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FARMERS & MERCHANTS BANCORP INC  
Form 8-K  
July 19, 2006

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT  
TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) July 19, 2006

Farmers & Merchants Bancorp, Inc.  
(Exact Name of Registrant as Specified in its Charter)

Ohio	000-14492	34-1469491
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

307-11 N. Defiance, Archbold, Ohio	43502
(Address of Principal Executive Offices)	(Zip Code)

Registrant's Telephone Number, including Area Code (419) 446-2501

N/A  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communication pursuant to Rule 13e-4(c) under the exchange Act (17-CFR 240.13e-4(c))

ITEM 7.01. REGULATION FD DISCLOSURE

On July 19, 2006, Registrant issued a letter to shareholders accompanying the payment of a quarterly dividend of \$0.15 per share payable on July 20, 2006. The letter indicates that the amount of the current dividend represents an increase of 20% over the amount of the previous quarterly dividend, and that Registrant

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no longer anticipates paying a year-end special dividend. The letter to shareholders also announces the addition of new market makers for Registrant's common stock and provides contact information for all of Registrant's current market makers. The letter to shareholders is furnished as Exhibit No. 99 and incorporated herein by reference.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS

(d) Exhibits

The following exhibit is filed with or incorporated by reference into the Current Report on 8-K:

Number	Exhibit
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99	Letter to Shareholders

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: July 19, 2006

/s/ Barbara J. Britenriker

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Barbara J. Britenriker  
Executive Vice President &  
Chief Financial Officer  
(Principal Financial and Accounting  
Officer)

EXHIBIT INDEX

Exhibit	
Number	Description of Exhibit
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99	Letter to Shareholders