



In the Beginning . . .

Today, we are going to talk about physics and the universe. Don't let your eyes glaze over because these are things that we have all thought about.

There are a couple of theories about how the universe came to be. "The Big Bang Theory," in which scientists argue that our universe, about 14 billion years old, started with a big bang from a "singularity," which was a little tiny thing that contained everything in the universe. It then "exploded" and everything in the universe came from that. Another new theory is that the universe has always existed and there was no big bang.

If there was a big bang, about one second after the explosion, the universe "cooled" to about one trillion degrees: How's that for global warming? It is thought that there are about 10 billion trillion stars in the observable universe, which coincidentally is the same number of pages in the Internal Revenue Service code. With that many stars and even more planets, scientists believe it's likely that we all have exact duplicates somewhere out there. Terrifying; an exact duplicate of my wife

somewhere in space.

Next, we move to the two basic premises of physics, the first being Einstein's Theory of Relativity, which is the science of gravity, time, and relativity, in other words, the physics of big things. On the other side, is Max Planck's Quantum Mechanics, which is the study of tiny particles and waves. One of the strange things about quantum mechanics is a well proven theory that individual particles don't even "exist" until they are measured, and once measured, the particles instantly communicate with their "twin," who could be light years away. These twins talk to each other faster than the speed of light-which of course violates Einstein's theory that nothing can travel faster than the speed of light. In fact, Einstein called this part of quantum mechanics "spooky."

So, after thinking this through a bit, this is what occurs to me. First, physicists don't know how the universe came to be, only what has happened from a particular point in time.

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Friends in Motion

Some anniversaries recently celebrated include: **Jim and Barb Spiker** (19 years), of Edwards, CO. Happy anniversary Jim and Barb!

Recent birthday celebrations include:



Swede Borg

(72) of London Mills, **Deb Hobbs** (71), of Good Hope, **Kay McCance** (75), of Smithfield, **Harry McFetridge** (90), of Prairie City, **Pat Stroops**, (77), of Macomb, **Margaret White** (79), of Avon, **Sara**



Hudson (87), **Carolyn (Deedee) Pensinger** (79), **Barb Knott**, **Harris Lafary**, **Lyndall Pigg**, and **Karen Thompson** (70), all of Bushnell. Happy birthday to

UPCOMING COMMUNITY EVENTS

May 2 & June 6 - VFW breakfast, 7 to 10 am

Jun 5 - Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank Lobby, 9 to 10 am

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Second, that there are still major unknowns in physics, and there is no one theory or equation that puts all of existence into one simple formula.

So, I propose putting science and religion together.

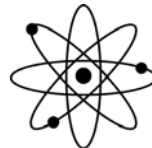
Einstein said "Science without religion is lame, religion without science is blind".

Going to the one true source of creation, the Bible, the very first book of Genesis says "In the beginning when God created the heavens and the earth . . . " Clearly from that sentence, God existed before "the beginning" and then created the heavens and the earth. God separating light from dark affirms the Big Bang timeline, because light was not created until after the initial darkness. And for those who argue seven "days" of creation doesn't match science, remember, according to Einstein, time is relative. God's day may be a bit different than 24 hours. So my theory boils down to something pretty simple:

God = everything:

Always has, always will. That's a formula I can live with and believe in. Go ahead physicists, disprove that theory.

By Michael G. Steelman



In Celebration of Mother's Day

CREAMY CHICKEN AND NOODLES

Lindsey Waller

- 3-4 boneless, skinless chicken breasts
- 2 - 10 3/4 oz. cans cream of chicken soup
- 1/2 cup butter, sliced
- 3 - 14 1/2 oz. cans chicken broth
- 24 oz. frozen egg noodles

Combine first four ingredients in a slow cooker. Cover and cook on low for 8 hours. One hour before serving, shred chicken and stir in noodles and cook one hour longer.



BEST MASHED POTATOES

Jennifer Hood

- 5 lbs. Yukon Gold potatoes
- 1/2 cup butter
- 2 cups Parmesan cheese
- 1 cup fresh chopped chives
- 1 1/2 cups cream cheese
- 1/2 medium head garlic, peeled and minced
- 1 pinch salt and pepper to taste

Bring a pot of salted water to a boil. Add potatoes; cook until tender but still firm. Drain and return to stove over low heat to dry for 1 to 2 minutes. Add remaining ingredients. Use a potato masher to mash until smooth, and serve.

CALIFORNIA MIX CASSEROLE

Peggy Weiss

- 2 pkgs. frozen California mix vegetables
- 1 cup Velveeta cheese
- 1 can cream of mushroom soup
- 1 stick butter or margarine, melted
- 6 slices bread



Cook and drain the frozen vegetables

and spread in the bottom of a 9x13 inch baking dish. Dice the Velveeta and spread over the vegetables. Spread the can of mushroom soup on top.

Tear bread into small pieces and toss with melted butter or margarine. Place buttered bread mixture on top of casserole. Bake at 350 degrees for 1 hour.

DOUBLE CHOCOLATE COCA COLA CAKE

Lou Reno

- 1 cup Coca Cola (not diet)
- 1/2 cup oil
- 1 stick butter
- 3 Tbsp. cocoa
- 2 cups sugar
- 2 cups flour
- 1/2 tsp. salt
- 2 eggs



- 1/2 cup buttermilk
- 1 tsp. baking soda
- 1 tsp. vanilla

Frosting:

- 1 stick butter
- 3 Tbsp. cocoa
- 6 Tbsp. milk
- 1 tsp. vanilla
- 3 3/4 cups confectioner's sugar

In a saucepan, mix Coca Cola, oil, butter and cocoa and bring to a boil. In another bowl, combine sugar, flour and salt. Pour boiling Cola mixture over the flour mixture and beat well. Add the eggs, buttermilk, soda and vanilla and beat well. Pour mixture into a greased and floured 13x9 inch baking sheet and bake at 350 degrees for 20 to 25 minutes. Remove pan. Cool for about 10 minutes before frosting.

In a saucepan, combine the butter, cocoa and milk. Heat until the butter melts. Beat in the remaining ingredients and spread on cake while still warm. Enjoy!

Davann Cadwalader Graduates from IBA Future Leaders Alliance



Our own Davann Cadwalader has graduated from the Future Leaders Alliance (FLA) offered through the Illinois Bankers Association. The graduation commencement was held during the IBA's annual ONE Conference at the Embassy Suites in East Peoria on March 6, 2015. The thirteen-month FLA program is dedicated to enhancing the professional development of new and promising bank leaders through three primary components: education, community service and networking.

Participants were involved in comprehensive training, which involved attending educational

sessions and performing local community service. The education sessions covered core topics such as Leadership and Influence, Communication, Team Building, Sales Leadership, Financial Marketing and Branding, Legislative Process, Accounting for Bankers, Asset Liability Management, Regulatory Hot Topics, executing an on-line banking simulation, and more.

The Illinois Bankers Association is a full-service trade association dedicated to creating a positive business climate that benefits the entire banking industry.

Davann is in charge of trust operations in the bank's Trust department, and will celebrate her 5th anniversary at the bank later this summer.

Please join all of us at F&M in congratulating Davann on her recent graduation from the Future Leaders Alliance.

