



Farmers & Merchants Bank
Where Family is our Foundation

the VAULT n e w s l e t t e r

inside this issue:

President's Note	2
In the Community	2
Customer Spotlight	2
Gardening Trends	3
Spring Clean your Finances	3
Priority Club	4
Employee of the Month	4



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If you have any comments or suggestions regarding the newsletter, contact: marketing@fmberlin.com

reaching further with chn

As many customers have told us, Grandpa Harry was all about giving, especially when it involved kids. That's why we're so excited to partner with Community Health Network and the Green Lake County Wellness Coalition in adding a new twist to their "Read. Run. Reach." program.

"Read. Run. Reach." is a wellness campaign that encourages students to read 12 books, run a total of 12 miles and perform 12 random acts of kindness. Farmers & Merchants Bank is extending the reach portion with the Kindness Project offering resources to classrooms across Green Lake County so that they can work together to perform their acts of kindness.

We've already helped Princeton public school's 1st grade class purchase fleece to make tie blankets for a family whose home was damaged in a fire. We hope to help many Green Lake County classrooms make their Kindness Projects a reality.

"Read. Run. Reach." and the Kindness Project culminates on May 17 at CHN's Helping Hands for Cancer 5k Run/Walk where we'll give participating students a special prize for completing their reading, running and random acts of kindness.





John Kujawa

president's note

Ah, Spring! After a bitterly cold and snow-filled period, we can all bask in the welcome Springtime magic. Take advantage of the improved road conditions and travel to Milwaukee Public Museum. The exhibit through June 15 is Body World's, a powerful lesson about the form, function and beauty of the human body. Kids will be fascinated and so will you! Also, check our website and ads in the local media for some new product offerings that are guaranteed to surprise and please you.



Harry Kujawa

"Patience is a virtue"
- Harry Kujawa

in the community



We partnered with CHN and Mrs. Jensen's 2nd grade class at ASCS to help a local teacher as part of their kindness project.



We are honored to be the recipient of the Boys and Girls Club of the Tri-County Area's Kids & Community Award. Angie Fralish, Advisory Board Member, accepted the award.



Employees came together to support the CHN Foundation's Wine and Roses Event.

customer spotlight

olden produce

Olden Produce was started in 2007 by Richard & Tracy Vinz on a fourth-generation farm east of Ripon. Our two main areas of focus have been growing vegetables and raising pastured chickens for eggs. As we have continued to evolve, we have added fruit and duck eggs to the mix. From the beginning, we have focused on growing in an all-natural/chemical-free manner, which we are now taking a step

further by becoming Certified Naturally Grown. We continue to employ more sustainable practices on our farm each year to ensure the long term success that minimizing soil erosion and building our soil health will give our farm in the long run. Olden Produce now has 3-7 other people on the farm team seasonally to help us pull this all together and bring fresh, local food to your tables.

When we started we sold at farmer's markets, then in 2008 we started a CSA program. CSA stands for Community Supported



Agriculture which is designed as a share program. This share program works by participants purchasing a share from the farm for the season and in exchange they get a weekly delivery of produce through the growing season. Our CSA program is a 19-week program that includes 18 weeks of weekly deliveries and 1 late share at the end of the season. Take a look at our website (www.oldenproduce.com) for more information on our CSA program or where you can visit us at a farmer's market.

community connection: The hottest gardening trends for 2014

By Marie Streich, Head Horticulturist, Bloch's Farm

According to Katie Dubow, creative director of the 2014 Garden Trends Report "2014 is all about balance. Surrounding yourself with nature, with trees in the yard and houseplants in the office, brings a sense of peace, boosts productivity and enhances your quality of life." To sum it up, plants make us smarter, more productive, and less stressed. Sounds like we all could use more plants in our lives!

At Bloch's Farm composting kitchen waste, lawn clippings, and other green debris is in. It is the trendiest "new" way to recycle. Kitchen counter composters are in vogue, but here at the Farm we prefer a compost area outside. Green, organic, local ... Whatever you want to label it, people today are smart and

they want sustainably grown food that isn't covered with pesticides.

Here at the Farm, we choose not to spray any of the edible crops that we grow with harsh chemicals. More and more people are getting back to growing their own food. From community gardens, to basement hydroponic operations, people are pumping out creative ideas and a plethora of nutritious fruits and vegetables at the same time.

To get in on this trend, try our new series of Brazel Berries from Fall Creek. This is a line of mini blueberries and raspberries that are productive, ornamental and perfectly sized for containers.

Miniature is BIG this year. Our newest and cutest are the little hydrangeas such as 'Bobo',

'Little Lime' and 'Little Quick Fire'. Fairy gardens, terrariums, and dwarf shrubs are the hottest items on the market.

Bloch's Farm will soon be open for the season. We are your one stop shop for all your gardening and landscaping needs. Contact us at 920-294-6000, www.blochsfarm.com or like us on Facebook.



spring-clean your finances

Taking control of your finances could make you wealthy.

Consciously opening, reading, and filing away your bills and statements connects you with your money and positions you to take control of your spending.

Get "in the know" of your funds with a few organizing tips and traits from personal finance guru Suze Orman.

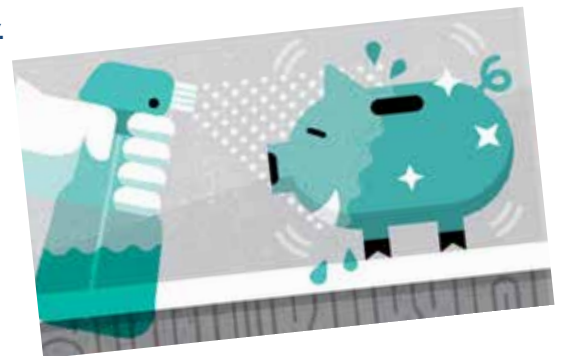
Gather up all your documents. Then, sort into 5 piles & create a folder for each.

- Monthly Bills, Bank Statements, and Pay Stubs
- Investment Statements
- Policy Documents and Deeds
- Tax Returns and Supporting Docs
- Forever Docs (think marriage license, will, birth certificate)

Now, it's time to save and shred. Hold onto ongoing bills for one year in case of any billing issues. Save one year's worth of pay stubs to compare against your W2 at year's end. If everything looks good, shred the stubs. As far as bank and credit card statements go, keep up to two years.

Keep investment statements until you receive your annual summary. Once you get that, shred the rest. The 3- year rule applies to tax returns and supporting documents.

Take some time to sit down with your file cabinet and clear the clutter. Your finances will be happy you did.





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priority club: a note to Kathy

For 46 years, Kathy Johnson has been delighting bank customers. To recognize her dedication to the bank and our customers, we thought we'd take over her column and share the story that brought Kathy to Farmers & Merchants Bank.

It all started with Kathy as Berlin High School's Future Farmers of America Chapter Sweetheart. One of her first visits to the bank was to help the organization raise funds by selling cheese in the bank lobby. Her friendly personality caught the attention of Grandpa Harry and he asked her to stop back after graduation if she was interested in joining the Farmers & Merchants family. When she returned, Harry remembered her, cut to the chase and asked when she wanted to start. From that point on, Kathy worked Saturdays while in school and started full time the day after high school graduation. We're so lucky that Kathy stopped in as the FFA sweetheart and has continued to be the sweetheart of our customers ever since.



Thank you Kathy!

Congrats
Kathy on your 46
years with
Farmers &
Merchants Bank!

Save
the
Date

Priority Club
Plant Seminar

May 15th, 2014
City Inn
12:00 pm



Don't forget to check us out on facebook for products, promotions and community event information!

Employee of the month



January

Ashley Bartol



February

Debby Clausen



March

Brandon Mumm