



September 29 - October 7, 2020

*Join the Heritage Club on this exclusive tour  
through beautiful New England!*



credit: Maine Office of Tourism



**\$3,299/person price includes:**  
*(based on double occupancy)*

- deluxe motorcoach transportation
- return air from Boston
- 8 nights' accommodations
- 15 meals
- admission to attractions
- taxes & gratuities



credit: Sandwich Glass Museum

### *Incredible Highlights*

Rock & Roll Hall of Fame Museum  
Trapp Family Lodge  
Lake Champlain Chocolates  
Ben & Jerry's ice cream factory  
Lobster bake  
Kennebunkport touring  
Victoria Mansion  
Seashore Trolley Museum  
Sandwich Glass Museum  
John F. Kennedy Hyannis Museum  
Martha's Vineyard



# MISSISSIPPI RIVER CRUISE

## Trip Highlights

- \* Explore Specialty Shops, Antiques & Fine Dining in historic LeClaire, IA
- \* Accommodations first night at Comfort Inn & Suites
- \* Meals & Snacks Aboard Riverboat Twilight
- \* Accommodations second night at Dubuque Grand Harbor & Resort
- \* Explore Dubuque's river walk, Diamond Jo Casino, National Mississippi River Museum & Aquarium, Stone Cliff Winery & more!

**Wednesday-Friday**

**September 9-11, 2020**

**\$600 (Double) \$700 (Single)**

**Payment due July 16 at PGSB or  
call Melissa at 319-469-3951**

- Deluxe Motor Coach Transportation (gratuities not included)
- Two nights' accommodations
- Two breakfasts at the hotels
- Three meals aboard the boat and one dinner in LeClaire (lunch first day is on your own)

## ***Important Trip Information***

Since the Heritage Club is continuing to expand our travel opportunities in 2020, we must occasionally remind you of important trip guidelines and information.

When setting up our trips, we often enter into contracts and deadlines which require deposits for the number of people we agree to bring. With that being said, we would appreciate it if you would send your payment to us as soon as you make your reservation.

In addition, if you make a reservation for a trip and later find your plans have changed, please try to find someone to take your place and let us know about the change. If you can't find a replacement, please call us; many times we have a waiting list and can help.

We do understand if you must cancel your reservation at the last minute due to illness or emergency. However, depending on the trip, keep in mind we cannot always guarantee you will receive a full refund if we cannot find a replacement for you.

We mail out an itinerary usually 10 days prior to a scheduled trip. A medical information sheet and listing of members going and their pick up points will be included. Please do not change pick up points without contacting us first for your own safety. If you do not receive your trip information or if you receive an itinerary and are not scheduled to go, please let us know. Our telephone numbers, as well as Melissa's cell phone number will be included with your trip information.

Most trips accommodate the handicapped, but often times we only take so many people. Therefore, be sure to get your reservation in as soon as possible to guarantee we have a place for you on the trip and let us know if you have any special needs requiring assistance.

## **2020 Calendar of Events**

*Tuesday, April 14- Spring Dinner in West Point*

*Tuesday, May 12- Activity Day in Donnellson*

*Wednesday, May 27- "Beauty &  
the Beast" at Circa 21 (\$95)*

*Tuesday, June 2 & Thursday, June 4  
Ice Cream Socials*

*Thursday, June 18- Day Trip to see "Wicked" at the  
Des Moines Performing Arts Center (\$150)*

*Tuesday, July 14- Activity Day in Donnellson*

*Tuesday, August 11- Activity Day in Donnellson*

*Wed, Sept. 9-Friday, Sept. 11- Mississippi River Cruise*

*Tuesday, September 15- Activity Day in Donnellson*

*Sept. 29-Oct 7- Fall Trip to the New England States*

*Tuesday, October 13- 30<sup>th</sup> Anniversary of the Heritage  
Club Activity Day in Donnellson*

*Tuesday, November 10- Holiday Dinner  
Packwood Christian Church*

*Tuesday, November 17- Activity Day in Donnellson  
Date TBD – Holiday Dinner  
Faith Christian Outreach Church in Mt. Pleasant*

*Wednesday, December 16- "Miracle on 34<sup>th</sup> Street" at  
Old Creamery Theater (\$95)*

*\*All events are subject to change.*

*You're Cordially Invited to the*

*Heritage Club's Annual*

*Spring Dinner*

*Tuesday, April 14, 2020*

*West Point Legion*

*11:30 AM*

Our fully-catered menu will include roast beef,  
mashed potatoes and gravy, vegetable, roll, dessert  
and beverage.

Entertainment by The Dog Town Five, featuring  
Kirk Brandenberger.

**For Reservations Please Call 319-469-3951**

## Cooking for 1-2

### *Alicia's Homemade Granola Bars*



**3 cups oats**  
**1 cup mixed nuts (chopped)**  
**½ cup sunflower seeds**  
**½ cup almonds (or another nut)**  
**1 cup raisins**  
**1 can sweetened condensed milk**

Preheat oven to 350 degrees. Line a 9x13 pan with parchment paper and spray with vegetable oil. Mix all ingredients and press into pan.

Bake for 25 minutes or less if you want chewier bars.

Remove and let cool in pan for 5 minutes. Transfer to cutting board, cut into bars, and let cool for 2 hours.

If you have a sweet tooth, you could always throw in some mini chocolate chips.

*This recipe came from Melissa's sister in law, Alicia, and is a family favorite for breakfast on the go or a quick snack.*



**50** Heritage Club members visited Branson, MO in November of 2019 and had a great time enjoying some of the best entertainment to get them in the holiday spirit.

## *Deb Cook Joins Heritage Club as New Co-Chair*

**D**eb Cook has been with Pilot Grove Savings Bank for a number of years and many of you have gotten to know her as she's a southeast Iowa native and now works in our Donnellson branch.



Deb will be joining Melissa Flowers as the new Co-Chair of the Heritage Club. As the Heritage Club gets ready to celebrate its 30<sup>th</sup> anniversary year it only seems fitting to bring someone on board as co-chair who has experience and knowledge about Heritage Club members.



Circa 21 Dinner Playhouse  
Presents

Beauty and the Beast

**Wednesday, May 27**

**\$95 per person**

Step into the enchanted world of Belle, a young woman in a provincial town, and the Beast, a young prince trapped under the spell of an enchantress. If the Beast can learn to love and be loved, the curse will be broken. If not, he and his household will be doomed for all eternity.

Tour the Deere-Wiman House and lunch & dessert at the historic old dinner theatre.



The Untold Story of the Wizard of Oz

Des Moines Civic Center

**Thursday, June 18**

**\$150 per person**

This Broadway sensation, looks at what happened in the Land of Oz...but from a different angle. Long before Dorothy arrives, there is another young woman, born with emerald-green skin—smart, fiery, misunderstood, and possessing an extraordinary talent. When she meets a bubbly blonde who is exceptionally popular, their initial rivalry turns into the unlikely of friendships...until the world decides to call one “good,” and the other one “wicked.”

Also includes tour of Botanical Garden & lunch at Spaghetti Works (dessert included).

Old Creamery Theater Presents Miracle on 34th Street

**Wednesday, December 16**

**\$95 per person**



From the creator of The Music Man, comes this classic Christmas tale about family, friendship, and believing in magic. Re-live this quintessential holiday favorite and hear the iconic song "It's Beginning to Look a Lot Like Christmas" as it was originally intended!

Gather your holiday baking essentials at Stringtown Grocery in Kalona before we head to the Amana General Store, followed by lunch at Ox Yoke Inn (pie included).

**RSVP at PGSB or call Melissa at 319-469-3951**

\* Deluxe Motor Coach Transportation (gratuities not included) \* All day trips subject to change

Dear Heritage Club Members,

While most of us were enjoying the holidays, our friends in Washington were busy tinkering with traditional Individual Retirement Accounts (IRAs).

As you may have heard, Congress passed legislation late last year that changed the rules for traditional IRAs and other defined contribution plans. These changes went into effect on January 1, 2020.

Over the years, there have been many changes to the tax laws affecting retirement, and this one is no different. If you reach age 70½ in 2020, you can delay taking your first required minimum distribution (RMD) on your traditional IRAs until April 1 of the year after you turn 72. If you turned 70½ in 2019, you will still be required to take your first RMD by April 1, 2020. This may not sound like a big deal, but I can assure you, keeping your money in a tax-deferred account for another 18 months may alter some of the retirement income projections we have created.

The other thing that's changed? You can continue contributing to your Traditional IRA past age 70½. There's no requirement to stop contributing as long as you meet the earned income requirement.

Of course, your particular situation may warrant some adjustments. I'm happy to talk to you about any questions you have. And we'll be keeping a close eye on the legislation, to say the least.

Sincerely,



**Pilot Grove**  
**Savings Bank**  
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This material was prepared by MarketingPro, Inc. for use by Tracy Parks.

## A Jelly Bean Prayer

**Red** is for the blood He gave.

**Green** is for the grass He made.

**Yellow** is for the sun so bright.

**Orange** is for edge of night.

**Black** is for the sins we've made.

**White** is for the grace He gave.

**Purple** is for His hour of sorrow.

**Pink** is for the new tomorrow.

**Handfuls of jelly beans colorful and bright.**

**A prayer, a promise of brand new life.**

Source:robinson.macaronikid.com

