



Dear Neighbor:

I have been asked to write one last letter for the newsletter to reflect on my 47 years in the bank. As you may or may not know, I will be retiring at the end of the year. Needless to say, I could write a book! I worked with my dad for 20 years before he died, then took over to serve as bank president for the past 27 years.

There have been tough times such as in the '80s with the farm crisis. I have listened as some of you have had heartbreak over the years and I have laughed, sometimes celebrated, with many more of you! You, as customers, are also my friends and have made this job one that I always looked forward to going to work.

When I was coming back to the bank from the Air Force, I met with my dad in January of 1976 to discuss the loan officer position that I would fill. He told me that the bank could not afford to pay much of a salary; I started at 50% of the wage that I had been making as a pilot! Luckily, I had some money saved and managed to get by. After Jenni and I were married, she was making more than I was and I went back in and asked for a raise!

Another thing I remember from my earliest banking days is the assignment my dad gave me to determine if we needed a computer system and if so, what type. Everything was being done by hand in the '70s. So, I traveled to banks that were using NCR, Burroughs, and IBM. I decided that we did need a computer system – a Burroughs – and we ordered one. Once it arrived and was installed, I quickly realized I had made a significant mistake by not including the bookkeeping staff in the planning process! In other words, they did not share my view of the need and they worked to stop implementation of the new system! Well, as you know, the world runs on technology today and we have all adjusted. And, I learned to include staff in decisions and changes. I never made that mistake again!

So, as I have been planning for this retirement, I've not worried much about what I'll do. Jenni has a list, but I've never had a problem finding things that interest me so I think I will be okay. I will stay on as Chairman of the Board for the bank; we meet monthly, so you may see me around occasionally. One other thing I am not worried about is the staff that I'm leaving in charge. From that early experience with computers, I have practiced the philosophy of team decisions and I believe the experienced group of staff that will soon be in charge will do an excellent job of serving you!

A handwritten signature in cursive script that reads 'Jim'.

Jim Moore

# WHAT INCREDIBLE CAREERS!



Thank you, Jim and Amy, for your leadership and dedication to Farmers State Bank all these years. Enjoy your well-deserved retirement!



## CASH FOR TEACHERS

Each year we award grants through our Cash for Teachers Program to teachers in the Rock Creek and Onaga school districts. This money is used to help provide innovative ways to enrich student learning in the classroom and throughout other areas of the school.

This year, grants were awarded to Westmoreland Elementary teachers Monica Kasselmann to purchase a sensory table along with items to enhance preschooler sensory development, Heather Eberle for new picnic tables, and Terry Schmitz for new stackable stools. Both the tables and stools will be for the Outdoor Learning Area.

Charla Adcock at St. George Elementary was awarded a grant to purchase LEGOs and restart the LEGO Learning Club. Tonya Bell at Rock Creek Middle School will bring the Sheltered Reality Drumline to the area to perform and spread positivity, and Kyle Van Vogelpoel at Rock Creek High School will purchase a CAD Casting Program.

July Kolterman with the Onaga Schools was awarded a grant to purchase items to create a sensory room, and Staci Claycamp at Onaga High School will purchase a new camera for the Journalism class.

***Congratulations to all the recipients!***

## AS THE YEAR COMES TO AN END...

It's a good time to remember to:



Review the account ownership types on your accounts.



Review the payable on death (POD) beneficiaries listed on your accounts.



Review who you have listed as your IRA beneficiary.

## OPEN YOUR ACCOUNT TODAY!



**NEW**  
**5.35%**  
**APY\***  
**9 MONTH CERTIFICATE OF DEPOSIT**

**Member  
FDIC**



\*APY = Annual percentage rate. The APY is accurate as of November 1, 2023. \$1,000 minimum balance required to open CD and obtain APY. Interest rate is 5.25%. Interest compounded quarterly. Rates may change. Penalty may be imposed for early withdrawal. CD will renew to a 12 month CD at maturity with the 12 month applicable interest rate and compounding periods.

## FROM OUR KITCHEN TO YOURS

'Tis the season for lots of baking! This is especially true for Westmoreland employees, Jennifer Fleming and Amber Magnett, who love to bake. Below are some of their favorite holiday recipes!

### PUMPKIN ROLL CAKE

Contributed by: Jennifer Fleming

#### **Ingredients:**

Cake:

3 eggs  
1 c. white sugar  
 $\frac{2}{3}$  c. pumpkin puree  
1 tsp. lemon juice  
 $\frac{3}{4}$  c. flour  
1 tsp. baking powder  
2 tsp. cinnamon  
1 tsp. ginger  
 $\frac{1}{2}$  tsp. nutmeg  
 $\frac{1}{2}$  tsp. salt  
1 c. chopped nuts (optional)

Filling:

1 c. powdered sugar  
2 - 3 oz. cream cheese (or 8 oz.)  
4 Tbsp. butter or margarine  
 $\frac{1}{2}$  tsp. vanilla

Beat eggs on high speed of mixer for 5 minutes. Gradually beat in sugar. Stir in pumpkin and lemon juice. Stir together dry ingredients. Fold into pumpkin mixture. Spread in 15x10x1" pan lined with wax paper, greased, and floured. Top with nuts. Bake at 375° for 15 minutes.

Sprinkle tea towel with powdered sugar and turn cake out onto towel. Starting at end, roll towel and cake together. Cool. Unroll.

Combine filling ingredients. Beat until smooth. Spread over cake. Roll and chill.

Makes one roll = 8 servings.

### NO-OVEN PEANUT BUTTER SQUARES

Contributed by: Amber Magnett

#### **Ingredients:**

$\frac{1}{2}$  c. (1 stick) butter or margarine  
2 c. powdered sugar  
 $1\frac{1}{2}$  c. Nabisco graham cracker crumbs  
1 c. peanut butter  
 $1\frac{1}{2}$  pkg. (12 squares) Baker's semi-sweet baking chocolate

Line 13x9" baking pan with foil, with ends of foil extending over sides of pan. Set aside.

Melt butter in large microwaveable bowl on High 45 seconds until melted. Add sugar, cracker crumbs, and peanut butter; mix well. Spread into prepared pan.

Microwave chocolate in microwaveable bowl on High  $1\frac{1}{2}$  to 2 minutes or until melted, stirring after each minute. Cool slightly, then pour over peanut butter mixture in pan. Cool. Cut partially through dessert to mark 48 squares. Refrigerate 1 hour or until set. Lift from pan, using foil handles. Cut all the way through dessert into squares.

Makes 4 dozen or 24 servings, 2 squares each.

To make thicker squares:  
Reduce chocolate to 1 pkg.  
Prepare recipe as desired, using 9" square baking pan. Cut into 24 squares.

### WHITE CHOCOLATE PUFFCORN

Contributed by: Jennifer Fleming

#### **Ingredients:**

9 oz. puffcorn, butter flavor  
3 c. white chocolate chips (or white almond bark)  
1 Tbsp. vegetable oil

1. Pour puffcorn into large bowl or roasting pan.
2. In smaller glass bowl, add white chocolate chips and vegetable oil.
3. Place white chocolate chip bowl on top of small sauce pan with 1" water.
4. Turn heat to medium and slowly melt chocolate.
5. Once chocolate is completely melted, pour over puffcorn.
6. Stir well.
7. Spread chocolate puffcorn onto two cookie sheets lined with wax paper and allow to cool and dry.
8. Store in airtight container for up to four days.



# AMY WINTER'S RETIREMENT

Join us at the Manhattan branch as we celebrate  
Amy Winter's well-deserved retirement!

**THURSDAY, DECEMBER 14**  
**2-4 PM • MANHATTAN**



## HOLIDAY HOURS

**Saturday, December 23**

**Closed**

**Monday, December 25**

**Closed**

**Friday, December 29**

**End of Year Cutoff 3PM**

**Westmoreland Lobby Open Until 3PM**

**Onaga Lobby Open Until 3PM**

**Manhattan Lobby Open Until 4PM**

**Drive-Thrus Open Until 6PM**

**Saturday, December 30**

**Closed**

**Monday, January 1, 2024**

**Closed**



# HOLIDAY OPEN HOUSE

Join us in celebrating the holidays with wassail, coffee, and treats!

Visit us any time during lobby hours on these dates:

**DEC 19**

**ONAGA**

**DEC 20**

**WESTMORELAND**

**DEC 21**

**MANHATTAN**



## JIM MOORE'S RETIREMENT

Since President Jim Moore is retiring this year, he will be at each open house event from 1-3 PM. We hope you can stop by to wish him well on his next chapter!



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