

Photo by Debbie Berte

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#### *Featured Article*

## Notes from Dan's Desk

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## The Latest At F & M

2018 was a good year for us. We continued to grow the bank and remained fairly profitable even in the midst of some retirements of some longtime employees as well as the completion of some significant projects. Change isn't always easy, but it's part of being in business and in life.

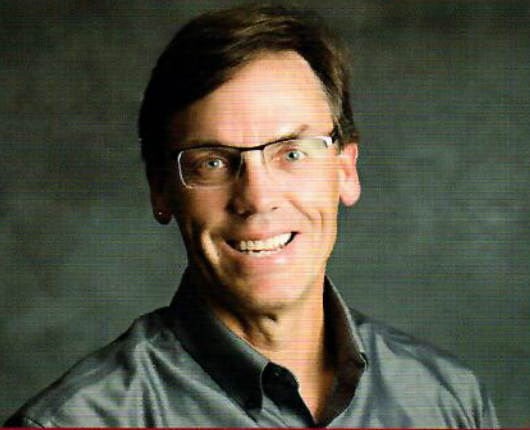
And we're off and running in 2019 as we continue to look for opportunities for our staff and for better ways to serve you. We had planned to take a breather after all the initiatives we implemented in 2018, but when opportunities come along, you need to take advantage.

The first thing we did in January is hire another experienced business banker to work out of our Rochester office. Chris Braendlin started on January 14th. Chris is originally from Rochester and has worked as a business banker in the Rochester market for nearly 15 years. During about four of those years, he worked with several of our Rochester staff at Eastwood Bank. We're looking forward to having Chris on the team and expanding our presence in Rochester! If you know Chris, please be sure to welcome him.

A few days before Chris started, we jumped on an opportunity to buy a piece of land in Rochester on which to build an office. When we opened in Rochester, we leased the space we're in so we could more easily test the market before committing to it with a building of our own. The first three years have gone so well that we started looking for a stand-alone location. And we found a piece of land that the Minnesota Department of Transportation was selling after completing the US Hwy 52 project. The parcel is located in the SW quadrant of the US Hwy 52 and 19th St. NW interchange (it's across the street and just NE of Schmitt Music if you know where that is). This location gives us a **high visibility spot** which should be [Like] easily accessible from nearly anywhere in Rochester. We'll certainly keep you informed as to what and when concerning the development of a building on the lot.

Finally, after updating our internet banking system and logo in 2018, we realized our website is looking a little out-of-date. We plan to give our site a more modern look with some enhanced functionality. More to come on this but we're targeting a mid-to-late summer rollout.

Daniel M. Christianson  
CEO & Chairman of the Board



### Get In Touch With Dan!

✉ danc@fmcommunity.com

☎ office | 507.765.3823 ext. 1110  
direct | 507.765.6010  
cell | 507.251.6497  
fax | 507.765.3826



## Notes from Dan's Desk

# Looking Forward to 2019: A New Year Brings New Life

### Enjoying Time with Family

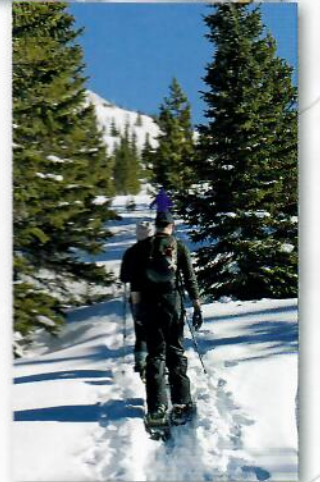
by Dan Christianson

Our family spent the holidays in Breckenridge, CO, enjoying the mountains and the snow. That area had enjoyed some record snowfall up to that point, so we had lots of fun playing in it. Our step-grandson, Nick Wray, likes to snowboard, and he wanted to ride the highest ski lift in North America—which he and I did. I've included a picture of Nick standing in front of the sign that shows we were there! We could have also hiked up from there to an elevation of 12,998 feet, but we thought we should see how he would do getting down from 12,840 feet first.

The last day we were there, Jarad led Tami, Carryn, George and me on a backcountry trek up Mount Baldy (I've included a picture of those four heading up in front of me). Tami and Carryn [Kind] snowshoed up and back down, but Jarad, George and I headed up even a little higher! Those guys snowboarded and I skied back down through the trees. This is something to do that wasn't on my radar even a few years ago—what a lot of fun! Of course, my mom thinks I'm too old to do these things.

As you might be able to tell from the picture of Carryn, she's pregnant with our first grandchild and due about the time you'll be getting this. Tami is already planning many trips to Ann Arbor—she'll be earning lots of Delta Skymiles! Maybe another banker in the family?

Enjoy what remains of the winter as well as the renewal that spring brings!



## Community Connections

We'll be hosting another blood drive on Thursday, March 28th, from 10:00 – 3:00 p.m.

We'll provide some homemade goodies and host some fun activities!



## PRESTON PRIDE CLEANUP DAY

**SATURDAY, APRIL 27, 2019**  
**Free Paper Shredding from 9AM-11AM in Preston and 11:30AM-1PM in Chatfield**

### Join us for Preston Pride Cleanup Day!

Take pride in where you live and help clean up our town. Pick up the trash, clean up the green spaces, and make Preston beautiful! If you are interested in helping, please meet at the Trailhead at 9am. All organizations, clubs, businesses and ages are welcome! Bring your own gloves, rakes, shovels, brooms, etc. Garbage bags will be provided.

**Wear green!** Free lunch for volunteers at 11 am.

F & M Community Bank will be providing a Free Shred Day in conjunction with Preston Pride Cleanup Day. Beckley's will have their shred truck in the parking lot at the F & M in Preston from 9am-11am and the F & M in Chatfield from 11:30am-1pm.



## Employee Connections

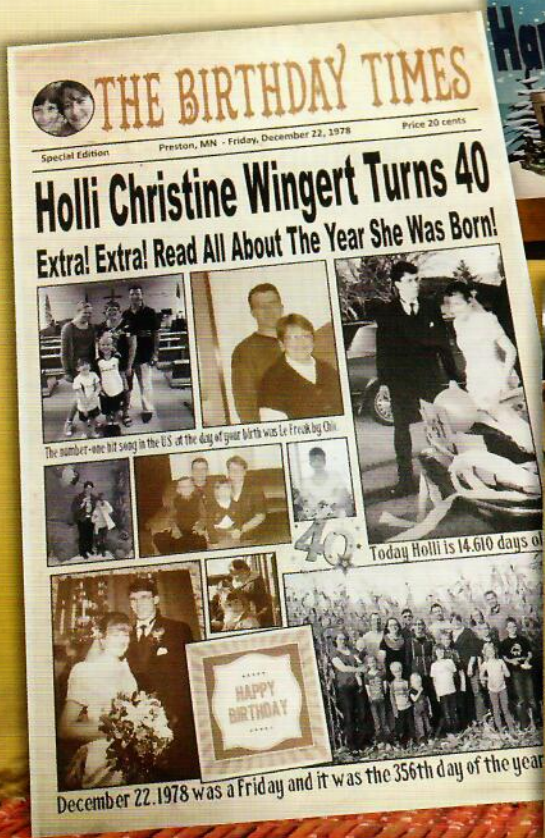


F & M employees donated 140 items to the Preston Food Shelf for the Preston Area Business Holiday Lighting Contest. Thanks to Carol, Jenny and Misty for coordinating the donation.

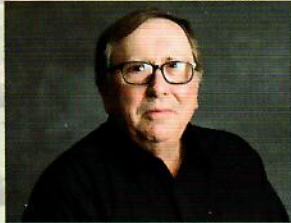
## Employee Anniversaries

Chuck Aug. . . . . 37 years  
 Matthew Quanrud . . . . . 37 years  
 Cherrie Brink . . . . . 14 years  
 Ron Stevens . . . . . 11 years  
 Jenny Niemeyer . . . . . 8 years  
 Brenda Reicks . . . . . 7 years  
 Misty Sass . . . . . 5 years  
 Dan Root . . . . . 2 years  
 Jessie Mulford . . . . . 1 year

# Happy Birthday Holli!



## Preston's Point Of View



### Aberg's Acre

by Brian Aberg



I told everybody in high school before going to college that I would never milk cows for a living. Twenty-one and a half years after doing something I said I would never do, I sold my milk cows on January 31, 1999. It definitely was a family farm as I relied on my wife and kids for many tasks from feeding calves to help chasing cows to the pasture. I did have a few tears in my eyes as my two favorite cows left the barn.

I was lucky to have found employment at the F & M Community Bank. How could I be so lucky to get paid for talking to farmers (well, there were a few other requirements). I have always enjoyed

working with numbers and collecting information for balance sheets and cash flows, so ag lending seemed to fit something I would like to do in the wintertime. It was a change but I did not miss the broken barn cleaner chains, the frozen-up spreaders, the [Is] frozen drinkers and pushing around the silo unloader. The only bad thing was the weight gain.

Farming still remains in these old bones and I have committed to planting another crop in 2019. The mind is willing but the body is weak. Have a great spring.

## The Gift That Keeps Giving...and Giving

by Chuck Aug



It's getting harder to buy gifts that are personal for our kids who have no needs. But their dad likes to open presents, so we still celebrate Christmas each year.

This year I had a great idea for a personal gift for our four kids. In fact, it was such a great idea that we gave the gift to my two sisters and kept one for ourselves. You see, Jordan had sent me a picture one fall afternoon as he was leaving his deer stand. It was a great picture of a spectacular sunset taken on our Century Farm. I used my new printer to make seven pictures and framed them. I put one on our dining room buffet.

On Christmas morning we began the gift opening. Our gift opening is akin to the NFL Draft but in reverse order. The low round picks, the stocking stuffers, are first. We then move to the higher rounds. I had saved the framed pictures for my kids for the final round.

It was round two I believe when I opened a present from Jordan. And what a gift! Very personal and I loved it. A spectacular sunset on our farm.

I have the limited edition print #8 in my office if you wish to take a look sometime.

Enjoy the sunset this year.



## Summit Club News

# Spring Brings a Feeling of Renewal... and Wanderlust!

*Reflecting on 2018 and looking forward to 2019...and beyond!*

It's such a magical time as the winter snow melts away and ushers in the warmth and blooms of spring. Anyone else ready to get out of the house and see and learn new things? I know we are! We are especially looking forward to our extended Mystery Trip in May. We are prepared to give you one clue...Springfield, Illinois and Abe Lincoln. If visiting the only home the Lincoln's ever owned is on your bucket list, this is only one of the amazing things we will do and see on this trip! We will even be entertained by Abe Lincoln himself! The rest will have to remain a mystery, but we promise you will thoroughly enjoy everything that is planned! We spoke **[Word]** to several other club directors who have taken their groups on this exact trip, and they got nothing but rave reviews, and their people still talk about the fun they had, and the members who didn't go wish they did! We are excited to share this trip with you along with the other wonderful events and trips planned for 2019 that will allow us to create some amazing memories with our friends! We are continually striving to *Reach New Heights with the F & M Summit Club!* Happy days and safe travels!



### May 13th – May 16th **Mystery Trip!**

Pack your mukluks and your cowboy boots because we're looking for the Yukon Kid? We're headed to the North Pole to get your kicks on Route 66? And when the train whistle blows, be on the lookout for outlaws, elves and Abe Lincoln? This interactive Mystery Trip is full of clues, characters, and surprises that will keep you guessing until the very end! Cost is \$691 per person for a double and \$839 for a single. You are guaranteed to have fun on this trip! **(See above for a sneak peek of one of our stops!)** Reservation deadline has been extended to April 15th! Be sure to call us if you have any questions.



March 1 - September 28, 2019

### Wednesday, May 29th **Mamma Mia!**

We are going to Chanhassen to see Mamma Mia! After seeing the show, we will be off to the Arboretum in Chanhassen for a tour on their tram. It should be beautiful with flowers blooming (hopefully). Cost is \$129.00 per person. Bus will depart from F & M in Preston at 8:00, Fountain Historical Center at 8:10, F & M in Chatfield at 8:30, and F & M in Rochester at 9:00. Reservation and payment deadline is April 26th.



## The Summit Club Team



**Brenda Reicks**  
brendar@fmcommunity.com



**Allison Whalen**  
allisonw@fmcommunity.com



**Misty Sass**  
mistys@fmcommunity.com

Wednesday, June 12th

## Coffee and Conversation

Coffee and Conversation at F & M Community Bank's Community Room at 8 am in Preston. Bring a freewill donation to the Fillmore County Food Shelf and stay for coffee and treats! RSVP by June 5th.



Sunday, July 21st

## Target Field

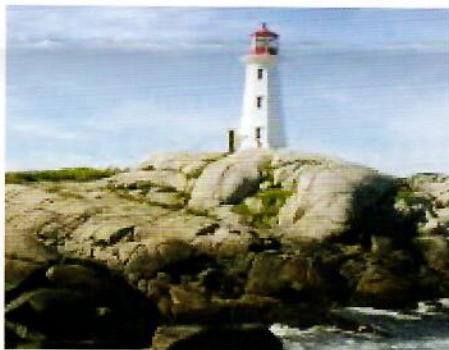
We're off to Target Field to see the MN Twins play the Oakland A's! It's always a fun day at Target Field and hope you will join us! We have good seats, close to restrooms, food and drinks. Cost is \$64.00 per person which includes ticket, transportation and gratuities. Reservation and payment deadline is June 24th.



September 6-16

## Rhine and Mosel River Cruise

We are so looking forward to our river cruise! If you are interested in joining us, give us a call and we can check on cabin availability, there's still time!



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! Some 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 [A] journey to the site of the Hopewell Rocks, a ride on the Digby Ferry to travel the Evangeline Trail...and much more! A once-in-a-lifetime experience! Airfare pricing isn't available until June so watch for this information in the fall newsletter, or call or stop in this summer for final pricing!

*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.



# Rochester's Recipes

## Poch's Pantry

by Brian Poch



Tis the season for basketball...and great food! Perfect reason to eat...and eat really great stuff! A few years back, my wife Alison and I ran the concession stand for the athletic program at Rochester Central Lutheran School here in Rochester. Brutal job, raised lots of money...and it cured my dream of ever operating my own restaurant! Two big tournaments a year just about did me in. I have a TON of respect for entrepreneurs pursuing and living that dream day in and day out, morning till night! I honestly know I didn't even tap the surface!

Both of my daughters played basketball and I am sure my son will next year. For the most part, we purchased everything we sold... with the exception of cookies and bars! Nothing better than home-made. We had one very generous mom by the name of Hollie Dunford. Hollie always brought THE BEST RICE KRISPIE SCOTCHEROOS. Every event, she would bring her delicious bars and we would sell them out. A buck a piece and people didn't bat an eye at the cost. These things were a [A] meal, breakfast of champions! Didn't take long and the word was out, people would pre-order. Of course, I always got mine because we ran the stand! Hollie's daughter graduated a year before our daughter and then... no more bars! But...lucky me, I did get the recipe! Thank goodness she didn't put a copyright notice on the card! Now you too can enjoy this delicious treat!



Rochester Central Lutheran School's Girls Basketball Team



## Rice Krispie Scotcheroos

### Ingredients:

- 1 Cup - Light Corn Syrup
- 1 Cup - Sugar
- 1 Cup - Peanut Butter
- 1 Bag - 11.5 ounce GHIRARDELLI MILK CHOCOLATE CHIPS
- ½ bag - Butterscotch chips
- 6 Cups - Rice Krispies

### Directions:

- Melt corn syrup, sugar and peanut butter on low. Add Rice Krispies to mixture. Poor into a 9 x 13 pan, lightly press into pan until even.
- Melt chocolate chips and butterscotch chips in a double boiler. Melt on low so it does not boil. (Will harden if too hot.) Poor over Rice Krispies and spread like frosting.
- FYI: Hollie always gave an extra squirt of the corn syrup and made sure the peanut butter was a "heaping" cup! We often joked about having such a "sinful" treat in a Lutheran School...Amen to that! **ENJOY**



# Do You Have Enough Life Insurance?

An Enduring Legacy for the Ones You Love

**Insurance** noun in-sur-ance | \in-shur-n(t)s

: a means of guaranteeing protection or safety

F & M Insurance Services is pleased to help you with multiple lines of insurance. Not only do we write your homeowner's and vehicle insurance, we also specialize in business **[Day]** insurance, health insurance, life insurance and crop insurance.



### It's Time to Review Your Crop Insurance Coverage

Contact your local F & M Insurance Services agent to review your policy for the right plan and level for your farming operation.

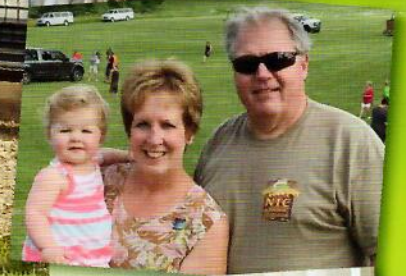
**Sales Closing Date is March 15**

For details contact

**Dan Root - Chatfield/Racine area - 507 867-1605**

OR

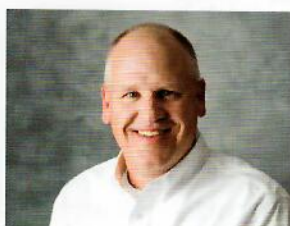
**Cherrie Brink - Preston area - 507 765-3387**



# F&M INSURANCE SERVICES



**Cherrie Brink**  
Agency Manager  
Preston  
507-765-3387  
cherrieb@fmcommunity.com



**Dan Root**  
Crop Specialist  
Chatfield  
507-867-1605  
danr@fmcommunity.com



**Brenda Reicks**  
Agent  
Preston  
507-765-3387  
brendar@fmcommunity.com

Would you like an agent that is located near you and able to meet with you on your turf? Contact us today so we can determine the best coverage to meet your needs!



# Don't forget! Time to make your IRA CONTRIBUTION!

by Scott Rustad

You still have time to make that 2018 IRA Contribution! You have until **April 15, 2019.**

Contribute today to a Traditional IRA or Roth IRA and take advantage of tax-deferred growth or tax-free growth!

Traditional and Roth IRAs are popular and powerful vehicles to help save for retirement.

Do something good for yourself and get that retirement savings working for you. Call me to see which IRA is best for you.

"He who hesitates is poor" Mel Brooks

Scott Rustad  
Registered Representative  
scott.rustad@ceterais.com

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## F & M FYI

# Important Reminders

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

### IMPORTANT DATES

- Monday, April 15th** – Tax Day, last day to make a prior year contribution to your HSA or IRA
- Saturday, April 27th** – Preston Pride Cleanup Day and Shred Day in Preston and Chatfield\*
- Monday, May 27th** – Memorial Day – Bank Closed

#### \*April is Community Banking Month!

We are offering a free shred day on April 27th in Preston from 9a-11a and Chatfield from 1130a-1p, and planning more fun activities and events so watch our website and our Facebook page for more information! [www.fmcommunity.com](http://www.fmcommunity.com) or find us on Facebook, Instagram and Twitter @fmcommunitybank

## F & M Community Bank, N.A.

Balance Sheet 12/31/18

Cash & Due From Banks	3,384,100
Securities	23,379,866
Loans (Net of Loan Loss Allowance)	99,302,272
Other Assets	5,964,444
<b>Total Assets</b>	<b>132,030,682</b>
Deposits	112,801,627
Other Liabilities	4,693,191
Capital	14,535,864
<b>Total Liabilities and Capital</b>	<b>132,030,682</b>

## Missing Word Contest

**Winter Winner.** Benjamin Blaess: "Chestnuts (Roasting) on an Open Fire"

**2018 Winner of \$100.00:** Pat Nelson

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 it 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.

Congratulations to our Winners Ben and Pat!

### Entry Form

Name \_\_\_\_\_

Address \_\_\_\_\_

Missing word \_\_\_\_\_



## Matt's Trivia!



by Matt Quanrud

As I was thinking of topics for this edition's trivia, I couldn't help but notice that with the relatively warm weather during December and the first half of January there were many people out walking their dogs. It has been years since I had a dog, which was a Black Labrador Retriever, and since my son and his wife have a dog, which I enjoy taking for walks and is pictured here in this article as a puppy, I thought a good topic would be about a few of the most popular breed of dogs in the United States.



Did you know that according to the American Kennel Club there are 192 registered dog breeds in the United States? And it is reported that over 60 million households have around 90 million dogs as pets. That is about half of the households in the US and 1.5 dogs per household. (My neighbor has 3 dogs and I have none so that ratio is right on!)

What do you think is the most popular dog breed in the United States? Well the answer lies above in my opening paragraph. None other than the Labrador Retriever. In fact, since 1991 this has been the most popular dog in the US according to the American Kennel Club. They are friendly, very intelligent and make an excellent family dog. They are also a great service dog

providing therapy, guide, hearing and diabetic services to those in need. They also make a good search and rescue dog.

So what is the second most popular dog breed? You may have guessed it, the German Shepherd. The German Shepherd is a very obedient, courageous and intelligent dog. They are a top notch dog for search and rescue. Many know of this dog as a police dog. They also are a very good therapy and assistance dog, and a very protective dog.

The third most popular dog breed is another retriever called the Golden Retriever. They are also a good therapy and assistance dog. They too make a good search and rescue dog and are very obedient and smart. They are very friendly and make a great family pet.

And finally I have some trivia just hot off of the press! Did you know that there just was a bill introduced at the Minnesota State Capitol on Tuesday January 29th to make the Labrador Retriever the official dog breed of Minnesota? If passed, Minnesota would be the 14th State to have an official dog breed. And can you guess what the name of the bill is? If you're a fan of Minnesota Bound you probably guessed it! It's called "Raven's Bill". And as Ron Schara would say about his black lab, "The star of this show is Raven!" He would then conclude his shows by saying, "Remember to introduce a kid to the great outdoors." So whether it's winter, spring, summer or fall, do get out and enjoy the great outdoors with kids and dogs!



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# PRESTON PRIDE CLEANUP DAY

**SATURDAY, APRIL 27, 2019**  
**Free Paper Shredding from**  
**9AM-11AM in Preston**  
**and 11:30AM-1PM in Chatfield**



**Meet at 9am** at the Trailhead | **Cleanup from 9am-11am**  
**FREE lunch at 11am** for all volunteers at the Trailhead

Take pride in where you live and work and cleanup the town! Pick up trash, cleanup the green spaces and make Preston beautiful! All groups, businesses, families and individuals are invited to join us! Come prepared by bringing your own tools. Gloves and garbage bags will be provided. **WEAR GREEN!**

**Contact Gabby at 507-765-2153 with any questions!**   **Preston Area Chamber of Commerce**



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## PAPER SHREDDING

Bring your documents to shred in the parking lot of the F&M Community Bank for FREE shredding!

SATURDAY, APRIL 27, 2019 | 9AM-11AM | PRESTON  
F&M COMMUNITY BANK PARKING LOT

CHATFIELD LOCATION | 11:30AM-1PM

