



**Farmers & Merchants**  
State Bank of Bushnell

Member  
**FDIC**

June 2016

## Connected

I awoke and checked my iPhone,  
showered, dressed and drove to town,  
opened my computer and email,  
before even sitting down.

I deleted spam and everything canned;  
sipping coffee while perusing the news,  
took a deep breath  
and clicked to calendar view.

I spent the day in electron gray  
eyes glued to grating fine print,  
one more look, never opened a book,  
closed the window, and shut it down.

Kissed the wife, walked the dog;  
dined with my iPad.  
Said my prayers to a devoted ringtone,  
and rolling over, answered my cellphone.

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## Friends in Motion

Some anniversaries recently celebrated include: **Jim** and **Anne Haynes** (62 years), **Ron** and **Shirley Rapp** (49 years), **Richard** and **Evelyn Rock** (57 years), **Lyle** and **Pat Walters** (61



years), **Elmer** and **Margaret White** (62 years), and **Edward** and **Betty Wilson** (62 years), all of Bushnell. Happy anniversary to all!

Recent birthday celebrations include: **K. Delbert Curtis** (84) of Avon, **Bernie McCance** (78) of Smithfield, **Dorothy Melvin** (89) of Macomb, **Patricia**



**Rutledge** (88) of Adair, **Robert Rutledge**(89) of Adair, **Keith Ferris** (82), **Kenny Knott** (58), **Tom Pratt** (83), **Tom Downs**, **Paul Gossett**, **Eileen Rauschert**, **Judy Walters**, and **Naydyne (Tiny) Walters**, all of Bushnell.

## Lottery Scams

Consumers fall victim to lottery and sweepstake scams at alarming rates. According to the FBI, in 2014 consumers lost more than \$8 million to solicitation scams promising instant wealth and grand prize earnings. These scams, commonly referred to as the “advance fee,” “lottery” or “sweepstake” scam, involve fraudsters issuing counterfeit checks and fake award letters to consumers who have allegedly won a lottery or sweepstake raffle. The consumer, who most likely never entered the alleged drawing, is issued a check worth more than the amount owed and instructed to pay taxes and fees before receiving their lump sum payment. Unfortunately, the check--in addition to the raffle--is bogus.

### 5 Ways to Spot a Lottery Scam

- ☼ Don't be fooled by the appearance of the check. Scam artists are using sophisticated technology to create counterfeit checks, money orders and cashier's checks.
- ☼ Never “pay to play.” There is no legitimate reason for anyone to send you more than you won, and then ask that the extra be sent back.
- ☼ Verify the requestor before you wire or issue a check. Make sure you know who you are wiring or issuing a check to.
- ☼ Ensure a check has “cleared” to be most safe. Before you spend the money, be sure the check has cleared, not merely available.
- ☼ Report any suspected fraud to your bank immediately.

# Desserts, Desserts, Desserts!

## CHOCOLATE PEANUT BUTTER DREAM BARS

Carie Miller

- 1-16 oz. pkg. peanut butter sandwich cookies, divided
- 4 Tbsp. butter, melted
- 4 oz. cream cheese, room temperature
- 1/2 cup confectioners' sugar
- 1/ cup creamy peanut butter
- 1-8 oz. container Cool Whip, divided
- 1-3.9 oz. pkg. instant chocolate  
Jell-O Pudding mix
- 1 1/2 cups milk
- 1/2 cup milk chocolate & peanut butter chips or 1/4 cup of each



Preheat oven to 350 degrees. In a blender or food processor, finely crush 24 of the cookies. In a medium bowl, mix together the melted butter and finely crushed cookies until well moistened. Press into an ungreased 8x8 inch baking dish. Bake for 10 minutes. Allow crust to cool completely before proceeding. In the meantime, mix the pudding pkg. with 1 1/2 cups milk in a small bowl.

In a mixing bowl, beat cream cheese, confectioners' sugar, and peanut butter together. Fold in 1 cup of the Cool Whip and mix until blended. Spread the chocolate pudding over the cooled crust. Place dollops of cream cheese mixture over the pudding layer, and with an offset spatula, gently spread to completely cover. Spread remaining Cool Whip over the cream cheese. Refrigerate two hours. In a plastic bag, break up the 8 remaining cookies. Sprinkle the cookies and chocolate/peanut butter chips over the top just before serving.

## CARAMEL CRUNCH BARS

Rachel Hyde

- 4-1/2 graham crackers
- 1 pkg. (11oz.) caramel bits
- 2 Tbsp. milk

- 1/2 cup peanuts
- 1/2 cup jet puffed miniature marshmallows
- 1/2 cup coarsely crushed pretzels
- 4 squares Baker's semi-sweet chocolate, melted.

Line an 8 inch square pan with foil, with ends of foil extending over sides of pan. Grease foil generously with shortening. Place graham on bottom of pan, cutting to fit if necessary. Microwave caramel bits and milk in microwave on high 2 minutes or until melted, stirring every 30 sec. Pour over graham; top with peanuts, marshmallows and crushed pretzels. Drizzle with chocolate.



## PEACHY KEEN BARS

Krystal James

- 1 pkg. dry cake mix - white
- 1/3 cup butter, room temperature
- 2 large eggs, divided
- 29 oz. can light peach slices, drained
- 8 oz. cream cheese, room temperature
- 1/3 cup sugar
- 1 tsp. pure vanilla extract

Preheat oven to 350 degrees. Spray a 9 x 13 inch pan with cooking spray. In a large bowl, combine cake mix, butter and 1 egg; mix with fork just until crumbly. Set aside 1 1/2 cups crumbs for topping. Press remaining crumbs on bottom of prepared pan. Bake 10 minutes. Cut peaches into 1 inch pieces; spoon onto partially baked crust. In a large bowl, combine cream cheese, sugar, 1 egg and vanilla; beat until creamy. Spread over peaches. Sprinkle with reserved crumbs; bake 30 minutes. Chill before serving.



## Scammers Offering to Help with Disability Claims

Scammers are trying to get personal information from people by pretending to help with applications for disability benefits and claims. A recent alert from the Social Security Inspector General warns of this phishing scam, and whether or not you've started an application for benefits, these scammers could contact you. They're taking a shot in the dark, hoping that you have started an application, and hoping you'll give them a little more info over the phone. To "complete the process," they might ask you to provide, or confirm, your Social Security number or bank account numbers.

If scammers get your information, you could face identity theft and benefit theft. So here are a few things you can do to help protect yourself:

- Never give your Social Security number or account numbers to someone who calls you.
- Don't wire money or send money using a pre-

paid debit card. In fact, never pay someone who calls out of the blue.

- If you have disability benefits, regularly check their status, and review your statements to make sure they're right.

Pressured to provide your information? That's a sure sign of a scam. Hang up immediately and report it to the [Social Security Fraud Hotline](#) and the [FTC](#).

If you have questions about disability benefits, or get calls offering help with them, call the Social Security Administration at 1-800-772-1213. And read up on more ways to combat [phishing](#) and [identity theft](#).

### Credit Cards - Get yours today!

