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COMMUNITY CONNECTION QUARTERLY NEWSLETTER

Winter Issue | ©2021 F & M Community Bank



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Notes from Dan's Desk

Before I get into talking about winter of 2022, I'd like to talk about a couple things from October of 2021. First of all, I had a chance to take care of my Granddaughter Elsie and took a picture of the two of us – one of my favorite pictures of the two of us! And there's one of her in her Halloween costume – she wanted to be a runner like her dad, George, who has completed a couple of triathlons including a ½ Ironman which is where you begin with a 1.2 mile swim, bike 56 miles, and then run 13.1 miles for a total distance of 70.3 miles. Uff da!

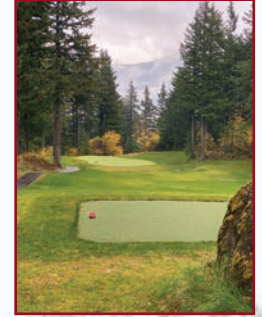
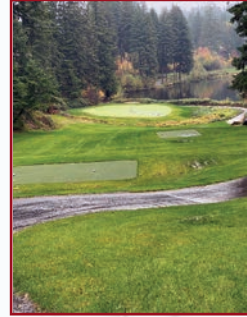


Dan and granddaughter Elsie



Elsie in her Halloween costume

I've also included a couple pictures of a golf course at Skamania Lodge which is near Portland, OR. The only reason I'm including them is because the tees and greens are all artificial turf, and I'd never seen that before. Since I'm a bit of a golf purist, I consider that to be sacrilegious!



Skamania Lodge Golf Course

But on to winter. By the time you read this, we'll be in the thick of winter for 2022. That means shoveling snow, sliding and skiing, building snowmen and snow forts, drinking hot chocolate and hot apple cider, jump starting cars, preparing tax returns, reviewing financial results for 2021, looking forward to spring and summer, and wondering why we live in Minnesota.

But it's also a badge of honor to brave the elements. In fact, in Colorado, the story goes that only the people from the Midwest ski when the weather conditions are at their worst. I know I've been out in those kinds of conditions – I've actually had to stop and wait for the blowing snow to stop so I could see where I was going. And the blowing snow is worse every time I tell people that!

I've included some photos from late March of 2021 when Alyssa, Dave, and I were skiing in Breckenridge. At least they can serve as examples of what I'm hoping to experience again this winter in Breckenridge.

I mentioned in our last newsletter that we're in the midst of planning our new building in Rochester. We had some sticker shock when we got the first cost estimates for the building, so we've been working on developing a smaller and more [Your] efficient footprint. We feel like we're zeroing in on a building that will work well for our customers and for our staff. It will be a big change from the space that we're currently renting and will be easily accessible since it will be located at the intersection of US Hwy 52 and 19th St NW in Rochester. Like I said before, we'll keep you up to speed on the progress as best we can.

I hope you weather the winter well and enjoy the beauty of the season. We are truly lucky to be able to live in an area where we can enjoy (most of the time) the change of the seasons.



Dan, Alyssa (daughter) & Dave (son-in-law)



Alyssa (Dan's Daughter) & husband Dave (Dan's son-in-law)



Breckenridge

Employee Spotlight

Banking Behind the Bank



Tammy Simonson
Head Teller
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A talent I would like... *To be able to sing!*

Bucket list trips: *Alaska and Greece*

Favorite movie: *The Notebook*

If I could turn any activity into an Olympic Sport, I would have a good chance of winning a medal for... *My husband would say mowing*

Famous person I have met... *Sam Sheppard*

Tammy & husband Dean at the MN Twins Game



Tammy's daughter-in-law Ashley, son Mitchell, Tammy, & daughter Melissa



Tammy & her Grandchildren: Colt, Reese & Braelynn



Chris & daughter Elsa

My super power would be... *Speed*

If I could time travel I would go... *to the future!*

I am happiest when... *I'm hanging with my daughter, Elsa*

My dream job as a kid was... *to be a pilot*

A movie title that best describes my life is... *The Good, the Bad, and the Ugly!*

I am most likely to become famous for... *solving mazes*

I could give a 40 min presentation on _____ with absolutely no preparation – *What it's like to be a chief of staff in a US congressional office*

I think everyone should _____ at least once in their lives – *Travel to Europe or Asia*

If I could turn any activity into an Olympic sport, I would have a good chance at winning a medal for... *Eating fast*

The most interesting person I've ever met and talked with is/was... *Bill Janklow*

On the weekends, you would most likely find me... *Going to basketball or softball games, watching movies, cooking, bike riding and hiking*



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Introducing Jesse LaBonne - New in Preston

A Little Bit About Me

What is your favorite quote? *"To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment." - Ralph Waldo Emerson*

Where are you from? *Preston, MN most recently but I grew up around Rushford, MN and later in Canton, MN*

What skill would you like to master? *Gardening!! I do pretty good, but there is room for improvement!*

Where would you spend all of your time if you could? *Traveling with my family*

What's your go to band or artist to listen to? *Not really one specific band comes to mind. I usually find myself listening to rock or country, but 70's and 80's rock would have to be my favorite I would say.*

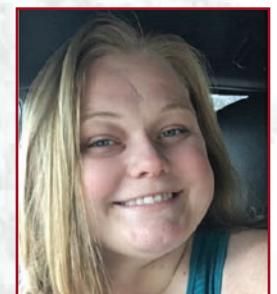
What motivates you? *Passion and Growth*

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

What was your first job? *Waitress at Kc's Norske Diner in Rushford, MN*

Who's someone you really admire? *My late Grandfather, because he always accomplished what he set out to do one way or another, and if someone was in need he would give them whatever he had.*

What's your favorite place you have ever visited? *The Oregon Coast*



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Retiree Highlights **Matt Quanrud, Preston, Technology Officer**

Writing this article seems very surreal to me since I can't believe that I am actually retiring after nearly 40 years of employment at F & M Community Bank! I have had no other job other than farming for a couple of years after I graduated from Luther College in 1980. At that time my father was of very poor health and could no longer farm. And since I had been in 4-H for many years and loved working and raising pigs, I decided to farm for a while. I also enjoyed raising Black Angus cattle as well. Then in early 1982, I interviewed with Al Christianson for an Internal Auditor position at the bank. Well lo and behold he decided to hire me! Little did I know that when I started my employment on March 8, 1982, I would still be working here nearly 40 years later.

I have worked in a variety of areas here at the bank including internal auditing, operations, security, personal banking, Information Security and Technology, and others. Looking back over the years it seems like no day has ever been the same and it has never been boring! I truly believe that "variety is the spice of life." By being involved in so many areas over the years maybe I have become "over-seasoned"! I know...bad pun!

Also, I have been very fortunate to have worked with so many good co-workers. They have taught me a lot over all these years. I believe at one time we had six employees with 35-plus years of employment working in our Preston location at the same time. For a small business that is nearly unheard of and shows that F & M Community Bank is a great place to work.

So now on to the next chapter of my life. Many have asked me what I am going to do during retirement. I keep hearing that in retirement a person gets busier and works more than when they

were employed! Well, I don't know for sure what the phrase "gets busier and works more" exactly means, but I guess time will tell. Someone did ask me specifically, "What kind of work are you going to do in retirement?" I simply answered him by saying, "Look up the definition of retirement in Webster's Dictionary. That may give you a clue." We had a good laugh at that one!

I do have a lot of hobbies such as biking, fishing, bow hunting, golfing, refinishing antique furniture and woodworking that will certainly take up some of my retirement. It may be hard to believe for those of you who know me, but woodworking is just as enjoyable as fishing for me! I have refinished antique furniture and built household items out of wood for 4-H projects since I was 12 years old. My family certainly had a great influence on me developing those skills and acquiring an appreciation for antiques. And my wife Karen has hinted at many ideas for me concerning home projects. One idea she had was for me to build a new kitchen table out of red oak where the table can be either a sit-down height or transformed into a high top with chairs for both heights. I've seen metal fabricated ones but not all wood ones. That ought to challenge my woodworking skills! I always dreamed of building a classic 1850's or 1860's style roll-top desk too, but I think I'll start with some smaller projects to sharpen my skills before I tackle the big ones.

So, it's time for me to say goodbye to F & M Community Bank. Thanks to the entire staff, past and present, for making these years very memorable. And, thanks to you, our customers, for allowing me to assist you in any way that I could to hopefully help make your banking experience with F & M Community Bank a good one!

Anniversaries

Preston Office | 507.765.3823



Allison Whalen
Senior Personal Banker
Summit Club Director



Alyssa Wray
BSA & Compliance
Officer/Internal Auditor



Erik Topness
Assistant Vice President
Lender



Tammy Simonson
Head Teller



Amanda Schmoker
Operations Manager
HR Manager



Carol Throckmorton
Operations Assistant



Scott Rustad
Insurance Registered
Representative



Mary Schwarz
Vice President
Mortgage Lender

Chatfield Office | 507.867.1605



Kari Cousineau
Personal Banker



Jayne Johnston
Vice President
Retail Mortgage Manager



Kari Goldsmith
Loan Processor
Supervisor



Lisa Thompson
Lead Teller



Cindy Zimmerman
Loan Processor

Rochester Office | 507.258.7580



James W. Oeltjenbruns
Senior Lending Officer
Rochester Market SVP



Tamsen Leimer
VP Business Banking
Cash Management



Michelle Woodard
Loan Processing
Supervisor



Jana Janosik
Operations Accounting
Assistant



Nate Askelson
Credit Analyst



Chris Braendlin
Vice President
Business Banking

#InsideFM

In Preston It's All Downhill from the Top

There I was, staring down the Colorado mountain. My first time on a mountain much less with skis strapped to my feet. How in the name of Jean-Claude Killy did I get to this place?

When the Big Boy brought up a skiing trip out West I mentioned to him that I had never skied. Anywhere. Not Minnesota, not Colorado, not even in my dreams. Seemed an important fact for somebody being asked to go on a ski trip. In typical fashion, his response was "No problem, you will be fine. If I can do it, you can." Seemed logical. If a six-foot two-inch XXL guy can do it, I should be able to, too.

So, there we were. Condo right on the slopes, rented skis and no worries. This quickly changed as I put on the skis and headed out the patio door to the slope. I am quite sure I made it two ski lengths before I tipped (not going fast enough to say I fell) over. I got up, steadied myself. Scared to death. It was 50 yards to the lift. At my rate, a good hour. On the way I skied past a "Kinder Ski." This is where the kids under 6 learn to ski. They were having a blast and doing well. Huh. If kids can learn to ski, I should be able to, too. If I'm being honest, I am certain the kids were looking at me thinking the same thing.

With renewed confidence, I made it to the ski lift and got on with Big Boy. Confidence turned to outright hysteria as we neared the end of the ride. There it was coming into view. The two-foot slope at the end of the lift where you disembark. And did you know the lifts don't STOP? They keep going!



Breckenridge Skilift

Adding to the panic is the fact that when the Big Boy gets off a chairlift, he extends both of his arms to full wingspan. Blocking any seat mate from getting off until he is gone. So just as the chairlift was going around the corner, I piled off. I got out of the way just before the next skier got off.

Visibly shaken, I made it to the top of the "easy" run, a green one. Which made perfect sense as it matched my skin tone at that moment. After 5 minutes, I steadied myself, leaned in and took off down the hill. Now, the Big Boy gave me one ski tip, which I am convinced is all he thought that a beginning skier would need to survive skiing in Breckenridge, Colorado. Snow Plow. You gotta snow plow and you will be just fine. Right. I snow plowed all right. Nose first the first half of the run.

Now, the run I am on is right under the ski lift. A perfect place to watch a struggling first-time skier. I provided entertainment for over an hour to the ski lift riders. Many of them repeat viewers. Adding insult to injury, many of the "Kinder Ski" graduates lapped me several times.



Chuck, daughter Nikki & wife Vonnie

I thought, am I ever going to get to the bottom? Am I going to spend the week on one ski run? I finally reached the point where I was exhausted from skiing 10 feet and falling down. Getting back up, repeating. I was so exhausted I relaxed, too tired to care anymore and it happened. I began to ski. Thirty feet of snow plowing while actually [Be] standing up. And then I turned it loose! I pointed both skis down the hill and off I went. What a feeling.



Breckenridge

I guess Big Boy could have asked me to go skydiving. Ain't ever done that either.

Whatever your winter pastime, enjoy.



CHUCK AUG
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Thank you for joining us in Preston for Holiday Cheer Week

DECEMBER 13 - 17, 2021



Gabby Kinneberg,
Preston Area Chamber
of Commerce



Dan Christianson
and Jon DeVries



Paisley Kinneberg &
Ilene Edwards, Preston
Chamber Board



Sheriff John DeGeorge &
Chief of Police Blaise Sass



Fillmore Central 6th Grade Bell Ringers

#InsideFM

In Chatfield

Winter 2021-2022

It looks like Winter is officially here. I cannot believe how fast this year has passed by, but I think that we're all feeling the same way. It's been pretty mild so far, but we all know what's coming. I just missed blizzard conditions leaving Fargo yesterday afternoon. My son, Paul, recently started a job at Microsoft after attending Microsoft classes through their military program. The unfortunate part is that he picked Fargo. I don't mind the drive...it's the winter weather that they get. I told him that I might not be back until Spring!

Most of us who continue to choose to live here can usually tolerate the snow. We just hope that the ice and frigid temperatures stay away. I used to enjoy the winter more than I do now. As I get older, I'm getting pickier about participating in the winter wonderland activities. Growing up, my family used cross country ski near our house or I'd have outings with my dad in the woods. This is something I'd like to get back into, but my family is not interested, so I'd be doing it alone. Downhill skiing was fun for me for a while in middle school...until I found out I was everyone's [Merry] entertainment as I yelled down the slopes for my friends to wait for me! I found that I like to go downhill snow tubing, but I don't have much of an opportunity to do that. Snowshoeing is something I may check into doing. Do you have any favorite winter activities or locations?

We're looking forward to the Bank Open House that the branches are holding next week. I will include pictures in the next newsletter. We decided to do theme days seeing that we're doing the open house for the whole week. I hope that you were able to stop down and enjoy the treats. We always enjoy visiting with everyone who stops by.

Looking toward the end of 2021 and the beginning of 2022 is a good time to check your finances. Do you need to set up or contribute to your HSA or IRA? Are you interested in enrolling in ID TheftSmart? How about setting up a flexible spending savings account (aka-Christmas Club Account)? Please call us if you have any questions regarding our products and what we have available for you.

From everyone at the Chatfield Branch, we wish you and your families Happy Holidays and a Happy New Year! Stay safe and healthy! See you in 2022!



KARI COUSINEAU
Personal Banker
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Thank you for joining us in Chatfield for Holiday Cheer Week

DECEMBER 13 - 17, 2021



Chatfield Bank Crew



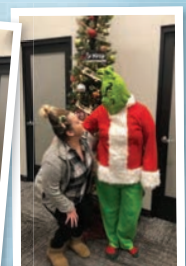
Holiday Flannel Day



Holiday Sock Day



Santa's helper, Cindy Lou, & the Grinch



The Grinch and little Cindy Lou

In Rochester

Greetings from the Rochester Team!

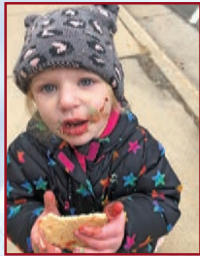


Olivia, Laura's Daughter

As I am writing this it is currently fifty-four degrees out and we are on our way into December! I will take it! Every year it amazes me how fast time flies. I feel like my family and I were just spending our days out on the lake, swimming at the local pool, and sitting around our fire pit with a s'more in hand. Although, we still have been able to have our fires outside yet with how great our weather has been! I am sure that will change by the time you are reading this! In a blink of an eye Thanksgiving has been here and gone and Christmas is right around the corner. We just recently finished some of our annual Christmas traditions of baking homemade Christmas cookies, decorating the tree and attending our town's "Christmas in Kasson" extravaganza



Olivia, Laura's Daughter



Sawyer, Laura's Daughter

that starts off with a Santa parade. This is always a hit with the kiddos! Usually these events remind me of how behind I am in my Christmas shopping, but this year I am happy to say that I am well ahead! I must admit this is all due to the help of Amazon. I have a love/hate relationship with online shopping. On one hand, it is extremely convenient! On the other hand, it is extremely convenient...too convenient! I find myself coming home after the work day to a doorstep full of boxes that I don't even remember ordering! My husband's office has quickly transformed from his personal work space to a stock room full of Amazon boxes. Our own personal Santa's Workshop.

Online shopping is very convenient, but it is important to be diligent when it comes to doing it safely. This time of year tends to have a rise in fraud so it is important to shop smart.

There are a few things you can do to help make your online purchases a successful and risk-free transaction. My first piece of advice is to shop from secure websites only. How do you know if a site is secure? Make sure the URL begins with "https" instead of http. The "s" stands for secure, which tells us that the site has an SSL (Secure Sockets Layer) Certificate. There should be no circumstance where you need to provide your social security number to complete a transaction. You should never click on links or images within a promotional email. An example of this would be when you receive an email from a retailer and they are offering something such as 50 percent off the entire website. Before you click on the link it is best to go directly to your web browser and [And] type in their website URL. By doing this, you are guaranteeing you are visiting the secure site. Hackers create fake emails and websites to steal consumers' information and it can be tricky to spot as they can replicate the retailer's website so accurately.



Laura's daughters Olivia & Sawyer

My last piece of advice is to monitor your card activity and statements regularly. Personally, I check my account everyday by using F & M's mobile banking app. It gives me a peace of mind knowing what is going on in my account on a regular basis so I can detect anything suspicious right away. There are ways for you to set up alerts within the app to your liking! If you are unsure how to use our mobile app give us a call and we can help you get you started!

Season's greetings and best wishes for the New Year!

Thank you for joining us in Rochester for Holiday Cheer Week

DECEMBER 13 - 17, 2021



Chris Braendlin
Bell Ringing



Mikeala
Sharing Cookies



Jim Oeltjenbruns
Bell Ringing

#SummitClub

Cape Cod & Boston September 5-10, 2022

Summit Club On The Road Again



See beautiful Cape Cod & Boston. We fly into Boston and head straight to Cape Cod for 4 nights. We'll see the Kennedy Memorial, ferry to Martha's Vineyard, view the Gayhead Cliffs, board a Whale Watch Cruise, enjoy a New England lobster dinner, spend a night in Boston and so much more!

\$3308 per person double occupancy
\$3967 single
(optional Travelers Protection Plan included)
**Estimated airfare included, final airfare rates are subject to change.

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Welcome to the Club!



#InsideFM

Falling in Love with Fillmore County

"Falling in Love with Fillmore County." Sort of sounds like a Hallmark movie, right? I used to watch the Hallmark Christmas movies and think, "If only small towns were really like that..." All decorated for the Holidays, everyone happy, stores with beautiful windows on Main Street, and Christmas lights in the city park. Wait a minute – Fillmore County really does have small towns just like this! Over the last 2 years since changing my career path and joining F & M I have had the opportunity to spend more time in Chatfield and get to know Preston, Lanesboro, Harmony, and Spring Valley. I have met business owners, dined in their restaurants, coffee shops, breweries, and wineries. And I have spent time finding out how unique and wonderful the shops that make up these Main Streets really are.



Chatfield's Christmas in the Valley - Goldsmith Belgian Wagon Rides



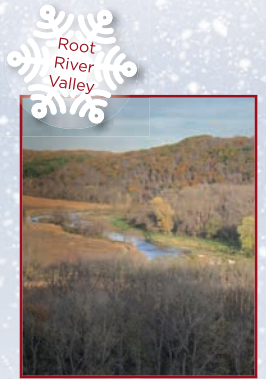
Big Girl Stickers Nutcracker

When you want to take in some outdoor recreation and just view the beauty of rolling hills and river valleys it is hard to beat Fillmore County here too. I feel honored that I get to visit homes of my clients during a remodel project or new construction so I can record their progress. As I drive on



Jayne enjoying fall hiking Root River Valley

backroads and really see the beautiful valleys and hillsides, I am in awe that they can live in such a lovely setting. According to the website "Only in your State" the most picturesque town in MN is none other than Lanesboro! And out of "The Top 15 Coolest Small Towns in MN" Spring Valley comes in #7, Chatfield takes #12, and Rushford #13. Fillmore County has it going on!



Root River Valley

2020 and the Pandemic brought more people out of the cities looking for more rural areas to live in; more people are working from home than ever before, and Fillmore County may have the right ingredients to attract residents that want their own Hallmark movie experience. So, keep buying, dining and entertaining local and realize what a gem we have that we all call home or are close enough to come visit often. Maybe the next Hallmark movie will be filming in your town... Until then enjoy the great experiences of the Winter Season and stay cozy in your small town.



Christmas in City Park



JAYNE JOHNSTON
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Insurance

Spring Sales Closing Date March 15 A Crop Insurance Insight

Grow peace of mind along with a good crop. If you plan to buy insurance for your spring-planted crops, remember March 15 is the purchase deadline. Now is a good time to evaluate the crop insurance products and coverage options available for your operation and to develop a strategic risk-management plan for your business.

We understand agriculture and a farmer's risks and challenges. We are trained on the latest changes in crop insurance and can help you understand how to use crop [May] insurance as a risk management tool to add value to your business. Your goals and concerns will be addressed. Our time together will be maximized to make the most of what you plant by developing a customized, comprehensive package of insurance coverage. Your questions will be answered. Your comfort and understanding of the coverage you select is important.

Mark Your Calendar – March 15, 2022 will be here soon.

Call Dan Root or Cherrie Brink to discuss your unique crop insurance needs and eligibility.



Photo credit: Cherrie Brink
Somewhere in Mower County Minnesota, February, 2021



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F & M Community Bank, N.A.

Balance Sheet 9/30/21

Cash & Due From Banks	7,429,276
Securities	50,673,982
Loans (Net of Loan Loss Allowance)	108,710,933
Other Assets	7,642,798
Total Assets	174,456,989
Deposits	155,909,004
Other Liabilities	865,654
Capital	17,682,331
Total Liabilities and Capital	174,456,989

Missing Word Contest

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 _____

Investments

How Income Taxes Work

The Internal Revenue Service estimates that taxpayers and businesses spend about 8 billion hours a year complying with tax-filing requirements. To put this into perspective, if all this work were done by a single company, it would need about four million full-time employees and be one of the largest industries in the U.S.¹

As complex as the details of taxes can be, the income tax process is fairly straightforward. However, the majority of Americans would rather not spend time with the process, which explains why more than half hire a tax professional to assist in their annual filing.²

Remember, this material is not intended as tax or legal advice. Please consult a professional with tax or legal experience for specific information regarding your individual situation.

Getting Started

The tax process starts with income, and generally, most income received is taxable. A taxpayer's gross income includes income from work, investments, interest, pensions, as well as other sources. The income from all these sources is added together to arrive at the taxpayer's gross income.

What's not considered income? Gifts, inheritances, workers' compensation benefits, welfare benefits, or cash rebates from a dealer or manufacturer.³

From gross income, adjustments are subtracted. These adjustments may include retirement plan [Days] contributions, half of self-employment, and other items.

The result is the adjusted gross income.

From adjusted gross income, deductions are subtracted. With deductions, taxpayers have two choices: the standard deduction or itemized deductions. The standard deduction amount varies based on filing status, as shown on this chart:

Filing Status	Married (Filing Jointly)	Married (Filing Separately)	Single Filers	Head of Household
Standard Deduction Amounts	\$25,100	\$12,550	\$12,550	\$18,800

Chart source: IRS.gov, 2021

Itemized deductions can include state and local taxes, charitable contributions, the interest on a home mortgage, certain unreimbursed job expenses, and even the cost of having your taxes prepared, among other things. Keep in mind that there are limits on the amount of state and local taxes that can be deducted.⁴

Once deductions have been subtracted, the result is taxable income. Taxable income leads to gross tax liability.

But it's not over yet.

Any tax credits are then subtracted from the gross tax liability. Taxpayers may receive credits for a variety of items, including energy-saving improvements.

The result is the taxpayer's net tax.

Understanding how the tax process works is one thing. Doing the work is quite another.



SCOTT RUSTAD
Registered Representative
Scott.Rustad@Ceterais.com
Preston | 507.765.3823

1. National Taxpayer's Union, 2020
2. IRS.gov, 2020
3. The tax code allows an individual to gift up to \$15,000 per person in 2021 without triggering any gift or estate taxes. An individual can give away up to \$11,700,000 without owing any federal tax. Couples can leave up to \$23,400,000 without owing any federal tax. Also, keep in mind that some states may have their own estate tax regulations. This material is not intended as tax or legal advice. Please consult a professional with tax or legal experience for specific information regarding your individual situation.
4. The Tax Cuts and Jobs Act of 2017 limits mortgage interest deduction to the first \$750,000 of the loan for a home. The 2017 tax law change also limited to \$10,000 the amount taxpayers may deduct in state and local income taxes.

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Matt's Trivia Corner

By the time you read this trivia corner, I will have retired from F & M Community Bank after nearly 40 years of employment. So here goes my last trivia corner with some personal trivia items.

My first Trivia Corner I wrote for the newsletter was in the first quarter of the year 2003. So, if I have calculated correctly, this will be my 76th edition! I don't know if that qualifies me for a degree in trivia, which I referred to in that first newsletter as a "Doctorate of Uselessness." I'm thinking...probably not.

Nearly 40 years ago on March 8, 1982 I began my employment with F & M Community Bank. At that time the bank was called Farmers and Merchants Bank of Preston. Al Christianson, who hired me for an internal auditor role, was President. I wish he was around today to see me off.

Some major life events happened for me in March of 1982 and was a month that I'll never forget. Besides starting work at the bank, I met my wife Karen for the first time when we went bowling at Luther College in Decorah, IA with her college roommate and her roommate's future husband. Also, during that same month my mom died at 48 years of age of melanoma cancer. So, two good things and one sad thing happened in that month for me.

As I look back at many of my trivia articles, it's hard to not notice that I have mentioned the topic of weather in many of them. I think I know why I am such a weather fanatic by the answer to this trivia question. What weather program first aired in 1982? The Weather Channel first aired on cable in May of 1982! It wasn't in March of 1982 but 1982 anyway!

Now here is a coincidence and some crazy weather trivia. As I was writing this article on December 3rd, my phone's Weather

Channel app notified me about a blizzard warning being issued through Sunday morning December 5th for the main island of Hawaii!! A blizzard warning was also issued for parts of Alaska too. And there was more snow expected in the high elevations on the main island of Hawaii than in Alaska! 12" of snow with winds gusting to 100 mph in Hawaii vs 2-4" of snow and 45 mph winds in Alaska. What??? I thought this had to be a hoax! Or is someone at the Weather Channel trying to imitate Orson Welles by providing a scary weather forecast? It would be scary if I lived in Hawaii!

Also, in 1982 I bought my first computer. It was a Commodore 64 and became the highest selling computer during the 80's, outpacing the IBM PC, Apple and Atari computers. How things have changed in technology over the years.

I guess it's now time to put my pen down (well in these days... my keyboard) and say goodbye to the trivia corner. It has been a fantastic 40 years working at F & M Community Bank. I will miss the great staff that we have here and I want to thank them all, past and present, for putting up with me over the years! And to my readers, hopefully some of my trivia may have provided you with just a hint of entertainment or maybe even an "Oh...I didn't know that!" Hope you all have a healthy and prosperous New Year!



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