



Dear Neighbors:

*120 years is a long time for any business to survive and grow! Farmers State Bank has done both, we believe, by working hard to serve you, our customers. There have been tough times, especially in the 1930's and 1980's. These were hard years for you and for us, and we weathered them together. There were also successes for you that we helped you achieve and celebrated with you. As times change and customer expectations evolve, we're evolving too. Our new logo reflects that progression. When you see it, remember it represents our continued promise to provide the **best possible service** to you as a valued customer!*

-The Farmers State Bank Staff



Celebrating 120 Years

Farmers State Bank is proudly celebrating 120 years of doing business in our local communities. Established in Westmoreland since 1898, we have been at the Manhattan branch for fifteen years and at Onaga for four years. We would like to thank our valued customers for your business. It is because of you that we strive to do our best each and everyday. Below is a short history of Farmers State Bank.

The doors of Farmers State Bank were officially opened for business on April 9, 1898. The original bank was located in a large stone building at 320 Main Street on the north side of the street, which is the current location of the Pottawatomie County Health Department. Charles Zabel was the bank's first President and J.F. O'Daniel served as the Vice President. Mr. O'Daniel was the first person to make a deposit with the bank.

On March 23, 1923, Farmers State Bank experienced its one and only bank robbery. About \$7,200 in cash and bonds were taken. This robbery occurred at night and the robbers were never caught. Using dynamite, they tried six times (unsuccessfully) to blow open the safe, but they were using the wrong charge. On the final charge, the safe opened and fell through the floor to the basement but much of the money was ruined!

The Moore family involvement began in 1926 when Chris Moore, grandfather of Jim Moore (the bank's current president), moved from Valley Falls, Kansas, to Westmoreland to manage the Westmoreland Mercantile Company. He soon began working for the other bank in town, Citizens State Bank, which became insolvent during the Great Depression. After it failed, Chris began working for Farmers State Bank and over time acquired a majority interest of the Farmers State Bank stock. Difficult times plagued the bank during the Great Depression of the 1930s, but it persevered while other banks closed.

120 Years. Continued

In 1935, Farmers State Bank borrowed \$12,500 from the Reconstruction Finance Corporation, a branch of the United States government, to shore up its capital reserves, which had been reduced due to problem loans. In lieu of the \$12,500 loan, the Reconstruction Finance Corporation was issued 200 shares of Farmers State Bank's preferred stock. This loan was eventually paid back to the government in the mid-1940s.

Farmers State Bank has kept up with many changes in the banking industry in the last sixty years. In 1959, savings accounts were first offered. In 1969, FSB bought the old post office building located next to the present building and remodeled to expand for more office space.

In 1979, computer processing was implemented and a new data processing room and drive-thru were built. The original computer was a main-frame that took up an entire room! Customer convenience is important so by 1996, an ATM was installed at DDs Handi-Corner. "Check Imaging" was implemented in 2000 and in 2002, FSB designed and launched their new website allowing Internet Banking.

In 2003, a branch bank was opened in Manhattan to be more accessible to our customers. By 2015, growth in that area required additional staff and office space so the bank was expanded. Customers north of Westmoreland had been asking for more services, so when the bank in Onaga became available to purchase in 2014, it seemed a good fit to the FSB community. The historic building at 301 Leonard Street (the main street) was extensively remodeled the first year of business. FSB welcomed the opportunity to serve the Onaga community.

Major remodeling of the Westmoreland bank occurred in 1995 and in 2018, and it's likely to happen again. Changes in technology and services needed for customers require varying accommodations. Just know that when you see remodeling, we are working to meet your needs!

Farmers State Bank has seen its share of political and social change resulting in difficult economic times during the 120 years of business, including the Depression Era of the 1930s and the 1980s farm crisis and mortgage crisis. FSB has historically been ranked in the top 10% of Kansas banks. It was the philosophy of Jim's father, Ed, to increase and maintain capital and reserves to provide protection during economic downturns. Jim shares this same philosophy. He, along with the Board of Directors, work to continue to provide for a safe and sound banking experience for you.

FARMERS *fall festival*

To celebrate our 120th anniversary and our rebranding, we hosted Farmers Fall Festival on October 20th in Manhattan, KS.

The festival included jumbo yard games, pumpkin painting, photo booth, food trucks, and inflatable bounce houses! Some of us even raced each other up the inflatable rock climbing wall and dressed up in funky accessories for pictures in the photo booth.



James E. Moore

Our last Board of Director to spotlight is our bank President, Jim Moore!



Jim Moore - Jim was born and raised in Westmoreland in a “banking family” as both his father (Ed) and grandfather (Chris) were former Presidents of Farmers State Bank. Jim becoming a banker was not a foregone conclusion, however. After high school, Jim graduated from Kansas State University with a degree in Finance and then went to Wichita State University to obtain his MBA. USAF ROTC at Kansas State led him to pilot’s training and six years in the Air Force flying C-130’s around the world.

In 1976, the Vietnam War was winding down and pilots were being given desk jobs, which was not appealing to Jim. His father called to say he had a position open as a loan officer and asked him to come back to the bank, so he decided to return to Westmoreland. This was the beginning of what has been more than a 40-year career in banking. Jim has been President of FSB since 1996.

Jim and his wife, Jenni, have been married 39 years. They have two sons, Ben and Brian. Both are FSB Bank Board Directors and have been featured recently in this newsletter. Ben, Jodi, and daughters Elaina (8) and Allie (5) live in Nebraska; Brian, Meaghan, and infant twins Caleb and Kennedy live in Arkansas. Four grandchildren in nearby states mean Jim and Jenni travel frequently to visit!

Jim’s “free” time is often filled with civic activities. He believes in giving back to the community where he is busy as a Westmoreland City Councilman, is on the Westy Housing Authority Board, is an officer of the Westy Chamber, is treasurer of the Caring Community Foundation in Onaga and is active in several positions in the United Methodist Church in Westmoreland. He enjoys managing his family’s small farm and going 4-wheeling. Most of all, as a pilot, he developed a lifelong love of travel and has made it a priority over the years. This past summer, he and Jenni enjoyed a three week trip to Australia and New Zealand, and they plan a return trip to Israel in the spring.

Friends often ask Jim when he plans to retire. His answer is that he still likes to go to the bank. He says, “I work with great staff and great people and as long as that continues, it’s not really work!”



Christmas Mis-haps!

This year, we decided to ask employees for their funniest Christmas stories!

Hopefully, these stories give you a chuckle as you are preparing for the holidays.

One year, the only gift my youngest child, Madison, wanted for Christmas was a hamster. She asked us everyday, and wrote many letters to Santa. She was so excited on Christmas morning when she awoke to find that she had indeed received a hamster! She was even more excited on New Years Day when she awoke to 11 baby hamsters! That was quite the surprise for everyone!

-Kaylene Plummer, Westmoreland branch

Each year, the staff at our Onaga bank do a "Secret Santa" amongst employees. The evening of their open house, they gather to open gifts and try to guess who their Secret Santa is. This particular year, they were to do White Elephant gifts. When it gets to Daun Krohn, she opens her present, and it's a picture frame. When asked who she thinks her Secret Santa is, she immediately replied Cindy Kite. Everyone was impressed that she knew so quickly, until Daun turned the picture frame around, revealing a photo of Cindy's family. Cindy quickly hopped up and took the picture out of the frame, saying "I didn't mean to leave that in there!!" Needless to say, this story gets retold each year at the gift exchange!

-Employees at the Onaga branch

Christmas of 2016 I was 8 months pregnant, we had found out that we were having a little girl. My son, Gage, had wanted a sibling but he wanted a brother, so the fact that he was going to have a little sister wasn't something he wanted to acknowledge. For Christmas, we decided to pull a little prank on Gage. The first present we had him open was marked to him from mom and dad. Inside was a barbie and onesie that said "Best Sister Ever". His reaction was the best, he threw the shirt my direction and said he was going to take the barbie out and shoot it with his bb gun. Almost two years later Gage has become a very protective and loving brother to his "Best Sister Ever".

-Jessica Anderson, Manhattan branch





CONGRATULATIONS TO THE FOLLOWING CASH FOR TEACHERS RECIPIENTS

Megan Umscheid/Catherine Seitz - "STEM Library"
Daniel Pray - "Robot Coding"
Keith Miller - "Fall Musical"
Thelma Linck - "Number Sense Literature"
Monica Kasselmann - "Gross Motor Tools"

Christmas Mis-haps, Continued

The first year my husband Joe and I were married, my parents chipped in with me and helped me purchase an old Allis Chalmers WD tractor for Joe. The engine was locked up, but Joe had been eyeing this tractor for many months as a project that he could work on. Of course, there's no way to wrap a tractor so we had to get creative. We had saved it for the very last thing of the night and "found" an extra gift for Joe right before it was time to leave. It led him on a scavenger hunt which eventually led to my family's ranch. There was the tractor, parked on the flat bed trailer, ready for him to haul home. He was really excited! Too bad for me though, I set my gift giving standards really high from the beginning.

-Dena Flach, Manhattan branch

My grandma has always been in charge of making Cranberry Salad for our Christmas meal. The salad is made the night before and then refrigerated overnight. One year, Grandma went to get the salad out of the refrigerator and couldn't find the serving spoon that went with it. Thinking nothing of it, she quickly grabbed another spoon and set the dish on the table. As the dish was getting passed around, there was suddenly a loud "CLANK!" on a plate. We had found the missing spoon! It has now turned into a tradition to add a serving spoon to our Cranberry Salad each Christmas and see who finds it first!

-Luchia Sicari, Westmoreland branch

Many years ago, when Bob and I had only been married a few years, I decided to take a big step and have Christmas dinner at our house. Christmas morning came and everything was going great. However, everyone started arriving really, really early. It was then that we realized the electricity had been off for several hours overnight and our clocks were wrong! Needless to say, Christmas dinner was very late that year!

-Jean Venneberg, Onaga branch

Holiday Recipes

Wassil

*Contributed by: Jayne Jepson
SVP / Branch Manager
Onaga branch*

Ingredients:

1 gallon cider
1 qt. pineapple juice
1 qt. orange juice
1 cup lemon juice
1 cup sugar
4-5 cinnamon sticks
24 whole cloves

Tie spices in cheese cloth. Combine all ingredients and bring to a boil. Let simmer approximately 1/2 hour or longer. Remove spices. Serve hot.

*This is the recipe used for the open house
in December. It's a hit with everyone!*

Hot Cocoa Mix

*Contributed by: Daun Krohn
Loan Secretary
Onaga branch*

Ingredients:

1 (16 oz) jar non-dairy creamer
1 box of powdered milk
32 oz. chocolate milk mix
3/4 cup powdered sugar

Mix all ingredients together. Store in air tight container. Use 1/3 cup of mixture per 1 cup of hot water.

*"My family loves this drink to warm them up
on cold, winter days!" - Daun*

Spicy Cranberry Dip

*Contributed by: Chase Sperber
Loan Officer
Onaga branch*

Ingredients:

1 bag fresh cranberries
1 cup sugar
5 green onions
Handful cilantro
1 jalapeno pepper, cleaned and seeded
Juice of 1 lime

Mix all in food processor. Serve over cream cheese with crackers or chips.

*"This dip is super easy to make, and is
always the first snack gone at our holiday
gatherings!" -Chase*

Holiday Hours

The following hours will be observed by
all three Farmers State Bank locations:

Monday, December 24th	Close at Noon
Tuesday, December 25th	CLOSED
Wednesday, December 26th	Regular Hours
Monday, December 31st	Close at Noon
Year End Cut Off at Noon	
Tuesday, January 1st	CLOSED
Wednesday, January 2nd	Regular Hours



Holiday Open House

Please join us at our annual
Open Houses!

Each location will have treats,
hot cider, and coffee!

ONAGA

December 7

MANHATTAN

December 19, 20, 21

WESTMORELAND

December 19, 20, 21

HOUSEHOLD OF:

