

A Look Back at Some of the Faces & Memories of the Event Planners from the Past 30 Years



Above (left): Velda Vonderhaar & Sara (Fett) Statter | (right): Shirley Hunold

The Heritage Club was established in October of 1990. Velda Vonderhaar & Sara Statter teamed up to plan most of the activity days, holiday dinners and trips.

Velda shared many great memories recently; she stated the people of the Heritage Club made it the most fun for her to plan events. She shared, “It was nice planning for the people who didn’t have kids or grandkids to travel with and didn’t want to go alone.”

Velda’s favorite trip was to Las Vegas because they had a great group that year. The most popular trips were always those to Branson, which happened almost every year. Peoria during the Christmas season was always well received, and Amana had enjoyable shows and shops. Circa’ 21 Dinner Playhouse was and continues to be a favorite for shows, and Velda remembers people liking the Isabelle Bloom tour in Davenport. The holiday dinners always brought in a big crowd thanks to the fellowship, food and entertainment. The Poinsettia plant was a must have at every Christmas dinner Velda planned. Activity Days in Donnellson used to be a full house. Originally, they used to be in the basement of the Pilot Grove home office, but Donnellson was ideal because there were no steps.

Shirley Hunold remembers when she and Velda would work on articles for the Newsletter. Shirley said, “Carol Snaadt was also very instrumental in making it all work. She was always that silent, hard working little gal, that organized set-up, ordered refreshments, and lined up food for Spring and Holiday dinners. Never one to take praise or credit for all she did.”

When Sara Statter retired from Pilot Grove Savings Bank, Shirley was delighted to join Velda. She says, “Velda was always the perfect Hostess and the main planner. She was the one setting up the trips and itineraries, and also the one finding entertainment for our Heritage Days. Sometimes I think of us as Laverne & Shirley or Lucille & Ethel. We always had a good time and the main objective was for our people to have a good time and lots of laughs.”

Shirley’s most memorable Holiday Dinner was the year Velda announced her retirement. There were a lot of disappointed people, as she would be hard to replace.

However, Sue Winnike took over her position and did so until she retired. Carolyn Pundt (not pictured) reminisces about her travels with Sue Winnike, “Sue loved to travel. She liked planning trips and always tried to find one unique site or special restaurant or show for the travelers to enjoy. Whether it was a luau in Hawaii, a Broadway show in New York, or standing on an iceberg in Alaska, she wanted people to enjoy themselves. She loved working with all the people who traveled with her and called them all friends, and she always tried so hard to please and give them the best time.”

We are thankful for all of our past event planners and their many years of service. Also, a huge **THANK YOU** to our Heritage Club members who have read our newsletters or attended the many events, dinners and activity days over the past 30 years. We look forward to creating many more lasting memories with you!



Above (left): Carol Snaadt | Above (right): Sue Winnike

October is Financial Planning Month



A letter from our Advisors

The SECURE Act and How it Affects Your Retirement Account Beneficiaries

If you can recall back to January, the **Setting Every Community Up for Retirement Enhancement (SECURE)** Act was passed and within, eliminated the “stretch IRA.” The SECURE Act ruled that a non-spouse beneficiary of an IRA must completely withdraw an inherited IRA balance within 10 years rather than over the beneficiary’s lifetime. Why do we think this may be a topic of conversation?

Individual Retirement Accounts (IRA) are not only a key element for retirement planning, but also for those who did not need the income be a way to leave a legacy for their heirs. However, that legacy now might become a taxable impact on your beneficiaries rather than a thoughtful legacy.

What can you do?

1. Review the type of IRA you hold.

As you can recall – there are two types of IRAs – Traditional and Roth. Traditional IRAs are funded through pre-taxed contributions that will be taxed as ordinary income once distributed. Roth IRAs are funded through contributions that are already taxed and are subject to tax-free distributions. Whichever type of IRA you hold will be the type your beneficiary will inherit and determine the way distributions are handled.

2. Review your Beneficiaries.

If you have non-spouse beneficiaries listed, you may want to inform them of the new 10-year payout rule. Heirs will want to plan distributions in conjunction with their income and other tax variables. If you listed a trust for your beneficiary, you may need to consult with an attorney on how the new 10-yr payout rule affects how the funds were to be distributed, and possible options for modification.

3. Consider possible alternatives.

Roth Conversions - Federal tax rates are now near historic lows thanks to the Tax Cuts and Jobs Act. Also, taxable incomes have declined for many households due to recent economic slowdown, resulting from the COVID-19 pandemic. Moving funds from a Traditional IRA into a Roth IRA may be advantageous on your part and for your beneficiaries. Consult your tax professional before making any taxable events.

Utilize Qualified Charitable Distributions (QCDs) – It may make sense to spend down a great portion of funds while living and designate other assets to pass to heirs. One tax-effective strategy for spending down an IRA is the QCD, which allows an account owner age 70 ½ or older to distribute up to \$100,000 annually, tax free, to a qualified charity.

*** Did you know that Pilot Grove Investment Services offer a managed advisory account dedicated to help manage charitable contributions. The Donor-Advised Fund (DAF) program allows immediate income tax charitable deductions for contributions with the potential for contributions to grow and ultimately result in a larger charitable gift. Contact one of our advisors for more information. ***

In conclusion, Pilot Grove Investment Services suggests you periodically review existing retirement and estate plans with an advisor to ensure you are on track to meet your goals under the new law. Personal circumstances vary widely so it is critical to work with a professional (legal, tax & financial) who has knowledge of your specific goals and situation.

REFERENCES: ARTICLE PROVIDED BY LORD ABBETT, BRIAN DOBBIS – DIRECTOR, RETIREMENT SOLUTIONS – AUGUST 13, 2020;
ARTICLE PROVIDED BY MARKETING PRO “Why Roth IRA Conversions May Now Be Advantageous – 8/25/2020;
PAMPHLET PROVIDED BY PUTNUM INVESTMENTS “Understanding the SECURE Act and its implications on planning” – Jan 2020



Our team is unique because we all are from Southeast Iowa originally & are still proud to call it home. We understand the area you live in and are available to travel for meetings near your home.

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Cooking for 1-2

Butternut Squash Soup



- 1 butternut squash
- 2 T. butter
- 1 onion
- 4 cups chicken broth
- 1 small apple (peeled/diced thin)
- ½ t. dried thym
- ½ t. curry powder
- 1 cup heavy cream or to taste
- Salt & Pepper to taste
- Croutons (for garnish)

1. Preheat oven to 400°F. Cut squash in half Place in an oven-safe dish and roast until the squash is soft (about 1 hour). Scoop the flesh of the squash and set aside.
2. Melt butter in a medium pot over medium heat. Add onion and cook over medium heat until softened, about 5 minutes.
3. Add the squash, broth, apple, and spices. Bring to a boil. Reduce heat and simmer uncovered for about 20 minutes or until apples are tender.
4. Remove from heat. Blend until smooth.
5. Return to pot and bring back to a simmer, stir in heavy cream to taste, salt and pepper. Top with croutons if using.

Thankful Jar

Have you found yourself finding fewer and fewer things to be thankful for this year during COVID-19?

Here's a fun idea. Take a mason jar and tie a string around it or glue to the jar a printout that says 'thankful' and your favorite quote or bible verse.

Each day or week write down something you are thankful for and place it inside the jar.

On Thanksgiving of 2021 open up your mason jar and reminisce on all of your blessings.



The Holiday Dinners in Packwood & Mount Pleasant have been CANCELLED.

MERRY CHRISTMAS

Wishing you and your family health, happiness, peace and prosperity this holiday season and in the coming New Year. May the magic of Christmas fill your heart all year long.

Hug2Love.com

Hand-made Christmas Cards

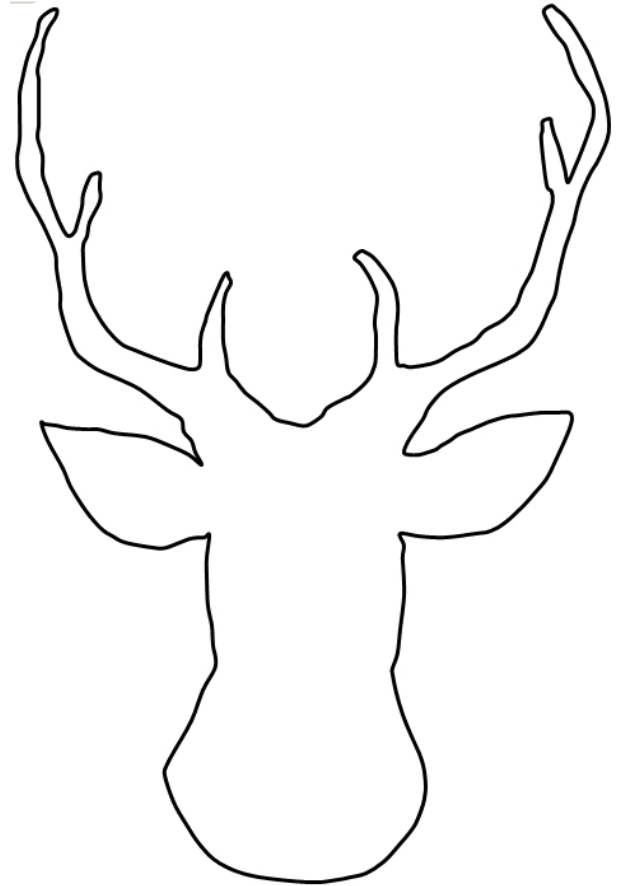
If you aren't getting together in large groups for the holiday's this year, perhaps you want to spend time making some homemade Christmas cards or write/type a Christmas letter.

Materials Needed

- Blank card and envelope (if needed) - available (usually in a package) at most craft or stationary stores.
- Selection of scrapbook paper or gift wrap - there is a huge selection of scrapbook paper available at craft stores. For Christmas projects, you can also use pieces of holiday gift wrap. Heavier weight gift wrap with smaller designs would be best for making cards.
- A choice of washi tape, glitter glue, sequin, and/or adhesive gems to decorate your card - these are also available at craft stores.
- (Optional) a small red pompom and/or googly eyes to decorate your reindeer head.
- Glue stick and white craft glue
- Scissors, ruler and a pencil

How to make a Reindeer Christmas Card

1. Print out the reindeer template pictured at right.
2. Trace the reindeer template on some brown scrapbook paper, or the paper of your choice.
3. Then cut out your reindeer head and put it to the side. You do not need to cut around all the branches on the antlers, but it might help later with the placement of the leaves and berries.
4. Then begin to decorate the background of your card. There are a number of ways to create a simple background. I used a piece of holiday gift wrap as my background. I cut this paper to be 3 inches wide and 5 inches tall to fit my card, and glued it down using glue stick.
5. Write Merry Christmas or your desired greeting across the top or buy a stamp and stamp it to paper.
6. When your background is complete, glue down your reindeer head using glue stick.
7. Using green paper, or the paper of your choice, begin to cut out the leaves to decorate the antlers. I just cut out a teardrop shape for each of my leaves. Try a few sizes of leaves and decide what looks good on your deer's head. Once you find the size you like, use that leaf as a template to trace and cut out more leaves.
8. Glue down each of your leaves around the deer's antlers by drawing a thin line of craft glue and placing the spine of your leaf in it.
9. You can finish your card by adding other embellishments. Some ideas are:
 - Using a small red pompom as a nose. Generally, I think you should be careful about adding three dimensional items to cards that will be sent through the mail, but I think a small pompom is soft enough to not cause any problem. You could also use a red sequin or a dot of glitter glue as a nose.
 - Adding googly eyes to the face.
 - Using glitter glue, plastic gems, or small sequin to create berries among your leaves.



Source: <https://feltmagnet.com/crafts/How-To-Make-A-Reindeer-Christmas-Card-Without-Any-Special-Equipment>