

Washington, DC



INFORMATIONAL MEETING

Wednesday, March 28

2:00-3:00 PM

Community Room in Pilot Grove

We are partnering with Trailways Travel to offer a trip to Washington, DC June 20-26 of 2018! Join us as we discuss details about this exciting opportunity.

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 at the Marriott Tysons Corner in Leesburg Pike, VA) all for \$1,525 per person (double occupancy).

RSVP on or BEFORE April 24. A \$250 deposit is required within one week of placing a reservation. **Must be paid in full by Tuesday, May 1.** No refunds will be offered after May 1. **Travel Protection is available; please call Melissa at 319-469-3951 for more information.**

This will be a travel opportunity of your lifetime!

What You'll Experience:

- Illuminated Monument Driving Tour
- Capitol National Visitor Center on Capitol Hill
- United States Capitol
- United States Library of Congress
- Supreme Court Building
- The White House Visitors Center
- Photo Opportunity at the White House
- The Vietnam Veterans Memorial
- The Lincoln Memorial
- The Korean War Veterans Memorial
- National World War II Memorial
- Pentagon 9/11 Memorial Park
- Marine Corps Memorial (Iwo Jima Statue)
- Air Force Memorial
- Arlington National Cemetery
- Tomb of the Unknowns
- George Washington's estate tour, Mount Vernon
- Shop Old Town Alexandria
- Ford's Theatre (where Lincoln was shot)
- Peterson House (where Lincoln died)
- NEW Center for Education and Leadership
- Smithsonian Institution Museums
- Martin Luther King, Jr. National Memorial
- Franklin D. Roosevelt Memorial
- Jefferson Memorial
- 10 Meals, Including Farewell Dinner and Dance Aboard the Odyssey Cruise Ship
- Deluxe Roundtrip Motorcoach Transportation
- On-board, Friendly Hosts
- Hotel Accommodations

All plans subject to change based on availability.

To Make Reservations or for More Information Please Contact:

Melissa Flowers- Pilot Grove Branch
319-469-3951

Rachel Kempker- West Point Branch
319-837-6121

Cooking for 1-2

Egg Muffins

Recipe Submitted by Phyllis Forsythe



1½ cups of chopped meat and vegetables:

Sausage

Fully cooked bacon

Fully cooked ham

Bell pepper

Green onion

Zucchini

Summer squash

¾ cup shredded Colby Jack or cheddar cheese

8 eggs

2/3 cup milk

1/3 tsp. salt

1/8 tsp. ground pepper

Preheat oven to 350 degrees.

Spray muffin tin with non stick cooking spray. Add 2 Tablespoons chopped meat and/or vegetables and 1 Tablespoon cheese to each muffin cup. Set aside.

In medium bowl whisk together eggs, milk, salt and pepper. Pour into muffin cups (filling about 3/4 full).

Bake 20-25 minutes or until muffins are set in the center. Remove from the oven and cool for 5 minutes. Eat and enjoy!

Cover and refrigerate leftovers up to 3 days. Freezes well (warm up in the microwave 1-2 minutes for a quick breakfast/snack).



See Iowa Trip

May 3-5, 2018

Spring is right around the corner and the Heritage Club has an exciting trip planned for you to experience Spring in Iowa. Past Heritage Club Director, Sue Winnike will be joining us on this trip!

Pella Tulip Festival: Spend Thursday enjoying the historical Dutch community of Pella. 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's are due March 31, 2018- call 319-469-3951 to RSVP!

Cost is \$375/person, based on double occupancy. Final payment is due Friday, April 6. Fee includes 2 Nights Hotel Accommodations, 2 breakfasts, 3 meals, all entry fees, taxes & gratuities.

Call Melissa in Pilot Grove (319-469-3951) or Rachel in West Point (319-837-6121) to make your reservation today!

Pilot Grove **Savings Bank** **INVESTMENT SERVICES**

Retirement Outlook

Many people at or near retirement have feelings of anxiety. Some common questions that are asked are: “Am I retiring too early?” “Should I take my Social Security benefits right away, or delay and wait until my full retirement age?” “Have I saved enough to be able to retire and live the lifestyle that I want?”

We live in a world dominated by instant gratification. Answers to relatively any question can be accomplished by a simple “Google” search. Speaking in terms of your retirement, retiring early can potentially leave one with less income and savings, raising the risks of outliving the nest egg they have set aside. How a person views their work or career can have an impact on the decisions they make leading up to retirement. If every day of work feels like a Monday, and retirement is viewed as a never-ending Saturday, the weekend mindset will most likely win out – leading one to retire earlier with less money set aside. On the flip side, if working longer is instead looked at as an opportunity to put more money away and retire comfortably, one may put in those last few years and retire with a larger nest egg (who wouldn’t want that).

Resist the temptation if you can. Claiming your Social Security at 62 when one is initially eligible will reduce your monthly benefit permanently (up to a maximum of 30%). Also, if one retires before age 65 they will need to understand the cost of purchasing health insurance until they are eligible for Medicare. Not to mention inflation pressures resulting from their reduced monthly benefit and the possibility of long term care expenses. Setting a target age for retirement, say 65, 66, or even 70ⁱ before turning 60 can help encourage one to continue working until their target age.

Some other strategies to think about when nearing retirement include: increasing your savings or

emergency fund, reducing debt during higher earning years as one nears retirement, and continue to invest consistently in employer sponsored plans and other retirement accounts. Think of it as paying yourself first on behalf of your future.

Pilot Grove Investment Services is here to help as you navigate your retirement and answer any questions you may have.

¹ <https://www.ssa.gov/planners/retire/>

Securities offered through IBA Securities, a division of Broker Dealer Financial Services Corp. (BDFS), Member SIPC. Investment advisory services offered through Investment Advisors Corp., an SEC Registered Investment Advisor. Pilot Grove Investment Services is not affiliated with BDFS. NOT FDIC INSURED – NO BANK GUARANTEE – MAY LOSE VALUE



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

**Spring Dinner
Tuesday, April 10, 2018**

**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

**MAMMA
MIA!**

**A Broadway Performance
Wednesday, August 29, 2018**

**We are taking reservations now for our day trips.
Price is \$91 and includes transportation, dinner,
dessert and entertainment.**

Getaway to Galena

Thursday, October 4- Friday, October 5

Home to President Ulysses S. Grant, Galena is a quaint community nestled in the Mississippi River Valley. Galena was, in its prime, larger than Chicago.

This trip starts with a stop at the casino in Dubuque. Dinner will take place in historic downtown Galena.

We will visit the home of Ulysses S. Grant. We will also visit the DeSoto House, which is Illinois's oldest operating hotel. Abraham Lincoln spoke from the balcony of this hotel in 1855 to a crowd in the streets.

Don't worry; there will also be plenty of time to explore the shops on the main street before we head back for home.

RSVP by calling Melissa at 319-469-3951

Cost is \$160/person, based on double occupancy. Fee includes 1 night lodging at Stoney Creek Inn, 1 breakfast, 2 meals, all entry fees, taxes & gratuities.

Accounts Benefits

When thinking about your checking or savings accounts it's easy to assume a loved one will automatically receive what is left in your accounts upon your passing. But what many Pilot Grove Savings Bank customers do not realize is you must have a joint owner or a POD (Paid On Death) to receive and have access to available funds. This reassures that a loved one will have access to your funds after you pass.

When you are an owner of an account you can deposit, withdrawal and write checks and also close out accounts. Owners can always be added to an account, but can not be taken off an account. If you wish to remove an owner from an account you must close out the existing account and open a new one.

An authorized signer is simply someone who can deposit, withdrawal and sign checks while you are still alive. After your passing an authorized signer will no longer have those privileges.

2018 Calendar of Events

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

Community Room in Pilot Grove at 2:00pm



Tuesday, April 10- Spring Dinner

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 7

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"



Thursday, October 4-Friday, October 5

1 night trip to Galena, IL

Tuesday, October 9- Activity Day in Donnellson

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.*

RSVP for the Spring Dinner:

Melissa Flowers- Pilot Grove Branch
319-469-3951

Rachel Kempker- West Point Branch
319-837-6121
