



## We're a Safe Place for Your Funds

**Spend less and save more – it's** becoming a way of life for many people. You may keep a more careful eye on prices at the grocery store. Perhaps you decided to scale down a vacation or put off taking a trip this year. You may be saying, "I don't need this," more often when considering a new purchase.

### **Saving Makes Sense**

It's smart to cut back on spending as you approach your golden years, especially in a slowly recovering economy. It's wise to save more money and pay with cash. Mercantile Bank has several savings vehicles to keep your funds secure.

The money you deposit with us is protected by the Federal Deposit Insurance Corporation (FDIC). The FDIC insures each account holder's funds to at least \$250,000. Individual retirement accounts and certain other retirement accounts are separately insured up to \$250,000. You can extend FDIC coverage if you establish different types of accounts – a bank representative can determine the accounts that may work best for your situation.

Learn more about the Mercantile Bank savings products that can keep your money secure by calling **217-223-7300**, visiting us at [www.mercantilebk.com](http://www.mercantilebk.com) or stopping by to see us today!

### **Average Daily Spending**

According to a 2009 Gallup poll, spending is down among all age groups.

	<b>2008</b>	<b>2009</b>
Greatest Generation (born before 1930)	\$63	\$35
Silent Generation (1930-1945)	\$84	\$50
Baby Boomers (1946-1964)	\$98	\$64
Generation X (1965-1979)	\$110	\$71
Millennials (1980-1991)	\$92	\$61

\* Source: Gallup, [www.gallup.com](http://www.gallup.com).

## 5 Holiday Gifts for Better Health

Consider centering this holiday season around healthy choices for your friends and family. Here are a few ideas for gifts you'll feel good about giving:

- 1. Pedometer.** This simple device can inspire your relatives to start counting their steps to health.
- 2. Water bottle.** Find a water bottle that suits the person you're buying for, both in function and style. It's a great tool for encouraging loved ones to get more H<sub>2</sub>O into their lives.
- 3. Lunch bag.** These aren't just for school children anymore! It not only saves on packing waste by avoiding the brown bag, but also encourages bringing healthy lunches from home.

- 4. Personal trainer session.** Do you have a relative or friend who wants to lose those last 10 pounds? A session with a personal trainer may help them achieve their goal.
- 5. Heart-healthy cooking.** Wrap up a healthy cookbook, including the non-perishable ingredients for one of the meals.

Purchasing healthy gifts for your loved ones this holiday season can help you give one of the greatest gifts – health.

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Images may be from one or more of these sources: ©Thinkstock, ©iStock, ©Fotolia, ©2011 Priority Integrated Marketing | [priorityresults.com](http://priorityresults.com)



### **In This Issue:**

- ◆ We're a Safe Place for Your Funds
- ◆ 5 Holiday Gifts for Better Health
- ◆ Organize Your Records and Save on Taxes
- ◆ Traveling This Winter? Tips to Stay Safe



200 N. 33<sup>rd</sup> Street  
PO Box 3455  
Quincy, IL 62305-3455  
217-223-7300  
[www.mercantilebk.com](http://www.mercantilebk.com)

# Organize Your Records and Save on Taxes

## According to the Government

Accountability Office, an estimated 2 million taxpayers each year overpay their taxes by failing to take all the deductions they're entitled to.\* If your tax records are disorganized, you could be missing out on ways to save on your tax bill.

In addition to helping you save money, getting your records organized can make tax filing quicker and easier. Just follow these steps:

**Step 1. Label three folders.** Label one folder "income," one "investments" and another "expenses and deductions."

**Step 2. Start sorting.** Go through your pile of receipts and documents. Put everything that shows earnings (W-2 forms from your employer, dividend and interest statements from deposit accounts, tip statements, etc.) into your income folder.

Investment statements showing interest, dividends and investment purchases and sales, as well as information about capital gains and losses, should go in the investments folder.

Put receipts for charitable donations, unreimbursed medical expenses, mortgage interest statements, property tax statements and any other deductible expenses in your expenses and deductions folder. Not sure if it's deductible? Visit [www.irs.gov](http://www.irs.gov) and search for Tax Topic 500 for more information on deductible expenses.

If you work from home, you may be eligible to deduct home office expenses. In that case, include copies of utility, phone and Internet service provider bills, as well as household repair bills and rent or mortgage payments. To learn more, download Publication 587, Business Use of Your Home, at [www.irs.gov](http://www.irs.gov).

*Tip:* If you place receipts and documents in their corresponding folders as you receive them throughout the year, rather than waiting until tax season, you'll save time.

**Step 3. Compile any other information you will need** to file your return, including your Social Security number; account number(s) for directly



depositing your refund, if any; your previous year's tax return; and your password if you are using online tax preparation software.

## E-File for Quicker Refunds

Once you have your information compiled, e-filing can help you complete your return, avoid common errors and get your refund faster, especially if you choose direct deposit. To learn more and find out if you are eligible for free e-filing, visit [www.irs.gov/efile](http://www.irs.gov/efile).

\* Source: Government Accountability Office, [www.gao.gov](http://www.gao.gov).

Websites not belonging to this organization are for information only. No endorsement is implied.

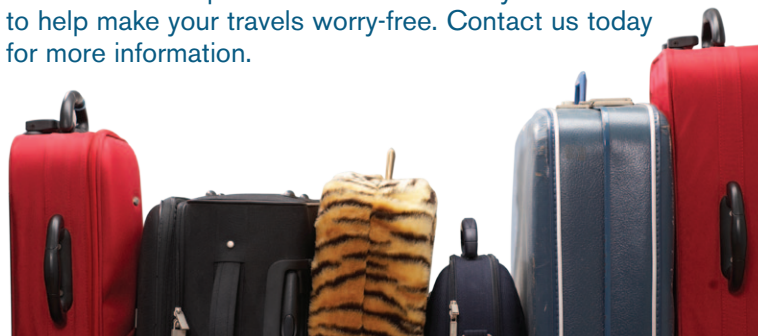
## Traveling This Winter? Tips to Stay Safe

Winter may find you leaving home for sunny beaches or snow-capped peaks, but take care that your getaway doesn't compromise your security. Following are travel tips that may help keep you and your credit safe.

- ◆ Give family or friends an itinerary of your trip. Alert your financial institution to your vacation plans if you're leaving the country. Otherwise we may suspect that your purchases are the work of thieves and shut down your account.
- ◆ Make copies of the credit cards you'll be taking and the data page of your passport. Leave a copy of each with family, and take a copy with you to lock in the hotel safe in case of loss or theft.
- ◆ Clean out your purse or wallet, removing nonessentials.
- ◆ Pack a list of contact numbers for your financial institution and credit card companies so you can alert them in case of loss or theft.
- ◆ Pack at least two credit cards, one for back-up that you keep in the hotel's safe or security vault.

- ◆ Divide up your cash, keeping some in your wallet and the rest in your shoe or a travel belt worn under your clothing.
- ◆ Be vigilant in crowds and on public transportation where pickpockets are on the lookout for distracted tourists.

We offer several products with the security and convenience to help make your travels worry-free. Contact us today for more information.



## At a Glance

### Spotlight on ... Gold

- ◆ The purity of gold is measured in carats; 100% pure gold is 24 carat. Alloys of gold have fewer than 24 carats; for example 14 carat gold is about 58% (14/24<sup>ths</sup>) gold, and the remainder other materials.
- ◆ The price of gold reached a record high of \$1,917 an ounce in August 2011.
- ◆ Gold is prized for more than its beauty. It is unique among metals because it does not corrode, rust or tarnish. It is also one of the best conductors

of electricity. Gold's many industrial uses include computer chip connectors and circuits of motor vehicles, satellites and aircraft.

- ◆ The "Hand of Faith," the largest known gold nugget on display in the world today, weighs in at 61 pounds, 11 ounces. It was discovered in 1980 in Australia, and resides today at the Golden Nugget in Las Vegas.

Sources: [factsaboutgold.com](http://factsaboutgold.com); *Journal of Economic History*, December 2008; [wsj.com](http://wsj.com); [goldennugget.com](http://goldennugget.com).

