



Notes from Melissa & Rachel

We are excited for a new year and the opportunity to offer some unique travel excursions for you in 2018. We had a great response to our survey that went out in the last issue and appreciate all of the feedback. We apologize in advance that we aren't going to be able to fulfil everyone's requests, but we will do our best to please the majority.

Back by popular demand is a 'See Iowa Trip'. Check this issue for details, but in May we are going to visit the Pella Tulip Festival, Des Moines, and take a train ride in Boone. The past Heritage Club Director, Sue Winnike, is going to join us on this trip so it is sure to be enjoyable for all who attend!

Thanks to all who came out and joined us for our annual holiday dinners in Packwood and Mount Pleasant. We look forward to seeing many of you again at our upcoming spring dinner.

As in past years, we still plan to go on some day trips to Circa '21 and other theatre venues. We also plan to have activity days with bingo and a light lunch at the Pilot Grove Bank Community Room in Donnellson.

In June we are partnering with Trailways Travel out of Burlington to bring you an excursion to Washington DC! Now is your golden opportunity to see the monuments, museums and much more in this historical city!

We are also hoping to see the fall foliage when we take a trip to Galena in autumn. Stay tuned for details to come on this overnight trip.

We want to thank you for being a valued customer of Pilot Grove Savings Bank and wish you all the best in 2018. We are looking forward to getting to know you better and are always appreciative of a call with feedback and ideas.

Melissa & Rachel

2018 Calendar of Events

Tuesday, February 13- Activity Day in Donnellson

Tuesday, March 13- Activity Day in Donnellson

*Wednesday, March 28- Washington DC & Pella Trips
Informational Meeting*

Community Room in Pilot Grove at 2:00pm



Tuesday, April 10- Spring Lunch

West Point Legion at 11:30am

Thursday, May 3-Saturday, May 5

2 Night Trip to Pella, Des Moines & Boone

Tuesday, May 8- Activity Day in Donnellson

Tuesday, June 5 & Thursday, June 8

Ice Cream Socials



Wednesday, June 20-Tuesday, June 26

Trip to Washington, DC

Tuesday, July 10- Activity Day in Donnellson

Tuesday, August 14- Activity Day in Donnellson



Wednesday, August 29- Circa '21

"Mama Mia!"

*Tuesday, September 11- Activity Day in
Donnellson*

Wednesday, September 26-- Circa '21

"Mama Won't Fly"



Tuesday, October 9- Activity Day in Donnellson



Date-To Be Announced 1 night trip to Galena, IL

Tuesday, November 13- Holiday Dinner

Packwood Christian Church



Tuesday, December 4 - Holiday Dinner

Faith Christian Outreach Church in Mt. Pleasant



Wednesday, December 19- Old Creamery Theatre

"Away in a Basement- A Church Basement Ladies Christmas"

**All events are subject to change.*

Cooking for 1-2

Balsamic-Honey Glazed Salmon



- ½ tsp. olive oil
- 1 small zucchini (cut into matchlike sticks)
- ½ cup baby carrots (cut lengthwise in half)
- 2 skin on salmon fillets (1/2 lb)
- 2 Tbsp. Kraft Balsamic Vinaigrette Dressing
- 1 Tbsp. honey
- 1 Tbsp. Kraft Grated Parmesan Cheese
- 1 Tbsp. chopped fresh basil

Heat oil in large nonstick skillet on medium-high heat. Add vegetables; cook 2 minutes, stirring occasionally. Spoon vegetables to one side of skillet. Add fish, flesh sides down, to other side of skillet; cover. Cook on medium heat 4 minutes on each side or until fish flakes easily with a fork.

Transfer fish and vegetables to plate; cover to keep warm. Add dressing and honey to skillet; cook and stir 30 seconds or until heated through.

Pour dressing mixture over fish. Top vegetables with cheese and basil.

www.kraftrecipes.com

***Submit a recipe for our next edition for a chance to win! See page 4 for details!**



See Iowa Trip

May 3-5, 2018

We are excited to be taking reservations now for a new and exciting trip for Heritage Club Members in 2018. More details on the trip will come in our March Newsletter but for now we'll give you the summary. Past Heritage Club Director, Sue Winnike will be joining us on this trip!

Pella Tulip Festival: Spend Thursday enjoying this historical Dutch community. We will get a community tour by a guide in Dutch costume, visit the historical village museum, Vermeer windmill, Scholte House home and garden (tour of the 1st home found in Pella), grandstand seating for the parade and you will get a wristband to use for free shuttles when you do not want to walk. We will cap the day off with a traditional Dutch dinner at Monarch's Restaurant & Lounge.

Des Moines Sites: Spend Friday visiting the famous Salisbury house (a famous mansion with interior contents worth millions), John & Mary Pappajohn Sculpture Park, and the State Historical Museum, and West End Architectural Salvage (enjoy exploring 4 floors worth of treasures-coffee & salvage shop made famous by HGTV). Enjoy dinner at Irina's Restaurant & Bar. The Perfect end to an amazing day will be attending a hysterically funny improvised comedy show by Comedy XPeriment at Stoner Theater, titled "Getting Old in 2018."

Boone Scenic Valley Railroad: Saturday morning we will revel in brunch at The Machine Shed. After lunch we will travel from Boone to the old coal mining town of Fraser in a 1920's era coach car. All Aboard!

RSVP due March 31, 2018- call 319-469-3951 to RSVP.

Cost is \$375/person, based on double occupancy. Fee includes 2 Nights Hotel Accommodations, 2 breakfasts, 3 meals, all excursions and comedy show, and taxes & gratuities. Call Melissa in Pilot Grove (319-469-3951) or Rachel in West Point (319-837-6121) to make your reservation today!

A \$50 deposit is due upon signup.



Important Trip Information



Since the Heritage Club is expanding our travel opportunities in 2018, 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!

Destination



Washington, DC

June 20-26, 2018

Because you requested, we are excited to announce we will be partnering with Trailways Travel to offer a trip to Washington, DC June 20-26 of 2018.

Now is your golden opportunity to explore the city that is proud of its heritage, view historical monuments and memorials, and visit museums and famous architecture to learn about our nation's capital.

6 nights hotel accommodations (4 nights in the Washington, DC area) all for less than \$2000/person (based on double occupancy)!

A \$250 deposit is required within one week of placing a reservation.

RSVP's are due Tuesday, May 1.

To Make Reservations for Any Pilot Grove Savings Bank Heritage Club Trips or for More Information Please Contact:

Melissa Flowers- Pilot Grove Branch
319-469-3951

Rachel Kempker- West Point Branch
319-837-6121

February Activity Day Tuesday, February 13, 2018

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.

Send us your favorite 'Cooking for 1-2' recipe suggestion to be entered in a special drawing. **Need not be present to win!**

Lucky winner will get \$20 cash, and our choice of recipe will be featured in our March Heritage Club Newsletter.

Mail to PGSB Attn: Melissa Flowers, 1341 Pilot Grove Rd., Box 5, Pilot Grove, IA 52648 or email mflowers@pilotgrovesavingsbank.com

Pilot Grove Savings Bank Launches New Website

At the close of 2017 Pilot Grove Savings Bank launched a new website to offer a fresh look and newer capabilities to customers of Pilot Grove Savings Bank.

The new and improved website for Pilot Grove Savings Bank still gives Heritage Club members access to view past Newsletters and lists the calendar of upcoming events, just as we did on the past website.

To access Heritage Club information through our new website, simply type in our Bank website, www.pilotgrovesavingsbank.com. From there choose the Heritage Club drop down menu across the top and you can choose between "Calendar of Events" and "Newsletter."

"We invite all of our customers to visit our new website and give us feedback on what you would like to see more of," said Marketing Director Melissa Flowers. "We are constantly trying to improve the customer experience here at Pilot Grove Savings Bank."

Call 888-283-2265 or your local branch if you have any trouble operating our new website.

Pilot Grove
Savings **Bank**
INVESTMENT SERVICES

2018 Market Outlook

This past year was a memorable one for the markets – the Dow Jones Industrial Averageⁱ and S&P 500ⁱⁱ Index have both had total returns over 20% in the past 12 month periodⁱⁱⁱ. Unemployment continues to remain historically low (around 4.1% currently^{iv}) and manufacturing data and production numbers were also positive in the past year. The question on many investors' minds now is, "What's in store for 2018?"

Let us help you stay informed of market developments in 2018 through our NEW monthly newsletter. Sign up for this for free on our website homepage (www.pilotgrovesavingsbank.com) on the bottom of the screen. All we need is your name and email address to get enrolled. While you're on our site please check out our free Risk Assessment tool found under our Investment Services tab. This questionnaire helps client verify if their investment holdings align with their tolerance for risk. We'd love the opportunity to work with you and assist with your investment portfolio!

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Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. You cannot invest directly into an index.

ⁱ DJIA definition: The Dow Jones Industrial Average (DJIA) is a price-weighted average of 30 actively traded "blue chip" stocks, primarily industrials, but includes financials and other service-oriented companies. The components, which change from time to time, represent between 15% and 20% of the market value of NYSE stocks.

ⁱⁱ SP500 definition: The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. It is a market value weighted index with each stock's weight in the index proportionate to its market value.

ⁱⁱⁱ <http://news.morningstar.com/index/indexReturn.html>

^{iv} <https://data.bls.gov/timeseries/LNS14000000>