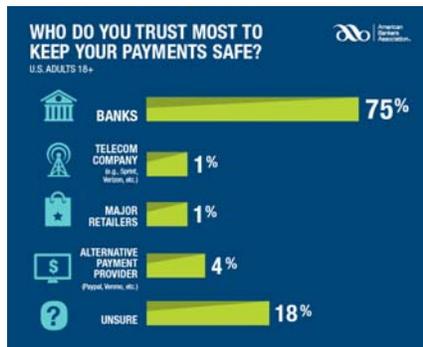




Consumers Trust Banks Most to Keep Their Payments Safe

An overwhelming majority of consumers--75 percent--trust banks most to keep their payments safe, according to a recent survey from the American Bankers Association. Only 1 percent of consumers trust major retailers or telecom companies to protect their payments.



“It’s no surprise that consumers trust banks the most with their payments,” said Doug Johnson, ABA’s senior vice president of payments and cybersecurity policy. “Banks have a long history of protecting their customers’ money whether in the vault or online.

Banks are the gold standard in security and customers know their money is safe when it’s with the bank.”

- When asked “Who do you trust most to keep your payments safe?” consumers provided the following answers:
Banks – 75 percent (73 percent in 2014)
- Telecom Company (e.g., Sprint, Verizon, etc.) – 1 percent (1 percent in 2014)
- Major Retailers – 1 percent (2 percent in 2014)
- Alternative Payment Provider (e.g., PayPal, Venmo, etc.) – 4 percent (8 percent in 2014)
- Unsure – 18 percent (16 percent in 2014)

The number of people who trust major retailers with their payments declined from 2 percent in 2014 to 1 percent in 2015.

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Friends in Motion



Some anniversaries recently celebrated include: **Keith** and **Doris Ferris** (60 years), **Tom** and **Peggy Norris** (65 years), and **Harold** and **Beverly Camp** (65 years), all of Bushnell, Happy anniversary to all!

Recent birthday celebrations include: **Susie Bucher** (79) and **Gordon Weber** (95), both of Ma-comb, **Sharon Butler** (73) of Greenbush, **Charlene Heady** (78) of Peoria, **Dwight Morrow** (73) of Good Hope, **Robert (Bob) Hudson** (89) of Bushnell, **Sharon Walter** (74) of Prairie City, and **Linda Spangler** of Bushnell. Happy birthday to all!



UPCOMING COMMUNITY EVENTS

Jan. 2 & Feb. 6 - VFW
breakfast, 7 to 10 am

Mar. 4 - Free blood pressure,
pulse/oxygen, cholesterol and
blood sugar checks at F&M
Main Bank Lobby, 9 to 10
am

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The survey also found that 6 percent of consumers have used a mobile app on their phone to make a payment. Of those who have, the most popular methods are PayPal (45 percent) and Apple Pay (42 percent). Google Wallet (11 percent) is the third most popular mobile payment app.

“Using your phone to make a payment is still relatively new, but as the industry moves toward the use of new technologies like tokenization and biometrics to make payments safer, we expect the popularity of mobile payments to grow,” said Johnson.

The annual survey of 1,000 U.S. adults was conducted for ABA by Ipsos Public Affairs, an independent market research firm, July 8-13, 2015.

Trying To Stick To Your New Year's Resolution? Don't Look Here!

EASY LEFTOVER TURKEY STROGANOFF

Haley Sargeant

- 1 clove minced garlic
- 3 Tbsp. olive oil
- 1 cup sliced mushrooms
- 3 cups good turkey gravy
(measured after reducing)
- 1 Tbsp. dry summer savory
- 1 tsp. freshly ground black pepper
- 1/2 cup sour cream
- 4 cups leftover diced or shredded
roasted turkey

Begin by sautéing the garlic and mushrooms in the olive oil for several minutes, until the mushrooms begin to get good color.

Add the other ingredients, except the turkey and simmer for about 5



minutes before adding the leftover turkey and continuing to simmer until the turkey is well heated. Serve over egg noodles.

CROCKPOT BUFFALO CHICKEN CHILI

Doug Allaman

- 1 pound ground or diced chicken
- 1 can white navy beans, drained
and rinsed
- 14.5 oz. can fire roasted toma-
toes, drained
- 4 cups chicken broth
- 1/4 to 1/2 cup buffalo wing sauce
(start with 1/4 and add
more if needed)

- 1 package ranch dressing mix
- 1 cup frozen corn kernels
- 1/2 tsp. onion powder
- 1/2 tsp. garlic powder
- 1/2 tsp. celery salt
- 1/2 tsp. dried cilantro
- 1/4 tsp. salt

8 oz. cream cheese

Bleu Cheese crumbles (optional)

Brown ground chicken until fully cooked, place in

crockpot. Add remain-
ing ingredi-
ents except



for cream cheese and bleu cheese, and give it all a stir to combine. Add block of cream cheese on the top and cover. Cook on high for 4 hours or low for 8. Stir to incorporate cream cheese and add additional wing sauce as desired. Top individual bowls with bleu cheese crumbles, if desired.

SAUSAGE MUFFINS

Davann Cadwalader

- 1 cup Bisquick
- 1 lb. cooked sausage
- 4 eggs, beaten
- 1 cup shredded cheddar cheese



Mix ingredients, pour into muffin tins. Bake at 350 degrees for 20 minutes.

How to Become a Savvy Charitable Giver

For many people, it is important to take the time to give to those who are in need. Donating to your favorite cause can be fulfilling, but it's important to ensure that your gift reaches the intended source. Follow these tips to become a savvy charitable giver this year:

- **Give To an Established Charity.** Unfortunately, there are fraudulent charities that will take advantage of your goodwill. To avoid this situation, ask for written information about the charity, including name, address and telephone number. A legitimate charity will give you information about their mission, how your donation will be used and proof that your contribution is tax deductible. Find a charity with a proven track record for providing aid.

- **Designate Your Gift.** Some charities allow you to specify exactly where your gift is headed, either to a specific orphanage, to purchase school supplies or to a geographic area in need of relief. By designating or earmarking your gift, you control where your donation goes and whom it helps.

- **A Proactive Giver is a Smart Giver.** Wise givers don't give on an impulse or to the first organization that comes along. Smart giv-

ers take time to identify the causes important to them. Contact a charitable organization, find out their mission and what type of aid and programs they offer. Work with charities that have targeted outcomes for their giving.

- **Benefits to You.** A donor's primary motivation may be altruism, but everyone knows there are great tax benefits for those who give. A donation to a qualified organization may entitle you to a charitable contribution deduction. Remember a contribution to

- a qualified charity is deductible only in the year in which it is paid, and all charities do not qualify for a charitable contribution deduction. Always ask for a receipt and save them for tax time.

- **Consider Giving Your Time.** Four out of five charities report using volunteers. Volunteers are the foundation of many charitable organizations. If you can't afford to donate money, consider donating your time. Common volunteer duties include: stuffing envelopes, feeding animals, tutoring, building homes, counseling those in crisis, selling tickets or answering phone calls.

