



FARMERS

state bank

Neighbor to Neighbor
Volume 17 : Issue 3

Dear Neighbors,

As we reflect on this past year, 2019 has certainly been a different kind of year than what we're used to. Lots and lots of rain! Fall one day, summer the next, confused geese flying north?!

Some like to think of a year as a chapter to a book. Stop and think about the wonderful happenings in 2019 that influenced your life. What was your greatest adventure? What surprised you the most in 2019? Who made a major impact in your life this year? Did you accomplish any of your resolutions? Can you even remember any of your resolutions?

As the 2019 chapter is ending, we challenge you to celebrate the holiday season in ways that bring you joy and happiness. Kids grow up, life gets crazy, families get busy, but the memories you make during the holidays will last a lifetime.

-The Farmers State Bank Staff

Holiday Open House

December 19th and 20th

Please join us for our annual Open House!

We will have delicious treats, hot cider, and coffee served in the lobby at each of our locations.

Blue Jean Fridays At Farmers State Bank



Blue Jeans! Nothing is more comfortable than blue jeans. So, to add a little spice to our day and to get into the giving spirit, Jim Moore is allowing the staff at Farmers State Bank to wear blue jeans on Fridays from early November to the end of December. In exchange, the staff members pay \$5.00 each week for the privilege to wear jeans. At the end of December, Farmers State Bank will match the amount of money collected from employees. The money will then be given to the Caring Closet at Onaga to help fund the unfilled needs of students. So, when you see the staff in jeans on Fridays, we're not just being comfortable, we are helping a good cause!

10 TIPS FOR 2020

A new year and new decade is fast approaching! We have some great suggestions to help you start the New Year on the right *financial* foot! Hopefully, you find these tips as helpful as we do.

1. Register your phone on the National Do Not Call Registry. www.donotcall.gov
2. Get plenty of sleep; it will make you more productive and happier.
3. Establish an emergency fund. A good rule of thumb is to try to save 10% of your monthly salary. We can help you by setting up a monthly automatic transfer or you can have your employer split your direct deposit.
4. Check out the unclaimed property site for your state to see if you and your family have property listed. For Kansas it is: www.kansascash.ks.gov
5. Review your account(s) activity frequently.
6. Sort through and shred unnecessary paper documents that may contain confidential information. Farmers State Bank hosts an annual Free Shred Day every spring.
7. Request your annual credit report by visiting www.annualcreditreport.com.
8. Rent a safety deposit box at Farmers State Bank to keep your documents and valuables safe for as little as \$30.00 per year.
9. Reduce the amount of debt you owe. Pay off your high-interest credit card balances each month.
10. Declutter: Clutter causes stress, so focus on getting rid of excess stuff you already own.

WINTER CROSSWORD

This time of year can be stressful! Take some time to yourself and try your hand at our crossword puzzle.

CONGRATULATIONS TO OUR CASH FOR TEACHERS WINNERS!!

This year's Cash for Teachers grants had many great entries! The winners were each presented a \$1,000 check at their respective November School Board meetings at Onaga and Rock Creek. They are:

"Indoor School Garden" by Catherine Seitz at Westmoreland Elementary

"Virtual Reality Learning" by Daniel Pray at Westmoreland Elementary

"Online Learning with iPads" by Trish McNally at Onaga Elementary

"Flexible Seating for the Classroom" by Alexa Rezac at Onaga Elementary

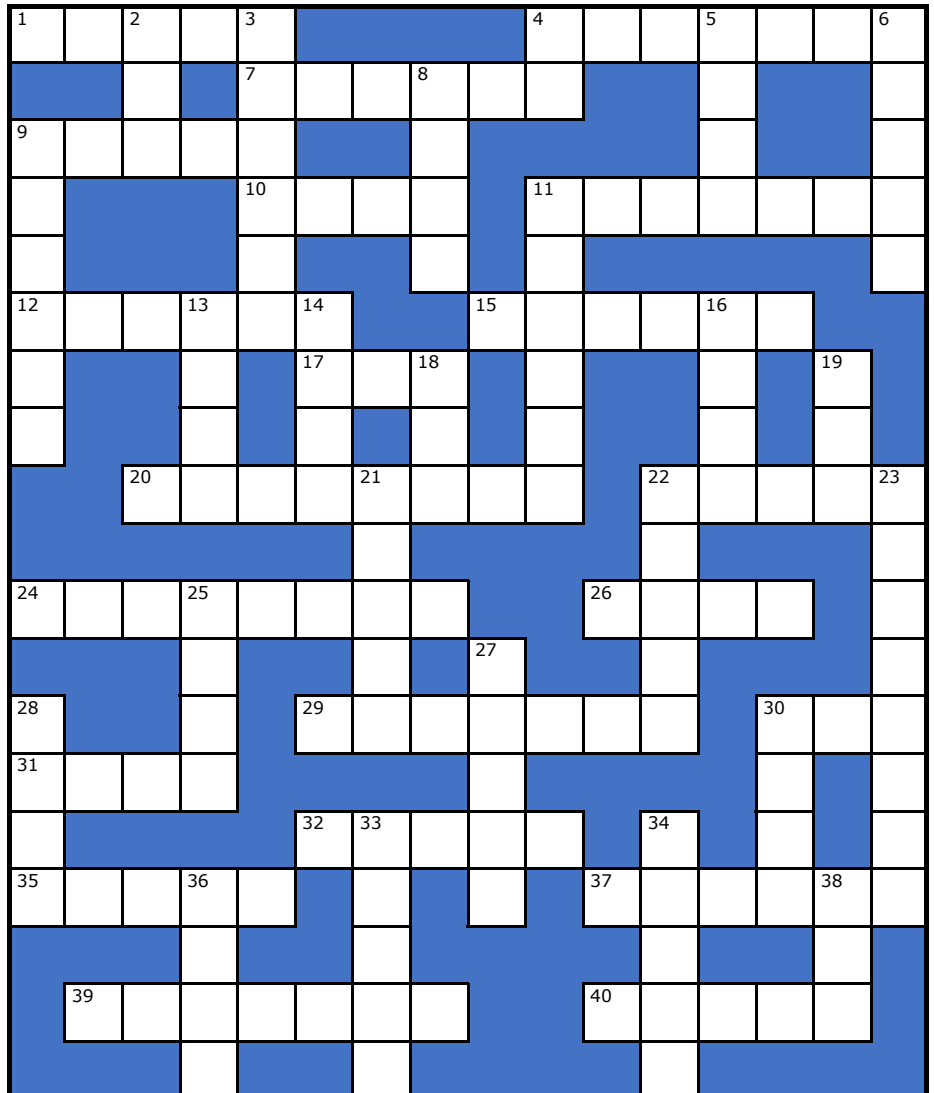
"Help Us Write Right!" by Melissa DeWitt at Rock Creek Junior High



Chase Sperber and Alexa Rezac



Jim Moore, Catherine Seitz, Melissa DeWitt, and Scott Harshbarger



Across:

1. Sudden cold breeze
4. Hand warmers
7. Hanging spike of ice
9. Freezing rain
10. Show and _____
11. Conditions outside
12. Flowering plant, color
15. Achoo
17. Not in
20. Month of winter
22. Carols, etc.
24. Valentine month
26. Thaw
29. Keeps drinks warm
30. Small dog
31. Winter Olympic sport

32. Silky material

35. Breezy
37. Ice sport
39. Foot warmer
40. Direct a vehicle's course

Down:

2. Frozen water
3. Small
4. Myself
5. Small pie
6. Neck warmer
8. Chilly
9. Used to move snow
11. A season
13. Strong emotion
14. Ripped
16. Nil
18. Bath _____

19. Cloud of water vapor

21. Last month of winter

22. Wooden snow vehicles

23. Winter road condition

25. Be carried on

27. Locomotive

28. Carried along by wind

30. Piece of hockey equipment

33. Make this in the snow

34. Winter foot wear

36. Faucets can do this
38. You hear with this

TRUNK OR TREAT IN ONAGA

The Onaga bank participated in the Halloween Trunk or Treat held on October 31st on Main Street in Onaga. Using a farm theme, employees dressed up as a farmer and animals, and decorated their vehicle as a barn! For treats, they gave out animal-shaped bubbles, hay bales (rice crispy treats), chicken feed (chex mix), and plastic eggs. Their hard work earned them First Place!



Tasty Recipes

Peanut Butter Sheet Cake

*Contributed by: Gloria Falk
Customer Service Representative
Onaga location*

Ingredients:

2 cups flour	1 1/2 cups sugar
1 tsp. baking soda	1/2 tsp. salt
1/2 stick butter	1 cup water
1/2 cup peanut butter	2 eggs
1/2 cup buttermilk	1 tsp. vanilla

Mix together flour, sugar, baking soda, and salt. Combine butter, water, and peanut butter in a saucepan. Heat until boiling. Add to dry ingredients and mix with mixer. Add buttermilk, eggs, and vanilla; mix well. Bake at 350 degrees in a greased 9x13 pan for 30 minutes.

Icing:

1/2 cup peanut butter	1 tsp. vanilla
1 stick butter	1/3 cup milk
1 lb. powdered sugar	

Heat in saucepan peanut butter, vanilla, butter and milk, but do not boil. Then stir in powdered sugar. Pour over warm cake.

Praline Crunch

*Contributed by: Jennifer Fleming
Loan Secretary/Consumer Loan Officer
Westmoreland location*

Ingredients:

8 cups Crispix cereal
2 cups pecan halves
1/2 cup brown sugar, packed
1/2 cup white corn syrup
1/2 cup butter
1 tsp. vanilla extract
1/2 tsp. baking soda

Preheat oven to 250 degrees.

In a large bowl, combine cereal and pecans. In a medium saucepan over medium high heat, combine brown sugar, white corn syrup and butter. Bring to a boil, stirring occasionally. Remove from heat and stir in vanilla and baking soda. Pour over cereal mixture, tossing to coat evenly. Pour cereal mixture into a 9x13 inch pan. Bake for 1 hour, stirring every 20 minutes. Pour onto wax or parchment paper to cool. Break into pieces.

Winter Crossword Answers

Across:

1. Chill
4. Mittens
7. Icicle
9. Sleet
10. Tell
11. Weather
12. Violet
15. Sneeze
17. Out
20. December
22. Songs
24. February
26. Melt
29. Thermos
30. Pup
31. Luge
32. Satin
35. Windy
37. Hockey
39. Slipper
40. Steer

Down:

2. Ice
3. Little
4. Me
5. Tart
6. Scarf
8. Cold
9. Shovel
11. Winter
13. Love
14. Tore
16. Zero
18. Tub
19. Fog
21. March
22. Sleds
23. Slippery
25. Ride
27. Train
28. Blow
30. Puck
33. Angel
34. Boots
36. Drip
38. Ear

CONGRATULATIONS 2020 CALENDAR *photo contest winners*



Thank you for all of your submissions. We received several great photos for our first customer photo contest. Keep taking those great pictures and submit them to photos@bankwithfarmers.com for next year's calendar!

WINNING PHOTOS SUBMITTED BY:

DeAnn Presley, Jeff Rosell, Aubrey McCarn, Justin Wren,
Dena Schmitz, Mike Clancy, Janel Schempher, and Wyatt Minihan



Farmers
State Bank
is now on
Facebook!

@BankWithFarmers



Stop Scammers From Getting Their Grinch On

"It's the Most Wonderful Time of the Year!" ...It's also a favorite time for criminals. Below are some ways scammers are trying to get your account information and money this holiday season.

1. **Seasonal Travel Scams** - If you are traveling this season, know who you are booking your travel through. Remember, if a deal sounds too good to be true, it probably is.
2. **Holiday Charity Scams** - A legitimate charity will welcome your donation whenever you choose to make it. A fraudster will 'pressure' you to make the donation right then.
3. **Gift Card Scams** - Remember, gift cards are for gifts, not payments. If someone is requiring payment in the form of a gift card, it's a scam.
4. **Fake Websites** - Limit your online purchases to reputable companies you are familiar with. Savvy scammers can make fake websites that promote products with prices that are too good to be true.
5. **Delivery Scams** - You receive a notice stating a delivery attempt for a package was made, and to call for delivery arrangements. Once you place the call, the person who answers requires personal information in order to confirm the order. This is a scam. No delivery service needs personal information to deliver a package.



Holiday Hours

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

Tuesday, December 24	Close at Noon
Christmas Cut Off at Noon	
Wednesday, December 25	CLOSED
Thursday, December 26	Regular Hours
Tuesday, December 31	Close at Noon
Year End Cut Off at Noon	
Wednesday, January 1	CLOSED
Thursday, January 2	Regular Hours



HOUSEHOLD OF:

FARMERS
state bank
307 Main
PO Box 330
Westmoreland, KS 66549
PH: (785) 457-3316
Fax: (785) 457-3798

FARMERS
state bank
307 Main
PO Box 330
Westmoreland, KS 66549
PH: (785) 457-3316
Fax: (785) 457-3798

FARMERS
state bank
307 Main
PO Box 330
Westmoreland, KS 66549
PH: (785) 457-3316
Fax: (785) 457-3798