

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

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) NOVEMBER 14, 2003

FARMERS & MERCHANTS BANCORP, INC

(Name of Issuer in its charter)

Ohio	000-14492	341469491
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(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)
307-11 N. Defiance, Archbold, OH		43502
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(Address of Principal Executive Offices)		(Zip Code)
Registrant's Telephone Number, including Area Code		(419) 446-2501
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N/A  
(Former Name or Former Address, if Changed Since Last Report)

#### ITEM 4. CHANGES IN REGISTRANT'S CERTIFYING ACCOUNTANT

(a) On November 14 2003, the audit committee of Farmers & Merchants Bancorp, Inc. ( the "Corporation"), accepted the resignation of Krouse, Kern, and Company, Inc ("Krouse") as the Corporation's independent public accountants and appointed Plante & Moran, PLLC ("Plante & Moran") as its new independent public accountants for 2003.

(b) Krouse's report on the consolidated financial statements of the Corporation for each of the fiscal years ended December 31, 2001 and December 31, 2002 did not contain an adverse opinion or a disclaimer of opinion and was not qualified or modified as to uncertainty, audit scope or accounting principles. During the fiscal years ended December 31, 2001 and December 31, 2002, and the subsequent interim period through November 14, 2003, there were no disagreements between the Corporation and Krouse on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedure, which disagreements, if not resolved to the satisfaction of Krouse, would have caused it to make reference to the subject matter of the disagreement in connection with its reports. During the fiscal years ended December 31, 2001 and December 31, 2002, and the subsequent interim period through November 14, 2003, there were no reportable events as defined in Item 304(a)(1)(v) of SEC Regulation S-K.

(c) Krouse's report on the Corporation's consolidated financial statements for the year ended December 31, 2002, dated January 10, 2003, was issued on an unqualified basis in conjunction with the filing of the Corporation's Annual Report on Form 10-K for the year ended December 31, 2002, filed on March 31, 2003.

(d). During the Corporation's two most recent fiscal years ended December 31, 2001, and December 31, 2002, and the subsequent interim period through November 14, 2003, the Corporation did not consult with Plante & Moran regarding any of the matters or events set forth in Item 304(a)(2)(i) and (ii) of SEC Regulation S-K.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

Exhibit Number	Description of Exhibit
16	Letter of Krouse, Kern, & Co. Inc. regarding change in Certifying accountant

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 authorized.

Dated: November 17, 2003

FARMERS & MERCHANTS BANCORP, INC.

/s/ Barbara J. Britenriker

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Barbara J. Britenriker  
Senior Vice President, Comptroller  
Chief Financial Officer  
(Principal Financial and  
Accounting Officer)

/s/ Joe E. Crossgrove

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Joe E. Crossgrove  
President & Chief Executive Officer

## EXHIBIT INDEX

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EXHIBIT 16

Office of the Chief Accountant  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549

November 17, 2003

Dear Sir Madam:

We have read all paragraphs of (item 4 included in the Form 8-K. dated November 14, 2003 of Farmers & Merchants Bancorp, Inc. to be filed with the Securities and Exchange Commission. We are in agreement with the statements contained in paragraphs 4(a) through 4(c).

Very truly yours,

/s/ Krouse, Kern, & Co. Inc.  
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