



Volume 21—Issue 1



Dear Neighbor:

Happy New Year! The year is already flying by as it's already March and time for spring!

We are excited to be celebrating our **125th** anniversary this year! We are proud to be an integral part of the community and hope to be around for another 125 years. We are also celebrating 20 years in Manhattan and nine years in Onaga this year.

As you can see in this, and past newsletters, we enjoy supporting our local communities and giving back. Our next big event is our annual Community Shred Day. It will be on April 1st in Manhattan and we hope to see you there.

Thank you for your support and for being a part of Farmers State Bank - here's to another 125 years!

*~ The Farmers State Bank Staff*

## CELEBRATING 125 YEARS - THE FIRST 50!

*April 1898 - April 1948*



The original Farmers State Bank of Westmoreland in 1898.

The Farmers State Bank of Westmoreland officially opened its doors on April 9, 1898. The original bank was located in a large stone building at 320 Main on the north side of the street in Westmoreland, which is the current location of the Pottawatomie County Health Department.

Charles Zabel was the first bank president and J.F. O'Daniel served as the vice president. Mr. O'Daniel was also the first person to make a deposit at the Bank and later became the bank president in 1908.

On March 23, 1923, the Bank was burglarized during the night and the robbers were never caught. The burglars broke into the Bank and filled the area around the safe with dynamite and after multiple tries, the iron safe door was blown across the room 20 feet. The robbers got away with \$7,200 in cash and secure bonds. The inside of the Bank was a complete wreck and most of the money was ruined. Some of the coins that were damaged by the explosion are on display in the director's room at the Westmoreland location.

As most of us know, the Great Depression was a financially difficult time for most, and that was no  
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exception for the Bank. In 1935, the 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 the bank's preferred stock. This loan was eventually paid back to the government in the mid 1940s.

Chris H. Moore (grandfather of the bank's current president, Jim Moore) moved to Westmoreland in 1926 and managed the general store, the Westmoreland Mercantile Company. He then started working for Citizens State Bank of Westmoreland. That bank eventually became insolvent and Farmers State Bank moved into the building, which is the current location of the Bank.

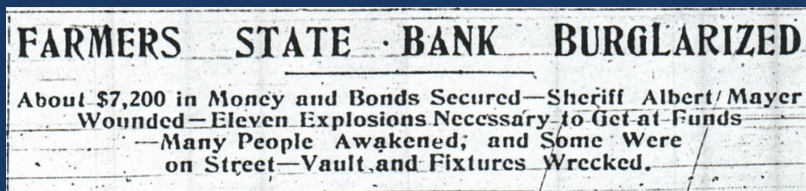
C.H. Moore started working at Farmers State Bank in 1926 and over time acquired a majority interest of the bank's stock. In 1946, he asked his son, Edward C. Moore, to return home from the military and work with him in the bank.

Stay tuned for our next newsletter where we will cover the next 50 years of Farmers State Bank.

## A FEW PIECES OF FARMERS STATE BANK HISTORY



Certificate of Deposit for \$250 issued on July 30, 1919.



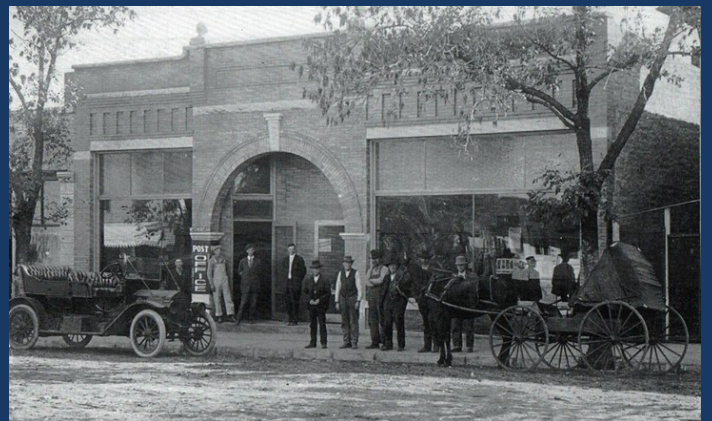
Headline in the March 29, 1923, Westmoreland Recorder about the bank robbery.



Farmers State Bank calendar in 1932.



Farmers State Bank employees Cloyde Lee and Chester Hilliard inside the bank in 1929. The clock in the background hangs in the director's room at the Westmoreland location.



The current Farmers State Bank building used to be the Post Office and The Citizens State Bank of Westmoreland.



Yvonne Blaske with Jayne Jepson.



Holly Thomas with Jayne Jepson.



Deb Srna, Edie Jensen and Rachel Jaeger with Jordan Lauer. Audra Pendleton not pictured.

## CASH FOR TEACHER RECIPIENTS!

We awarded six staff members at USD #323 and #322 with grants to help with their curriculum and innovative ways of learning in the classroom and school through our Cash for Teachers Program.

Yvonne Blaske (Onaga Grade School Special Education) was awarded a grant to purchase iPads and text-to-speech pens for students with disabilities to help with reading and mathematics.

Rachel Jaeger (St. George Elementary School 1st Grade) was awarded a grant to help with the integration of a STEM Station learning space that will promote communication, creativity and critical thinking with 21st Century skills.

Edie Jensen (Westmoreland Elementary School 4th Grade Music) was awarded a grant to purchase Nuvu recorders for students to learn how to play an instrument and appeal to their interest in band and the school's music program.

Audra Pendleton (Rock Creek Middle School/Rock Creek High School) was awarded a grant for the purchase of the nationally recognized STOP THE BLEED Training Kit, which teaches life-saving techniques when someone is bleeding from a traumatic injury.

Deb Srna (Westmoreland Elementary School Library) was awarded a grant for the purchase of new nonfiction books for the library and reading projects/activities that promote reading and skills to keep students excited about reading.

Holly Thomas (Onaga High School Science) was awarded a grant for the purchase of lumber to begin building seating for an outdoor formal classroom.

CONGRATULATIONS to all the recipients and thank you to everyone who applied!

YOUR OPERATION IS **ONE-OF-A-KIND.** *Your service should be too.*

Contact our agricultural loan officers to learn more about how we can help support your business.

ALAN ENGELKEN

alan@bankwithfarmers.com

SPENCER JACOBS

spencer@bankwithfarmers.com

WESTMORELAND

785.457.3316

ONAGA

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## BLUE JEANS FUND DONATIONS

Giving back to our communities is always a good feeling, especially when we can help those in need!

We made donations to local fundraisers and memorials last year. We also donated about \$2,700 to local charities and organizations with funds from our Blue Jeans Fund during the holiday season. The funds raised were raised by employees who chose to wear blue jeans to work on Friday and make a \$5 weekly donation.



Manhattan employees with their gifts and donations to the Manhattan Emergency Shelter and St. George Elementary School.

Monetary donations went to the USD #323 Christmas Bureau, the Rock Creek Caring Closet, the Westmoreland Elementary School Closet, the Adopt a Grandparent Program, the Onaga Weightlifting Club, the Onaga Area Veterans, the Onaga Food Pantry and the HOWD Council of Churches.

Christmas gifts for eight families and every day essential needs items were also donated to the Manhattan Emergency Shelter (MES) and clothing to the St. George Elementary School.

We are continuing to wear blue jeans on Fridays this year, so know it's all for a good cause. (More pictures on page 5.)

## INITIAL RMD DEADLINES

IS YOUR  
CONTACT  
INFORMATION  
UP-TO-DATE?



Having updated contact information for our customers is very important, especially when we need to call or text about fraudulent situations.

Please make sure that we have your current address, phone number and e-mail address on file.

We also suggest you take a moment to review your account ownership and beneficiary information.

**Are you turning 72 years old this year and have a retirement account, such as a traditional or SEP IRA, that will require you to take a required minimum distribution (RMD)?**

If so....

You will need to start taking your RMDs by December 31st of every year. However, you have until April 1st of next year to take your initial RMD, if you don't want to take it this year.

But does that mean you should wait until April 1st of next year to take your RMD?

Not necessarily.

You will still have to take your second RMD by December 31st, which means you will be taking both RMDs in the same year. Since RMDs are taxable income, you will most likely end up paying taxes on both RMDs in the same year.

If you don't want to pay that much in taxes, you might consider not postponing your initial RMD and take it this year.

Also, you don't want to miss the December 31st deadline, as the IRS can charge you a 50% tax penalty for simply missing the deadline.

If you have questions, please contact one of our IRA representatives.

## BLUE JEANS FUND DONATIONS

### *Monetary Donation Presentments*



Roxie Zoeller presents a check donation to Scott Harshbarger with the Westmoreland Elementary School Closet.



Tonya Priest presents a check donation to Darla Merriman with the Adopt a Grandparent Program.



Alexus Jeanneret and Jenna Alphas present a check donation to Gene Gilsdorf, Isabelle Jennings and Emma Schreiber with the Onaga Weightlifting Club.



Jackie Blenn presents a check donation to Joni Pearce and Kaitlin Albert with the Rock Creek Caring Closet.



Alexus Jeanneret presents a check donation to Gene Gilsdorf and Milton Falk with the Onaga Area Veterans.



Tonya Priest presents a check donation to Cindy Kite with the Onaga Food Pantry.



Jenna Alphas presents a check donation to Janet McKinsey with the HOWD Council of Churches.

## WELCOME TO THE FSB FAMILY!

*Our Farmers State Bank Family is growing! Take a peek at*



**BECKETT GENE**

*Parents: Chelsie & Heath Eisenbarth*

*Born: 12/30/22, 8:12pm*

*8lbs, 11oz | 21.6 inches*

Chelsie said big brother, Elliot (5), and big sister, Bristol (3), love having a baby brother!

They are happy to be home and are enjoying adjusting to being a family of five!

## TECH CORNER

### *Phishing*

We expect lots of you will be **fishing** this spring, but we want to make sure you don't do any **phishing**!

Phishing is a growing cyber threat affecting anyone with an email address. A fraudster pretends to be a known individual or company and maliciously sends emails to try and reveal personal information, such as passwords and credit card numbers. Here are few ways to identify a phishing email: First, check the email address that the email is from. A phishing email usually includes an unusual email address or a slightly changed popular email address. Secondly, check the body of the email. A phishing email usually includes urgent or threatening language. It might also include spelling mistakes and improper grammar.

If you identify an email that looks suspicious, do not click on any links or attachments until you can properly verify the sender actually sent the email.

## CLASSROOM TO CAREER PROGRAM

We were once again a proud sponsor of the Classroom to Career Program through the Manhattan Area Chamber of Commerce. This school year we were paired with Mrs. Nelson's 4th grade class at the Westmoreland Elementary School.

We attended the class field trip to the Flint Hills Discovery Center in Manhattan. We also welcomed students in for a tour of the Westmoreland location. Students learned about various job opportunities, how to pay back loans and even got their own FSB piggy bank!

***"Wow! There is so much more to working in a bank than just working with money!"***

*— Mrs. Nelson & Mrs. Seitz 4th Grade Classes*





Debbie Bylkas and Ashley Cragg answering questions during the Flint Hills Home Show February 24th-26th.

Whether you are looking to buy a home or have a home improvement project that you want to tackle, our knowledgeable home loan officers are here to help.

We offer a variety of home loan options - conventional home loans, new construction home loans, home equity loans, home equity lines of credit (HELOC) loans and refinancing options. We even have a moving truck that you can use if you get your home loan with us.

Stop by any of our locations and visit with one of our home loan officers. They are here to answer any questions you have and will help you *Make the Move*.

## FROM OUR KITCHEN TO YOURS

### PHILLY CHEESE STEAK SLOPPY JOES

Contributed by: Jennifer Fleming  
AVP/Loan Officer, Westmoreland

#### Ingredients:

- 1 lb. ground beef
- 2 Tbsp. butter
- 1 small yellow onion, diced
- 1 small green bell pepper, diced
- 8 oz. brown mushrooms, minced
- 2 Tbsp. ketchup
- 1 Tbsp. Worcestershire sauce
- 1/2 tsp. salt
- 1/2 tsp. ground black pepper
- 1 Tbsp. cornstarch
- 1 c. beef broth
- 8 oz. Provolone cheese slices, chopped
- 6 brioche hamburger buns

#### Instructions:

1. Add the ground beef to a large cast iron skillet and brown until a deep crust appears on about 50% or so of the ground beef.
2. Remove the ground beef (you can leave the fat) and add the butter, onions, bell peppers and mushrooms.
3. Let brown for 1-2 minutes before stirring; then let brown for another 1-2 minutes before stirring again.
4. Add the ground beef back into the pan.

5. In a small cup, mix the beef broth and cornstarch together.

6. Add the ketchup, Worcestershire sauce, salt, black pepper, beef broth/cornstarch mixture into the pan.

7. Cook until the mixture is only slightly liquid (about 75% of the mixture is above liquid) for about 3-4 minutes.

8. Turn off the heat; add in the Provolone cheese.

9. Serve on toasted brioche buns.

### CRACK DIP

Contributed by: Tonya Priest  
Assistant Cashier/CSR, Onaga

#### Ingredients:

- 1-16oz. container of sour cream (use 8oz. sour cream and 8oz. softened cream cheese for a thicker dip)
- 1-1oz. pkg. ranch seasoning
- 2 c. shredded cheddar cheese
- 3 green onions, diced
- 1/8 tsp. seasoned salt
- 1/2 c. bacon bits (or 6 pieces cooked, chopped bacon)

#### Instructions:

Mix together sour cream (or sour cream/cream cheese), ranch seasoning and seasoned salt. Stir in cheese, green onions and bacon. Chill.

### DREAMSICLE SALAD RECIPE

Contributed by: Diane Ebert  
Wife of Steve Ebert  
EVP/Ag Rep, Westmoreland

#### Ingredients:

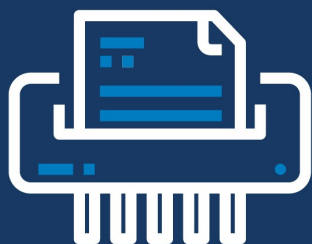
- 1 box orange Jell-O
- 1 box instant vanilla pudding
- 1 c. boiling water
- 1/2 c. cold water
- 1-8 oz. Cool-Whip
- 1-14 oz. can mandarin oranges, drained
- 1 c. mini marshmallows

#### Instructions:

1. In a large bowl, combine orange Jell-O and boiling water.
2. Whisk until Jell-O is dissolved.
3. Add cold water and allow to chill for 15 minutes in the refrigerator.
4. Slowly whisk in vanilla pudding mix until smooth and chill for another 15-20 minutes or until it becomes slightly thickened.
5. Fold in Cool-Whip, mandarin oranges and mini marshmallows.



# COMMUNITY SHRED EVENT



Not sure what to do with  
your confidential papers?

**Come to our  
Community Shred Event!**

\* Limit 5 bags/boxes per person.

**MANHATTAN**  
**Saturday, April 1**  
**9 AM–11 AM**

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