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COMMUNITY CONNECTION QUARTERLY NEWSLETTER

Fall Issue | ©2019 F & M Community Bank



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Notes from Dan's Desk

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The Latest At F & M

Let's talk about what has been happening at the bank. It's been somewhat quiet which in some ways is kind of nice.

Hopefully, you're finding our new website to be easy to navigate and useful. If you have any feedback, please feel free to share it. You can help us "Make Banking Easy!" with your input.

Some staffing changes have also taken place including Mary Schwarz coming back to work full-time as an ag lender. Taking over her home mortgage responsibilities is Jayne Johnston. Lori McCabe also joined the team as a teller in Chatfield. Please be sure to welcome them if you have a chance.

Have a wonderful fall season.

Daniel M. Christianson
CEO & Chairman of the Board

Notes from Dan's Desk

There's A First Time for Everything!

Checking Off My Bucket List

by Dan Christianson

June and July were months of firsts for me. In June, I was in my first mountain bike race. And in July, I traveled to Europe for the first time. Two very different experiences, but both were great experiences!

There is a series of mountain bike races scheduled in the Breckenridge, CO, area each year. They typically start the first week of June and it happened to coincide with when we were there. Our son, Jarad, has been racing in this series for the last couple of years, and I thought it would be fun to participate as well. My main concern was not crashing or having some other disaster happen, but having Jarad lap me since the race consisted of two laps around the same course for **[The]** a total of about 15.5 miles! And since he would be starting several minutes ahead of me, I thought it might be possible he'd catch me. Luckily, he didn't. But he did beat me badly (my time was about 50% longer than his)! Then again, he is racing at the professional level this year and there aren't many bikers in the Breckenridge area who can ride better than he does. In fact, he won his division.

Anyway, as a consolation, I did finish third in my age group (60+) and won a stocking cap! Then again, there were only three of us in our age group so I guess you could also say I finished last. 😊 But I came away from the race in one piece. 😊 And ready to race again!

About a month later, we met Carryn, George, and Elsie in Paris! They love to travel and invited us to join them in Paris for a week. George had been there 12 years ago, so he served as the tour guide. We saw many of the typical things such as Sacre-Coeur, the Louvre and d'Orsay museums, Versailles, Notre Dame, the Arc de Triomphe, and the Eiffel Tower. But we also just walked the city and saw all the ethnic neighborhoods, the amazing architecture and a wall with "I Love You" written on it in 311 (that's not a typo) languages (there's a picture of us in front of it), and enjoyed the wonderful baked goods (good thing we walked 10+ miles every day!).

One day, George and I took a tour to see where the invasion of Normandy by the Allied troops took place 75 years ago. It was a very moving and educational experience. Those troops deserve our respect and appreciation for what they did to preserve freedom for the rest of us.

I've included several pictures from each of my firsts—they certainly bring back some wonderful memories for me.



Employee Connections

Employee Anniversaries

Holli Wingert 5 years
Tami Larson 4 years
Laura Witt 4 years

Happy Birthday!



Community Connections

Family Spotlight

Machinist Mate Senior Chief (Submarine Warfare) Benjamin A. Woellert, U.S. Navy



Ben was born in Rochester, Minnesota, and raised in Preston, MN by his parents, Neil and Arlene Woellert with his sisters Holli (Brad) Wingert and Becky (Mike) Kreidermacher. Senior Chief Woellert enlisted in the Navy in December 1998. He completed Basic Training in Great Lakes, Illinois in February 1999. He completed Nuclear "A" school, Power School and Prototype in Charleston, SC in August 2000. Followed by Nuclear Emergency Welder School in Groton, CT in November of 2000.

Senior Chief Woellert's history of sea duty include: USS Scranton (SSN 756) homeported in Norfolk, VA; USS Hawaii (SSN 776) initially in Groton, CT then Pearl Harbor, HI; USS Annapolis (SSN 760) in Groton, CT and USS Illinois in Groton, CT.

He served 2 shore tours for Performance Monitoring Team, in Charleston SC and Groton, CT and completed his enlistment in Saratoga Springs, NY at NPTU, Ballston Spa.

During his 20 years of service, Senior Chief Woellert made numerous Command and personal accomplishments including Chief in 2005.

MMNCS is a qualified Submarine Warfare and his awards include: GOOD CONDUCT MEDAL ACTIVE (6);NAVY/MC ACHIEVEMENT MEDAL (8);NAVY/MC COMMENDATION MEDAL (3);GLOBAL WAR ON TERRORISM SERVICE MEDAL (1);NATIONAL DEFENSE SERVICE MEDAL (1);SEA SERVICE RIBBON (3);NAVY MERITORIOUS UNIT COMMENDATION (4);NAVY E RIBBON (5);NAVY PISTOL EXPERT MEDAL (1);NAVY ARCTIC SERVICE RIBBON (1);GW-TERRORISM EXPEDITIONARY (1);ARMED FORCES EXPEDITIONARY MEDAL (1);NAVY EXPEDITIONARY MEDAL (3);COASTGUARD MERIT UNIT COMM RBN W/ SPECIAL OPS "O" (2);NAVY RIFLEMAN EXPERT MEDAL (1)

He married the love of his life, Jaci Kjerner in October of 2016 and is a proud father of their son, Jude Loyal, and daughter Eleanor May.

Thank you, Ben, for your service and congratulations on your retirement!

Community Connections

Fillmore County Fair July 14-21



Trout Days



Preston's Point Of View



Routine Gym

by Chuck Aug

In an attempt to extend my mortality, I started walking weekdays the day after I turned fifty and been doing so ever since with a few exceptions. No Saturdays or Sundays, but the other days that end in Y. When it was nice out, I walked outside and enjoyed all twenty days of doing so. On the other days, I used a treadmill at my home. The treadmill was located upstairs in a spare bedroom. Which meant hauling the treadmill up our winding stairs. This was such a calamity (requiring an emergency phone call to my nephew to come bail us out when we got stuck halfway up the stairs) that it was decided then and there that we would never do so again. I fixed the electronic display, a roller and made other repairs to the treadmill all in hopes of extending its life. But eventually, the treadmill turned its last lap a few years back, and we joined the gym.

This has been a nice change because there are many more exercise options and there are others to share the daily exercise routine with most days. It is the same faces each day to the point where if you are going to be absent, you **[Wonderful]** best let the others know or else you may raise an alarm. It is so routine that we use the same machines most days.

The other day I was in the weightlifting area when one of my fellow gym partners said to me "Do you know why I am laughing?" I had no idea because laughing is hard to come by at this time in the morning doing exercises that make you creak, groan and sweat. "I am laughing because you didn't use your usual, squeaky treadmill today. You used the treadmill next to me but you wiped down the treadmill you *usually* use each day. Not the one you used."

They need to fix the squeak on *my* usual treadmill. It's too early to have to think this much.

Preston's Point Of View



Aberg's Acre

by Brian Aberg

It is always stressful to wait for the corn to come up as you hope you didn't make too many mistakes and if you did, at least not next to the road. I would always criticize my dad about his 'goof-ups' and all he would say is "wait until you do the planting." He was correct as usual. With all the rain we had this year it took a couple of weeks to get back to one field that was missing some rows. I tried to blame it on the co-op that did the spraying, or maybe the Russian satellites we are using for GPS signals and finally even solar flares. The artificial intelligence we deal with every day is wonderful but not quite perfect. Of course, it is always possible it was my mistake.

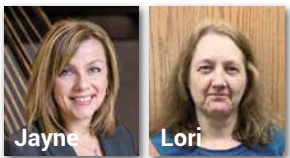
Chatfield Check-In



Lasting Memories and New Beginnings

by Kari Cousineau

Hopefully everyone had a wonderful summer! It seemed very short, especially because of how the weather was this year. Hopefully you were able to enjoy the good weather that we did have and make great memories with your friends and families! Even though we had road construction going on all summer, we did have the new Chatfield Pool open. We had a busy, but fun, summer in the Cousineau household. Our daughter, Samantha, graduated in June. We were able to celebrate with family and friends near and far the day before graduation. We were very happy to have family come in from Wisconsin, Florida, Pennsylvania and Colorado. Our son, Paul IV, was able to take his Army leave during that time, also. It's not often that we can all get together! A good time was had by all. 😊 Samantha and I took a trip out to the Seattle area to visit with my sister and her family. We were able to visit places like Mt Rainier, Mt St Helen's, various locations along the Pacific Ocean and Vancouver. We put on quite a few miles driving, but it was worth it! My **[Time]** favorite thing to do every time I go out is the tour in Seattle's Underground City! Samantha turned 18 while we were out there, so a quick casino trip had to happen! (She did better than I did!) My husband, Paul, has been very busy on the weekends playing 1860's vintage base ball. It's a new team based in Fillmore County called the Fillmore Fungi. Check them out if you see them in your area!



The Chatfield branch would like to welcome Jayne Johnston and Lori McCabe who came to our team this summer. Jayne is our new Retail Mortgage Manager and Lori is our new Teller. Please stop down anytime to meet them. They will be happy to meet you and assist you with your banking needs.

Everyone is welcome to come in on Halloween for some Trick or Treating! The Commercial Club sponsors this event every year from 2:30 – 5:00 pm at participating businesses. F & M Bank in Chatfield will be handing out treats until 4:00 pm. But, if you stop down earlier, I'm pretty sure that we'll have something for the everyone all day! Halloween is not just for the kids! Definitely my favorite holiday!

Happy Fall!



Summit Club News

Long Summer Days turning into Crisp Fall Evenings

Autumn Leaves, Pumpkin Spice and Sweater Weather

We have been BUSY planning events and trips...fun times ahead! We invite you to jump on board (whether it's a bus or plane) and join us! We are headed to a Vikings game in September, have put together a fantastic Mystery Trip in October, an amazing itinerary to Branson followed by a fun night of music and laughter at the Chatfield Center for the Arts in November and looking forward to 2020!

We hope you have some time to relax and enjoy these last summer days and nights as we transition into autumn leaves, pumpkin spice and sweater weather! Happy Fall!

September 6-16, 2019 **Rhine and Mosel River Cruise**

Our plans are being finalized, our "Document Party" is coming up and we will be off! We are sure there will be a photo or two to share with you when we return!



Sunday, September 22nd at 12pm **Vikings Game**

Let's go cheer on our Minnesota Vikings as they take on the Oakland Raiders! Great way to see a game and the new US Bank Stadium, hop on the bus with us! We have a limited number of tickets purchased and available so let us know ASAP if you would like to go! We are departing from F & M in Preston at 8am, Fountain Historical Center at 8:10am, F & M Chatfield at 8:30am and F & M Rochester at 9am. Cost is \$109 per person, includes ticket, motor coach and gratuities. Reservation and payment due September 13th.



The Summit Club Team



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A Friendly
Reminder

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.

Wednesday, October 16th
Mystery Trip

Who? What? When? Where? You'll find out Wednesday October 16th! We will be departing from F & M Bank in Preston at 7:15, Fountain Historical Center at 7:25, F & M Bank in Chatfield at 7:45 and F & M in Rochester at 8:15. Cost is \$109 per person. Reservation and payment deadline is September 18th.



November 15-18, 2019
Branson, Missouri

We are excited for this long-awaited weekend getaway to Branson! There is so much to see and do in Branson and we have selected some of Branson's finest entertainment for you: Miracle of Christmas at the Sight and Sound Theatre. Showboat Branson Belle Dinner Cruise, Andy Williams Christmas Show, Dublin's Irish Tenors and Celtic Ladies, Christmas Wonderland, Mickey Gilley and Johnny Lee, some free time and more! Cost per person is \$1030 for single, \$861 for double, \$812 for triple and \$787 for quad. Please stop in or call for more detailed information. Reservation and payment deadline is September 6th.



Saturday, November 23rd
**Dueces Wild
Dueling Pianos**

Reserve your ticket and join us for a fun night at Chatfield Center for the Arts with Dueces Wild! We have great seats reserved! You will be in for an incredible night of fun and entertainment with these two amazing performers! Join us upstairs for a pre-concert gathering at 6 PM. Concert begins at 7:30. Cost is \$34 per person which includes pre-concert meal and concert ticket. Reservation and payment deadline is November 1st.



July 10-16, 2020
Maritime Breezes

Join us for 7 days and 6 nights as we tour Nova Scotia, Prince Edward Island and New Brunswick! Highlights include a stop at Peggy's Cove in Halifax, a visit to the legendary home of Anne of Green Gables, a traditional lobster dinner, a journey to the site of the Hopewell Rocks, a ride on the Digby Ferry to travel the Evangeline trail and so much more! This is definitely a once in a lifetime experience! Cost is \$2749 per person for a double and \$3429 for single, which includes tour, land travel and gratuities but not airfare. Airfare price is not available at this time. Call or stop in for more details and airfare estimates. If you missed our travel show, it's not too late to sign up or inquire about this amazing trip!





Rochester's Recipes

Poch's Pantry

by Brian Poch



It's already been 4 years at the Rochester branch, time really flies when you're having fun. This recipe simply comes down to fun, both in the making of it and its end use! We got this recipe when my daughter Abby had a preschool teacher at RCLS by the name of Lisa Martinson. Make sure you have a great time with this recipe as well, it was a hit with the kids! One word of warning, especially to Matt Quanrud...DON'T EAT THIS ONE! I don't think it would hurt you, but it may make for a pretty good tummy ache.

Playdough, it's timeless **[Year]** and full of fun. You can make it with your kids (careful of the boiling water part) and enjoy the fun and creativity afterwards! You don't have to be a kid to enjoy this stuff either.

Be sure to take the time to enjoy all the kids around you. In a blink of an eye they're all grown up. From the Rochester office, we have two more graduates to add to the line up from the last newsletter. My daughter, Abigail is heading to the University of Eau Claire in Wisconsin for Nursing. Cory Poncelet's son, Ethan is off to Bethel University in Arden Hills, Minnesota for Bio Chemistry. These two attended Rochester Central Lutheran School and Rochester Century High School together. We wish them both the very best! From play dough to college...here they go!

Be sure to enjoy your play dough time!



Homemade Play Dough

Ingredients:

2 ½ Cups of Flour

½ cup of Salt

1 Tablespoon of Alum

2 packets of unsweetened drink mix (koolaid or similar, all for color)

3 Tablespoons of cooking oil

1 ½ Cups of Boiling Water

Directions:

Mix the dry ingredients together. Add the boiling water and oil. Stir quickly and mix well. When the dough cools, knead it until it is soft and pliable. Store in an airtight container, the kids will love this stuff!

Fall is . . .

Generally this season brings thoughts of the conclusion of the Great Minnesota Get Together recognizing and rewarding another year of hard work, beautiful colors of changing leaves, school again starting in earnest, cooler-crisper evening air, harvest... I would also like to share a few other autumnal happenings:

September is: **Life Insurance Awareness Month** #lifehappens. Do something today that your future self will thank you for.

The beginning of **grain harvest** – We are ever hopeful for a safe and productive harvest season. To our farm producers, should the need arise, please remember that your RMA contract provisions read: "A written notice of damage or loss of production for each unit is to be filed by the policyholder within 72 hours of the policyholder's initial discovery of damage or loss of production, but not later than 15 days after the end of the insurance period..." *Remember that once the crop is harvested, that is the end of the insurance period. Production losses need to be reported NO LATER than 15 days after the end of harvest OF THAT CROP; e.g.: soybean losses need to be reported even if you are still in the middle of harvesting corn.*

National Farm Safety and Health Week is September 15-21, 2019

– This year's theme is "Shift Farm Safety into High Gear". Each year since 1944, the third week of September has been proclaimed by each sitting President **[It's]** since Franklin D. Roosevelt as National Farm Safety & Health Week. More **[Time]** materials and public service announcements are available at www.necasag.org

Continuing into October – **Fire Prevention Week:** October 6 - 12. This year's campaign is: "*Not Every Hero Wears a Cape. Plan and Practice Your Escape!*" Escape plan worksheets are available in the Insurance Agency. Pick up one or two to review with your children or grandchildren. You can find more information and activities at www.nfpa.org

Medical Insurance coverage effective calendar year 2020

October 15 – December 7: Medicare Annual Open Enrollment Period

November 1 – December 15: Individual and Family (non-group) Annual Open Enrollment Period

November 15 – December 15: Small Group (2 to 50 employees) Special Annual Enrollment—without having to meet standard employer-contribution and/or employee-participation ratios.



November 11—Veterans Day.

We gratefully remember our Veterans on this and every day.



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F & M FYI

Important Reminders

Keep Up With Everything Going On Around F & M And Our Communities

★★ RESCHEDULED ★★
Shred Day is October 26th!

The shred truck will be available in Preston in the F & M parking lot from 9:00 am – 11:00 am and then in Chatfield from 11:30 am – 1:00 pm on Saturday October 26th! Call us with any questions.



American Red Cross Blood Drive from 10:00 am – 4:00 pm on Wednesday October 23rd in Preston in the Community Room.

The American Red Cross has an emergency need for blood and platelet donors to give now to help ensure lifesaving patient care isn't impacted this fall. Right now, the Red Cross has less than a three-day supply of most blood types, and blood products are being distributed to hospitals faster than donations come in.

How to help

Now is the time to help ensure the shelves are stocked with lifesaving blood products for patients who depend on transfusions for survival. Please make your appointment to donate **[The]** by downloading the free Red Cross Blood Donor App, visiting RedCrossBlood.org or calling 1-800-RED CROSS (1-800-733-2767).

Links used in blog/website article:

- Give – www.redcrossblood.org/give.html/find-drive
- Red Cross Blood Donor App – www.redcrossblood.org/bloodapp
- RedCrossBlood.org – www.redcrossblood.org



Matt's Trivia!



Please excuse the pun, but with summer in full swing and fall knocking on our door, I thought this edition's trivia will be about one of the most popular outdoor activities: golf. Here is some random trivia about golf.

Did you know that golf balls were made from wood back in the very early 1400's in Scotland? Sometime after that and until 1848 golf balls were made of thin leather and stuffed with goose feathers. This ball was called the Feathery. It took about a bucket of boiled goose feathers to make one golf ball. After that they were replaced by what was called the "Gutty" ball which was made from a rubber-like sap substance. Then around 1898 the rubber core golf balls were invented by Coburn Haskell along with the BF Goodrich Company. And of course, (no pun intended again) the golf ball has gone through a myriad of changes since 1898.

Did you know that the odds of making a hole-in-one is 12,500 to one for the average golfer? It is about 2500 to 1 for the professional. And did you know that the odds of making a hole-in-one twice in one round is 1 in 67 million? The all-time record for holes-in-one for a single round is 3. The odds of that happening was about 1 in 157,000,000. And according to the National Hole-in-One registry there [of] is a hole-in-one scored every 3500 rounds of golf played in the US. I have personally had one hole-in-one during my entire lifetime so I guess that's probably it for me! And as a side note, Tiger Woods has 20 holes-in-one with his first coming at age 6.

With all ages from the very young and to the old playing golf all over the world, one person has played golf out of this world and that was on the moon! Do you know who? Apollo 14 Astronaut Alan Shepherd. He actually took a couple swings with a six-iron and the second ball supposedly traveled about 2.5 miles. Can you imagine if he had hit a driver!

And finally, as I have noted before in my trivia column, Minnesota has more people per capita that play golf than any other state in the union! 1 out of every 5 people golf in Minnesota. So, get out and enjoy the many golf courses that are in our area and get that elusive hole-in-one!



F & M Community Bank, N.A.

Balance Sheet 6/30/19

Cash & Due From Banks	2,167,619
Securities	24,542,461
Loans (Net of Loan Loss Allowance)	105,106,312
Other Assets	6,651,121
Total Assets	138,467,513
Deposits	115,590,678
Other Liabilities	7,611,886
Capital	15,264,949
Total Liabilities and Capital	138,467,513

Missing Word Contest

Summer Winner: Shirley Garness "For It's One Two Three Strikes You're Out At The Old **Ballgame**"

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 and 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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Important Dates

Wednesday, October 23rd
American Red Cross Blood Drive
in the Community Room in Preston

Saturday, October 26th
Shred Day

Preston F & M parking lot 9:00 am – 11:00 am and
Chatfield 11:30 am – 1:00 pm

Save the Dates for our Holiday Open Houses

Chatfield December 6th from 9:00 am - 4:00 pm

Preston December 13th from 9:00 am - 4:00 pm

Rochester December 20th from 9:00 am - 4:00 pm