



# Palmyra Chamber of Commerce Chamber News

Your Daily Dose is Served...

## FEATURED BUSINESS OF THE MONTH

# F&M Bank & Trust Company

F&M Bank & Trust Company takes pride in being a truly neighborhood, hometown bank. They have eight locations across Northeast Missouri and Central Illinois: one in Palmyra, Monroe City, Shelbina, O'Fallon, and Quincy; and three in Hannibal. Their offices offer a wide range of banking services from savings and checking accounts to business and commercial loans. They invite you to stop by for fast, friendly information. They promise quick loan decisions, and personalized service that only locally-owned, hometown banks can provide. You can also bank online with F&M or use its other helpful online resources including a mortgage payment calculator, an amortization calculator, an auto loan calculator, and a CD calculator.

Erika Higgins, a Palmyra native, has been a loan officer at the Palmyra F&M Bank since January 2011. She can assist you with all personal loans. You can download a financial statement from the website to help with your loan and even complete an installment loan application or home application online. Erika started her career with F&M in 2006 as a Customer Service Representative/Teller. In addition to participating in Palmyra Chamber of Commerce activities, Erika is currently active in Palmyra Kiwanis Club and previously served as President.

Nancy Goellner, a certified Customer Service Representative, opens new accounts and works as a teller. Nancy is also the Assistant Bank Secrecy Act Officer. She has been with F&M for 3 1/2 years. Bianca Strubinger joined the staff in March. Bianca serves as a Customer Service Representative, also opening new accounts and working as a teller.

Investment Services are offered through F&M as well. Available services include items ranging from IRAs and annuities to life and long term care insurance. Irene Meyers, a name Chamber members will recognize from her leadership role in the Palmyra Area Community Betterment Association (PACB), is a financial guide with Investment Services. Irene travels to all F&M branches to meet clients. One of the benefits of using F&M financial services is that F&M does not have their own family of investments; therefore, the advice is independent and unbiased. Portfolios are customized based on unique individual circumstances.

In 2001, F&M established the Horizons Club to provide customers over fifty an opportunity to meet new people and make new friendships. Horizons Club members also have the opportunity to enjoy group travel, information seminars and other bank benefits such as no minimum balance for NOW checking accounts, unlimited check writing privileges, free personalized checks w/ Horizons Club design, etc.

F&M Bank is locally owned and takes pride in its local communities. F&M serves as the trustee and administrator for the philanthropic Riedel Foundation. The bank will be one of the sponsors for Amateur Night at the Marion County Fair and has purchased a banner to display on the fairgrounds. Irene Meyers with F&M Financial Services is sponsoring an Apple Pie Contest as part of the Merchants Cookin' & Sewin' Contest.

Chad Ford, F&M Bank & Trust's local Branch Manager invites you to stop in. "We want to partner with people in achieving their financial goals. Whether you farm, own a business or manage a household, we're here to serve your needs."



Welcoming customers to F&M, Chad Ford - Branch Manager and Commercial Loan Officer



Service with a smile! Nancy Goellner - certified Customer Service Representative & Assistant Bank Secrecy Act Officer

F&M Bank, formerly MCM Bank, has been a part of the Palmyra community since 1978. Located in downtown Palmyra in what is now part of the Marion County Library, the bank was relocated in 1998 to give its customers access to drive through service. In 2006, F&M (Farmers & Merchants), a loan-oriented establishment in business since the 1870's, bought out MCM (Marion County Mutual), a mortgage-oriented bank. There was no down-sizing and no employees lost their jobs during the transition. Currently, the Palmyra F&M branch employs five.

Recently, the Palmyra branch welcomed Chad Ford, Branch Manager and Commercial Loan Officer. He serves in the same capacity for the F&M branch in Monroe City and divides his time between the two facilities. Chad is a lifelong resident of northeast Missouri and has fifteen years of banking experience in lending and credit review. He has served as a community banker in Ralls County and Hannibal. He joined F&M Bank in 2013. Chad is a member of the Immanuel Baptist Church in Hannibal, the Palmyra Kiwanis Club and the Hannibal YMCA.

**BUSINESS  
INFO**

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# Chamber Briefs...

PALMYRA CHAMBER OF COMMERCE  
**MONTHLY MEETING**  
**TUESDAY, JULY 9, 2013**

The Palmyra Chamber of Commerce held its monthly meeting at the VFW Hall Tuesday, July 9. President Michelle Merkel welcomed all Chamber members. Input from the previous meeting was used in finalizing the causes chosen for the annual September Bowling fundraiser; the proceeds will be split between the Palmyra Nutrition Center and the Paws Packs Program. July Business After Hours will be held Wednesday, July 10 at Kerley's Grill from 5 - 7 p.m. The Chamber sponsored fireworks drew a great crowd and went smoothly; Ed Dent received a round of applause for his hard work in making the arrangements for the display.

## TASTE OF PALMYRA

The first Taste of Palmyra Committee Planning Meeting will take place at 7 p.m. at HATS on Thursday, August 8. The Committee welcomes new faces and new ideas and extends an invitation to anyone who has an interest in serving. This year's Taste of Palmyra will take place Monday, October 21. Due to more stringent state regulations, all paperwork to be a vendor must be turned in no later than October 17. November 23 is the date set for the 5K Christmas Run to benefit the Food Pantry, and December 5 is a tentative date for Christmas in Palmyra.

## MARION COUNTY FAIR

Michele Hopson, Fair Chairperson, shared that the complete Marion County Fair Schedule is available on [www.showmepalmyra.com](http://www.showmepalmyra.com). By clicking on the link under "Upcoming Events" on the right-hand side of the page one can see a quick summary. Clicking on the green box on the left of this next screen will open the two page tri-fold brochure with times of all events each and every day, admission prices to arena events, and arm band information. Registration forms and a list of committee chairpersons can also be accessed from this page.

## 2012 MARION COUNTY FAIR QUEEN

Emily Haines, 2012 Marion County Fair Queen, was the guest speaker. A Hannibal resident, Emily has served as a Becky Thatcher. She is a Business Administration major at Hannibal LaGrange University and is employed part-time in the Design Center at Sutherlands. Emily thanked the Chamber for a wonderful year of experiences and an opportunity to learn new and unexpected things in her role. She also currently serves as Miss Truman Lake and will be competing in the 2013 Missouri State Fair Queen Pageant in August.

Emily was pleased to share that due to requests, the Queen Contest will, for the first time, include Pre-Jr. and Jr. Miss categories. The Pre-Jr. contest will be for girls ages 8-10, while the Jr. Miss contest will include girls ages 11 - 16. The money from the registration for these categories will be used to help support the Queen Scholarship Fund. It is intended to be a fun experience for the girls, and one that will hopefully bring them back in the future. Several entries for all categories, including Queen, have already been received, and Emily feels the judges will have tough decisions to make.

## CHAMBER NEWS

The meeting ended with the traditional "featured business of the month" drawing. To read articles about the featured businesses, go to Chamber News on the Internet, which can be viewed by all by accessing the Chamber of Commerce page under COMMUNITY RESOURCES at [www.showmepalmyra.com](http://www.showmepalmyra.com)

# REMINDER

YOUR NEXT CHAMBER MEETING IS AT NOON  
**Tues., August 13, 2013 • VFW Hall**

Guest Speaker: Todd  
Ahrens: President/CEO  
Hannibal Regional  
Healthcare Systems

## upcoming events **CALENDAR**

**Wed., August 7th**  
**Business After Hours**  
**5-7pm • Tastefully Simple**

Tastefully Simple, at the home of W.T. Johnson, 3561 Eagle Crest Drive, Palmyra

## July 27 - August 3 **Marion County Fair**

July 27 Fair Parade  
Queen Contest  
Ford Night at the Fair, Car Show & Concert  
July 28 Ministerial Alliance Church day  
July 29 Tate Shade Bull Bash  
July 30 Old Iron Club Antique Tractor and  
Garden Tractor Pull  
July 31 4 Wheelers  
August 1 Motocross  
August 2 Jaycee's Demolition Derby  
August 3 Young Farmers Truck and Tractor Pull

Event schedule and full details at  
[www.showmepalmyra.com](http://www.showmepalmyra.com)

## CHAMBER MEMBERS IN THE NEWS...

### ◆ RAJ AND PINA KSHIRSAGAR TO BE FEATURED IN STATE CHAMBER PUBLICATION

"The American dream is an ideal that has been told to us for generations...Individuals from nearly every corner of the world have traveled to Missouri to start their lives and live the American Dream." So begins a feature article on immigrants who have created their own successful businesses in the upcoming August issue of Missouri Business, the magazine of the Missouri Chamber of Commerce and Industry.

Raj and Pina Kshirsagar's story is one of five shared. Natives of India, the Kshirsagars came to the United States in 1994 and since 2011 have owned and operated the Budget Inn in Palmyra. If you don't subscribe to Missouri Business, you'll be able to view a copy online in August at [www.missouribusinessmagazine.com](http://www.missouribusinessmagazine.com).

### ◆ MULTI-PARTNER PROJECT BRINGS 4,000 LBS. OF GROUND PORK TO HUNGRY IN MARION COUNTY

Cargill Pork LLC, Country Butcher Shop of Palmyra and Farm Bureau of Marion County have partnered with The Food Bank of Central and Northeast Missouri to provide meal-sized packages of ground pork to the hungry of Marion County. On Monday, July 22nd the partners were at the Country Butcher Shop with the refrigerated box truck loading 4000 packages of ground pork from their inaugural run of this project.

### ◆ RUSH RECEIVES PRESTIGIOUS INVESTMENT COMPANY AWARDS

Betsy Rush of the financial services firm Edward Jones in Palmyra recently won the firm's coveted Ted Jones Prospecting Award, which recognizes financial advisors who achieve high levels of success early in their careers. Rush was one of only 476 of the firm's more than 12,000 financial advisors to receive the award. Jim Weddle, the firm's managing partner, said the award is a strong indicator of a financial advisor's future success. Rush received the award at the Edward Jones regional meeting in Nebraska City, Nebraska in late June. She was also the recipient of the firms Eagle Award for her "clear vision of both client and business goals" over the past year.