESTERN DAYS PARADE FLOAT



WESTERN DAYS LUNCH CELEBRATION



Jason Lozenski, Sunshine Foods Chatfield Manager & Dan Root, F & M's Vice President | Chatfield Branch Manager

RedCrossBlood.org/Give
All healthy individuals, mark your calendars for the 2022 blood drive!

JANUARY 21 FRIDAY	JUNE 24 FRIDAY	APRIL 1 FRIDAY
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PRESTON COMMUNITY ROOM

Donate Blood, Save Lives

Schedule your time to donate!
Dates are subject to change.



Say Hello to Katie Gartner

We would like to welcome Katie Gartner to the Chatfield branch as our newest teller! Katie has always lived in the area with her parents and her brothers. We are very

happy to have her join us. Katie always comes in with a smile on her face and is always ready to help you with your banking needs. Stop down at any time to welcome her to F & M Community Bank!



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Fallin' In Rochester

It's been an un-be-LEAF-able year so far!

The Rochester F & M crew has been keeping busy this year so far with golf events for the Gift of Life Transplant House, NAWIC, SYBA, Rochester Area Builders and ARC.

Our Rochester Branch Vice President, Chris Braendlin, has been delivering the majority of our Meals on Wheels every month to the greater Rochester area residents who are not able to prepare or easily access a healthy meal.

Tamsen Leimer, our VP of Business Banking, has been busy with one of her many committees as co-chair of The Rotary Club of Rochester. She attends weekly meetings which support the youth programs in Rochester, such as the Rotary Holiday Classic.

Our last golf event of the season was the annual OMC FORE! Golf classic. An event that supports Olmsted Medical Center and assists it in funding quality healthcare and healthcare education in SE Minnesota. What a great event to end the golfing season on!



GIFT OF LIFE TRANSPLANT HOUSE GOLF OUTING

Gary Hellickson, Jim Oeltjenbruns, Chuck Aug, Jon Stelley and Jim Stelley

First Homes Open House
Supports low and moderate income families entering into home ownership

National Association of Women in Construction Golf Outing
Supports women in construction and related industries

SYBA Golf Outing
Supports youth programs in Stewartville

ARC Golf Outing
Supports programs and services to people with intellectual and developmental disabilities and their families

RAB Golf Outing
Supports a professional organization of commercial & residential builders, remodelers, developers, and associated businesses dedicated to advancing the building industry in Southeast Minnesota

One event that stood out to me this summer was the annual F & M Community Bank Night at the Honkers game! It is always such a great time to see everyone out of the bank and with their families enjoying America's favorite pastime. Thanks to all that joined us that night in supporting the Honkers team! It is definitely something I have grown to look forward to as my daughter, Olivia, gets older. I have always been enthusiastic about sports and everything that it entails. It's always fun to sit back and explain the game to Olivia in real time, hoping she will grow a love for the game as much as I have. Nothing beats watching baseball on a warm summer evening with a hot dog smothered with all the goodies in one hand and an ice-cold beverage in the other!

Although I am always a little bummed to see summer come to an end, I am a fan of all things fall! Who doesn't love *pumpkin spice a-latte!*

Happy Fall Y'all!!



HONKERS GAME

Tamsen Leimer, Allison Whalen, Holli Wingert, Chris Braendlin, Jayne Johnston, & Dan Christianson



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*Olivia Witt
(Laura's Daughter)*

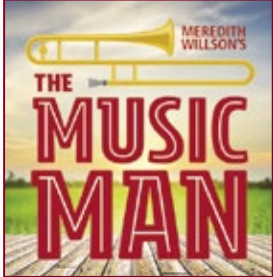


*Olivia Witt (Laura's Daughter) &
Gracie Whalen (Allison's Daughter)*

Summit Club

Summit Club News

We say this every year but where did our summer go?! We've had enough of the hot humid days but soon it will be snowing and frigid and that won't be fun either. If you are like us, we are hoping for a temperate fall, warm enough to be outside and enjoy all the treasures that the season offers. Bring on the sweaters and pumpkin spice!



In July we had our first outing in 18 months (!) and it was so much fun seeing our group again! It was a beautiful summer night on the Mississippi!

Wednesday, December 1st we have our Chanhassen trip to see "The Music Man". Be sure to sign up as we would love to see you and share a fun day with you! Chanhassen never disappoints us!

2022 brings us two exciting trips: Best of Ireland in March (SOLD OUT—waitlist only) and Cape Cod and Boston in September. Please join us on Monday, November 1st for our travel show at F & M Community Bank in Preston – we will be available in person and virtually!

We'd like to fill you in on what we've been doing behind the scenes for the past 18 months. F & M Summit Club is a member of Heritage Clubs International, a membership-based organization of Bank Travel Clubs, Preferred Tour Operators, and other travel Partners. We attend conferences and workshops annually to connect with the other members of HCI and gain knowledge on how to be the best Summit Club Directors for you. Allison is the Advisory Board Chair for Heritage Clubs International and Brenda completed the Certified Bank Club Director Program! We are continually learning and growing to give you the best opportunities to create great memories while seeing the world! If you ever have any questions about our roles in Heritage Clubs International, we invite you to ask us about our experience with this great organization.



Welcome to the Club!



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Chanhassen Dinner Theatre Presents The Music Man

Wednesday, December 1, 2021



Due to the pandemic this show was cancelled in 2020, but it's back for 2021 and we're ready to go! It's always a great day at the theatre in Chanhassen, and a fun show to come back to—we can all sing along!

Cost is: \$117/person.
Deadline: October 21st, 2021
Departure Times: 8:30am Preston, 8:40am Fountain History Center, 8:50am Chatfield, 9:20am Rochester.

Best of Ireland March 12-24, 2022



2022 brings us two exciting trips: **Best of Ireland** in March (SOLD OUT—waitlist only) and **Cape Cod & Boston** in September. Join us on Monday, November 1, 2021 for the Cape Cod & Boston travel show—we'll be available in person and virtually!

Cape Cod & Boston September 5-10, 2022



Summit Club Trip Cancellation Policy:

If a cancellation is necessary, we will make every effort to provide either a partial or full refund. However, we cannot always guarantee a refund. There may be times refunds will not be possible due to tickets purchased, meal numbers, guarantees, etc. The customer also has the option of trying to find someone to purchase their tickets. If a tour is cancelled due to insufficient reservation numbers, the customer will receive a full refund.

Insurance

What's the best thing that's happened to you in 2021?

We are privileged, in the insurance agency, to have the opportunity to work with our community on a routine basis. This past year has prompted people to be more mindful of their planning and where they want to go in the future.

Life insurance needs continue to be an important consideration. Where do you have your life insurance? How much should you have? Will you still need insurance after you retire?

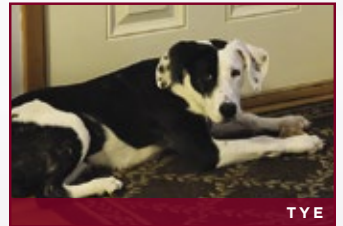
The opportunity to obtain health insurance was extended beyond the basic annual enrollment periods. We can help you through the maze of options – and that includes Medicare insurance too!

Multi-Peril Crop insurance and Crop Hail insurance continue to be an important part of a producer's plan. Who knew that we'd experience a freeze on the night of May 28-29 followed by above-average temperatures and NO precip for the first two weeks of June? It remains to be seen if our timely rains were timely enough to affect a positive outcome.

The real estate market is active with low lending rates and both commercial and residential opportunities. Remember we are here to help with your insurance needs pertaining to home & auto, as well as commercial insurance coverage.

We are excited to announce that we have added to the team. Jesse LaBonne will be providing administrative support to both the Insurance Agency and the Investment Office (Scott Rustad). You'll be hearing more about Jesse in the future.

On a related note, Brenda celebrated her 9-year anniversary with the insurance agency on April 30 and Cherrie celebrated 16 years the end of May. As a Girl Scout song I learned goes: "make new friends, keep the old, one is silver, the other gold." As I reflect on 2021, those have been the best things; seeing family and friends in person—spending time with parents and grandchildren in particular, spending time out outdoors on those low-humidity days, seeing my old buddy Tye and making a new buddy, Lady.



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FMcommunity.com/News CHECK OUT OUR LATEST NEWS STORIES

As your local community bank focused on a Community First – Customers First approach, our News Page keeps you informed from a local perspective to help you bank better.

IRS \$600 BANK MANDATE

The IRS proposal you need to know about.

Rarely do we ask for your help in matters pertaining to political issues, however, this new IRS proposal puts your privacy at risk. Find out how you can voice your concerns in our latest news story.

SERVICE

Take action to keep your banking private!

[FMcommunity.com/News/post/IRS-Mandate](https://www.fmmcommunity.com/News/post/IRS-Mandate)

CELEBRATING 110 YEARS

2021 Celebrate 110 years in the community.

Take a look back at how it all began, with a special focus on our unwavering support of staff, customers, and the community in this news story.

2021 - The Year of Celebrations!

[FMcommunity.com/News/post/110-Years-in-Banking](https://www.fmmcommunity.com/News/post/110-Years-in-Banking)

TYING THE NOTE, WITHOUT THE KNOT

Thinking about jointly buying a home without being married?

In this news story, our lending experts offer sound advice to protect homeowners financially. Find out what you need to know before jointly buying a home.

[FMcommunity.com/News/post/Mortgage-Before-Marriage](https://www.fmmcommunity.com/News/post/Mortgage-Before-Marriage)

Investments

9 Facts About Retirement

Retirement can have many meanings. For some, it will be a time to travel and spend time with family members. For others, it will be a time to start a new business or begin a charitable endeavor. Regardless of what approach you intend to take, here are nine things about retirement that might surprise you.

Many consider the standard retirement age to be 65. One of the key influencers in arriving at that age was Germany, which initially set its retirement age at 70 then lowered it to age 65.¹

Every day between now and the end of the next decade, another 10,000 baby boomers are expected to turn 65. That's roughly one person every 8 seconds.²

The 65-and-older population is the fastest growing age group in the United States, and has grown by 34.2% over the past decade.³

Ernest Ackerman was the first person to receive a Social Security benefit. In March 1937, the Cleveland streetcar motorman received a one-time, lump-sum payment of 17¢. Ackerman worked one day under Social Security. He earned \$5 for the day and paid a nickel in payroll taxes. His lump-sum payout was equal to 3.5% of his wages.⁴

Eighty percent of retirees say they are confident about having enough money to live comfortably throughout their retirement years.⁵

The monthly median cost of an assisted living facility is over \$4,000, and 7 out of 10 people will require extended care in their lifetime.⁶

Sixty-two percent of retirees are dependent upon Social Security as a major source of their income. The average monthly Social Security benefit at the beginning of 2021 was \$1,543.5.⁶

Centenarians – in 2020 there were 92,000 of them. By 2060, this number is expected to increase to 589,000.⁷

Seniors age 65 and over spend over 4 hours a day, on average, watching TV.⁸

Conclusion

These stats and trends point to one conclusion: The 65-and-older age group is expected to become larger and more influential in the future. Have you made arrangements for health care? Are you comfortable with your investment decisions? If you are unsure about your decisions, maybe it's time to develop a solid strategy for the future.



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1. Social Security Administration, 2021
2. Genworth.com, 2021
3. The United States Census Bureau, 2020
4. Social Security Administration, 2021

5. Employee Benefit Research Institute, 2021
6. AARP.org, December 23, 2020
7. Statista.com, January 10, 2021
8. U.S. Bureau of Labor Statistics, 2020

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Matt's Trivia Corner

As I was thinking about what topic I should cover for this edition's trivia, I thought about one of my family's favorite pastimes, and something that my kids have done since they were able to walk, which is fishing. I have mentioned a few things about fishing or fish in past trivia columns, specifically trout, but this edition's all about fish and fishing.

Do you know how many species of fish exist in the entire world? Supposedly there are over 27,000 species and still counting. Personally, I have fished for about 15 different species of fish. Guess I better get busy and fish for more species of fish!

I used to have an aquarium as a kid and I had a lot of tropical fish in them. I also had goldfish too. Do you know how many species of goldfish there are? Over 100! I think I only had about 3 different ones including the Common, Comet and Fantail goldfish.

Now here's some fish trivia some kids may know. What kind of fish was Nemo in the movie "Finding Nemo"? If you guessed Clownfish, you were right. Supposedly after the movie was released the demand for Clownfish tripled! And if you did get one for your aquarium, do you know why you couldn't put it in with goldfish? A Clownfish is a saltwater fish and wouldn't survive in a freshwater aquarium with goldfish or other freshwater tropical fish.



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What is the largest species of fish in the world? It's the Whale Shark. The Whale Shark is not related to whales because, as most of you know, whales are not fish, they are mammals. I remember as a small kid I had a hard time understanding when someone told me that whales were not fish even though they swam in water! "What do you mean Moby Dick isn't a fish?" That didn't make sense to me!

Fish and fishing are always topics

of conversation in our household. Years ago, that topic cost our son Matthew the correct answer in a fill in the verb exercise in elementary school. The exercise went like this. "A bird flies and a fish _____. He was to fill in the blank. Simple, right? He said, "A bird flies and a fish gets caught." And he got it wrong! Well according to our household verbiage, he gave the correct answer!

As everyone knows, by living in Minnesota and Fillmore County, we are home to some of the best fishing waters in the country. I would ask anyone, "How can you not fish if you're from Minnesota?" In the streams of Fillmore County, I have fished for trout ever since I could walk and so have our children. The picture of Jennifer is reeling in for her first trout at 2 years of age at the bridge in Preston.

In the Land of 10,000 Lakes, Walleye is the most sought-after fish. The picture of Matthew, at 11 years of age, is with his first walleye he ever caught on a late evening in June of 2001. Yes, you heard it right, his first walleye he ever caught! At the time he didn't know what he really had accomplished. I told him he might as well quit walleye fishing because he just caught the walleye of a lifetime! 31.5 inches and over 10 pounds. A true trophy! Well, he didn't quit walleye fishing, and has caught four 30 plus inch walleyes over the past 20 years. (Took me close to 45 years of walleye fishing to catch my first and only 30 plus inch walleye.)

And in closing, as the saying goes, "Fishing is always good, the catchin' may not be!" See ya on the water!



30 inch Walleye



Jennifer, Matt Quanrud's daughter



Matt's Kids - Matthew & Jen

F & M Community Bank, N.A.

Balance Sheet 6/30/21

Cash & Due From Banks	12,575,406
Securities	49,310,384
Loans (Net of Loan Loss Allowance)	108,321,222
Other Assets	7,320,329
Total Assets	177,527,341
Deposits	159,332,863
Other Liabilities	626,389
Capital	17,568,089
Total Liabilities and Capital	177,527,341

Missing Word Contest

2020 Winner: Marlene Connelly, \$100

2021 Summer Winner: Harriet Lawston

We have hidden a phrase in this issue. The phrase will have a missing word. Look for any words in the enclosed [brackets]. Rearrange the words to form the phrase. One word will be missing. Figure out the missing word, write the missing word(s) down on the entry form, bring this to a branch or mail to: Missing Word Contest, F & M Community Bank, PO Box 467, Preston, MN 55965. All correct entries will be entered into a \$25.00 drawing. All entries received throughout the year will be entered into a year-end drawing for a \$100.00 grand prize.

Entry Form

Name _____

Address _____

Missing word _____



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IN BUSINESS

5 Years
IN ROCHESTER

**2021 - THE YEAR OF CELEBRATION
PRESTON | CHATFIELD | ROCHESTER**

Thank you for celebrating with us throughout 2021!