

June-August 2020



**Heritage Club
Presents**



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) | \$590 (triple/quad)

Payment due July 31 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)

June is National Home Ownership Month

Is your home ready for you to age in?

AGING IN PLACE
TIPS ON MAKING HOME SAFE AND ACCESSIBLE

Many older adults want to “age in place” —stay in their own homes as they get older—but may have concerns about safety, getting around, or other daily activities.

A few changes could make your home easier and safer to live in and help you continue to live independently.

Don't use area rugs and check that all carpets are fixed firmly to the floor.

Install grab bars near toilets and in the tub or shower.

Replace handles on doors or faucets with ones that are comfortable for you to use.

Install a ramp with handrails to the front door.

Reduce fall hazards: place no-slip strips or non-skid mats on tile and wood floors or surfaces that may get wet.

Place light switches at the top and bottom of stairs and remember to turn on night lights.

For more information about aging in place, visit www.nia.nih.gov/aging-in-place.

NIH National Institute on Aging

JUNE 28 IS NATIONAL INSURANCE AWARENESS DAY

Understanding Long-Term Care

The important question: Are you prepared?

Addressing the potential threat of long-term care expenses may be one of the biggest financial challenges for individuals who are developing a retirement strategy.

The U.S. Department of Health and Human Services estimates that 69% of people over age 65 can expect to need extended care services at some point in their lives. So, understanding the various types of long-term care services – and what those services may cost – is critical as you consider your retirement approach.*

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What Is Long-Term Care? Long-term care is not a single activity. It refers to a variety of medical and non-medical services needed by those who have a chronic illness or disability that is most commonly associated with aging.

Long-term care can include everything from assistance with activities of daily living – help dressing, bathing, using the bathroom, or even driving to the store – to more intensive therapeutic and medical care requiring the services of skilled medical personnel.

Long-term care may be provided at home, at a community center, in an assisted living facility, or in a skilled nursing home. And long-term care is not exclusively for the elderly; it is possible to need long-term care at any age.

How Much Does Long-Term Care Cost? Long-term care costs vary state by state and region by region. The national average for care in a skilled care facility (semi-private in a nursing home) is \$85,775 a year. The national average for care in an assisted living center is \$45,000 a year. Home health aides cost a median \$18,200 per year, but that rate may increase when a licensed nurse is required.

Individuals who would rather not burden their family and friends have two main options for covering the cost of long-term care: they can choose to self-insure or they can purchase long-term care insurance.

Many self-insure by default – simply because they haven't made other arrangements. Those who self-insure may depend on personal savings and investments to fund any long-term care needs. The other approach is to consider purchasing long-term care insurance, which can cover all levels of care, from skilled care to custodial care to in-home assistance.

When it comes to addressing your long-term care needs, many look to select a strategy that may help them protect assets, preserve dignity, and maintain independence. If those concepts are important to you, consider your approach for long-term care.



8 Years of Experience

**FINRA Series 7, 24, & 66
Iowa Life & Health
Insurance Licenses**

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Citations.* - fool.com/retirement/2018/09/02/5-long-term-care-stats-that-will-blow-you-away.aspx [9/2/18]

Cooking for 1-2

Mom's Excellent Refrigerator Pickles



4 cups sugar
½ cup pickling salt
1 1/3 t. celery seed
1 1/3 t. turmeric
1 1/3 t. whole mustard seed
3 onions (thinly sliced)
4 cups vinegar
Cucumbers, unpeeled/sliced thin

1. Mix sugar, salt & spices together ((do not heat, this syrup is cold).
2. Wash & Slice enough cucumbers to fill 3 jars.
3. Stir syrup well and pour over cucumbers.
4. Add onion to each jar.
5. Refrigerate at least 5 days.
6. Keep in refrigerator until ready to use.
7. Shake jars once in awhile to mix syrup and spices.

Note from Melissa: these are great alone as a side or on top of burgers and brat patties during the summer. They keep a long time- as long as you have room in the refrigerator!

Important 2020 Trip Information

All of the 2020 trips and day trips have been cancelled, besides the Mississippi River Cruise.

The cruise ship has extended our reservation deadline and wants travelers to be aware that all meals are always served plated at the table to avoid the spread of germs at buffet lines. They also have lots of extra seating scattered around the cruise ship.

Pilot Grove Savings Bank Launches Instagram Page



If you have teenage grandkids or children up to age 40, please let them know that Pilot Grove Savings Bank just launched an Instagram page targeting them!

Instagram is owned by Facebook, but focuses its attention more on real life photos and short captions.

We plan to post tips to improve your financial well-being at a young age. We'll also post PGSB employee profiles, examples of how we are involved in our communities, and images relevant to the young adults living right here in southeast Iowa, northeast Missouri, and southwest Illinois.

2020 Calendar of Events

Friday, July 31- RSVP's due for Mississippi River Cruise

Tuesday, August 11- Activity Day in Donnellson

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

Tuesday, September 15- Activity Day in Donnellson

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

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

**All events are subject to change due to COVID-19.*

For Reservations Please Call Melissa at 319-469-3951

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