

Welcome to 2019

We had a great turnout at our annual holiday dinners and it was nice seeing many of you as we celebrated the Thanksgiving and Christmas season and close of 2018. As you can see from the calendar to the right of this message, we have a busy year planned for the Heritage Club in 2019.

We are excited for a new year and the opportunity to offer some unique travel excursions for you in 2019. In June we're hoping to take you on a mini vacation to the Lake of the Ozarks. While staying at a waterfront hotel, there will be all sorts of opportunities to relax and rejuvenate. Melissa is working on planning this trip, but we're thinking of going to a winery, Bagnell Dam Strip, a narrated lake cruise with lunch, a performance at Main Street Music Hall, and Osage Beach Outlet Mall.

It was a tough decision after we sent out the survey in our last Newsletter, but we have decided to go on an Alaskan Cruise next August. We anticipate that this trip will fill up fast, so please plan to attend our informational meeting January 17 at 3:00pm in the Pilot Grove Savings Bank Community Room in Pilot Grove to learn more about this opportunity of a lifetime.

As in past years, we still plan to go on some day trips to Circa '21 and other theatre venues (please note a \$4 price increase). We also plan to have activity days with bingo and a light lunch at the Pilot Grove Bank Community Room in Donnellson; these always start at 9:00am and wrap up around 11:30am.

We are also hoping to see many shows in Branson, Missouri in November. This unique city is a travel destination for many.

We want to thank you for being a valued customer of Pilot Grove Savings Bank and wish you all the best in the new year.

2019 Calendar of Events

*Thursday, January 17- Alaskan Cruise
Informational Meeting*
Community Room in Pilot Grove at 3:00pm

Tuesday, February 12- Activity Day in Donnellson

Tuesday, March 12- Activity Day in Donnellson



Tuesday, April 9- Spring Lunch
West Point Legion at 11:30am

Wednesday, May 1- Circa '21
"Grumpy Old Men- The Musical"

Tuesday, May 14- Activity Day in Donnellson

Tuesday, June 4 & Thursday, June 6
Ice Cream Socials



Date- to be Announced 2 nights in Lake of the Ozarks

Tuesday, July 9- Activity Day in Donnellson

Tuesday, August 13- Activity Day in Donnellson

Sunday, August 18-Monday, August 26
Alaskan Cruise

Tuesday, September 10- Activity Day in Donnellson

Tuesday, October 8- Activity Day in Donnellson



Tuesday, November 12- Holiday Dinner
Packwood Christian Church

Date-To Be Announced 2 nights in Branson, MO

Tuesday, December 3 – Holiday Dinner
Faith Christian Outreach Church in Mt. Pleasant



Thursday, December 12- Old Creamery Theatre
"Not Another Christmas Letter, The Musical"

**All events are subject to change.*



Like "Pilot Grove Savings Bank" on Facebook!

Cooking for 1-2

Grandma Marge's Ham Balls



Ham Balls:

2 ½ lb. ham loaf

1 cup graham cracker crumbs

1 and a half eggs, beaten

1 cup of milk

Mix thoroughly with hands.

Form into small balls.

*You may freeze uncooked loaves on a cookie sheet and transfer to storage container or freezer bag.

You may also freeze sauce.

Sauce:

1 can tomato soup

1/3 cup vinegar

1 ¼ c. brown sugar

1 t. dry mustard

Combine and pour over pan of loaves.

Bake at 350 to 375 for 1 hour

This recipe came from Melissa's Grandma, Marge Frank, and was a family favorite to enjoy after church on Sundays.

This recipe can be doubled for a large group or small portions can be taken out for an individual or couple.

Cruise Alaska with Us!

Mark your calendar for our **Alaska travel show** on Thursday, **January 17th at 3pm** in the **Community Room at Pilot Grove Savings Bank**, 1341 Pilot Grove Road, Pilot Grove, IA.

Join us August 18-26, 2019, as we explore the scenic beauty of Alaska by land and sea! We begin our adventure with a tour of **Anchorage** and a visit to the **Alaska Wildlife Conservation Center** in **Seward** before boarding the **Norwegian Jewel** for our seven-night cruise. Our ship will call on numerous port cities throughout the cruise, giving you the opportunity to explore a variety of unique Alaskan destinations. The days are yours to do with as you please. Choose from a selection of optional shore excursions to get up close and personal with the history and culture of each region or stay on board to take advantage of the ship's many amenities.

Our first full day on board will see us cruising past the gigantic **Hubbard Glacier**, North America's largest tidewater glacier, with its approximately 1,350 square miles of blue ice. Then we're off to **Icy Strait Point** to experience a combination of regional culture with incredible natural beauty. Optional excursions include traditional Tlingit dancing, wildlife expeditions on land or sea, and more. Next up is a day in **Juneau**, which offers unparalleled glacier viewing. Choose to go flightseeing, join a tour of the historic downtown, or take a kayak tour of the area's most beautiful waterways.

Day six will see us docked in **Skagway**. In a single year, this historic town grew from a few tents to a city of 20,000 gold seekers. Today, travelers come to experience the town with its charming boardwalk lined with buildings that replicate those of the Gold Rush days. We will then set sail for **Ketchikan**, where you can enjoy a delicious crab feast, tour the town, or zip line through the wilderness. Our final full day at sea will have us **cruising the Inside Passage** before we disembark in **Vancouver** and transfer to the airport for our flight home.

Double Occupancy- \$3727 (Inside), \$4007 (Oceanview), \$4565 (Balcony); passport is also required for this trip. One night's accommodations on land, seven-night cruise, NCL Pick 2, round-trip airfare, one meal on land, all onboard meals, and assistance with arranging optional shore excursions are included in the tour price. **Contact Melissa Flowers at 319-469-3951 for more information.**

A \$500 deposit is due upon signup (additional fees apply at signup if you'd like travel insurance). Visit www.pilotgrovesavingsbank.com or your nearest branch for details.



Important Trip Information



Since the Heritage Club is continuing to expand our travel opportunities in 2019, 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.

February Activity Day Tuesday, February 12, 2019

Pilot Grove Savings Bank
Community Room in Donnellson
9:00-11:30 AM

Join us as we play BINGO and cards. Awards will be given and a light lunch will be served.

No Reservations Necessary.



Bring a card and envelope made out to your Valentine or special friend and we will stamp and mail it for you just in time for Valentine's Day!

Marc Moeller Retires after 19 Years of Service

Please join us in wishing a happy retirement to Pilot Grove Savings Bank Vice President Marc Moeller!

A native of western Iowa, Marc's been with Pilot Grove Savings Bank in Pilot Grove and Mount Pleasant for 19 years.

Marc's favorite part of working at PGSB has been, "Talking to our customers of all ages, year after year, and working side by side with the very professional people here at the Bank."

While he jokes that he has no immediate plans because, "I have never retired before," it's likely that Marc's agenda will feature plenty of visits to his acreage southwest of Mt. Pleasant with his wife, Shari, a vocal music teacher in the Mt. Pleasant Community School District, and quality time with their children and grandson.

He is looking forward to seeing you around southeast Iowa and his hope is that all of you continue with Pilot Grove Savings Bank now and in the future. Please join us in wishing a happy retirement to Pilot Grove Savings Bank Vice President Marc Moeller!



IRS Increases Contribution Limits for 2019

The Internal Revenue Service just increased the annual contribution limits on IRAs, 401(k)s, and other widely used retirement plan accounts for 2019. Here is a quick look at the changes.

*This year, you can put up to \$6,000 in any type of IRA. The limit is \$7,000 if you will be 50 or older at any time in 2019. (This marks the first increase in yearly IRA contribution limits in six years.)

*Annual contribution limits for 401(k)s, 403(b)s, the federal Thrift Savings Plan, and most 457 plans also get a \$500 boost for 2019. The new annual limit on contributions is \$19,000. If you are 50 or older at any time in 2019, your yearly contribution limit for one of these accounts is \$25,000.

*Are you self-employed, or do you own a small business? You may have a solo 401(k) or a SEP IRA, which allows you to make both an employer and employee contribution. The ceiling on total solo 401(k) and SEP IRA contributions rises \$1,000 in 2019 to \$56,000.

*If you have a SIMPLE retirement account, this year's contribution limit is \$13,000, up \$500 from the 2018 level. If you are 50 or older in 2019, your annual SIMPLE plan contribution cap is \$16,000.

*Yearly contribution limits have also been set a bit higher for Health Savings Accounts (which may be used to save for retirement medical expenses). The 2019 limits: \$3,500 for individuals with single medical coverage, \$7,000 for those covered under qualifying family plans. If you are 55 or older next year, those respective limits are \$1,000 higher.

Do you want to direct more into your retirement account next year? Would you like to review your progress toward your retirement savings goals, or simply determine how much you may need to save for the future? Please call Pilot Grove Savings Bank toll free at 888-283-2265 and one of our customer service representatives would be happy to help.

This material was prepared by MarketingPro, Inc. for use by Pilot Grove Savings Bank Investment Services.

1: [cbsnews.com/news/here-are-2019s-higher-limits-for-retirement-savings-accounts/](https://www.cbsnews.com/news/here-are-2019s-higher-limits-for-retirement-savings-accounts/) [11/1/18]

2: [forbes.com/sites/ashleaebeling/2018/11/01/irs-announces-2019-retirement-plan-contribution-limits-for-401ks-and-more/](https://www.forbes.com/sites/ashleaebeling/2018/11/01/irs-announces-2019-retirement-plan-contribution-limits-for-401ks-and-more/) [11/1/18]



**You're Cordially Invited to the
Heritage Club's Annual**

**Spring Dinner
Tuesday, April 9, 2019**

**West Point Legion
11:30 AM**

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

**Entertainment by The Dog Town Five,
featuring Kirk Brandenberger and
special guest Bob Black.**

For Reservations Please Call 319-469-3951

Circa' 21 Presents



**Grumpy Old Men – The Musical
Wednesday, May 1, 2019**

**We are taking reservations now for our day trips.
Price is \$95* and includes transportation, dinner,
dessert and entertainment.**

**For reservations contact Melissa at 319-469-3951 or
Rachel at 319-837-6121**

***Please note \$4 price increase
for day trips in 2019**