We happily greet each January with newness and relish in the opportunity to begin again. With the anticipation of starting diets, getting organized, saving money, renewing friendships, and other such resolutions, the realization of how fast time flies is often overwhelming. Is it true that the “older you get the faster time goes”? Or “time flies when you are having fun”? Perhaps those familiar sayings are merely myths to bring us comfort as we age gracefully and become older and wiser. Or, maybe the minutes, hours and days really do move with lightning speed. If ten years hurry by, twenty-five years rush along, and fifty-years burn rubber, then how fast does 100 years accelerate?

In 2011, Pilot Grove Savings Bank will celebrate its 100th Anniversary. With origins in a tiny 30-foot by 30-foot structure, the Pilot Grove Savings Bank was established on May 12, 1911. Then, twenty-three investors pooled a total of $10,000 to start the Bank and set up business in the small building on the western side of the only street in Pilot Grove, Iowa. Since that day, the bank has continued to grow and prosper, serving customers throughout Southeast Iowa and beyond.

As the Bank expanded from one small building with a handful of workers to a large institution with seven branch offices and over 70 employees, one thing remains clear. This growth and development took time – 100 years in fact. The early days of figuring account balances and interest using pencil and paper have been replaced with the present day compilation of numbers using calculators and computer main frames. With customer loyalty on its side, Pilot Grove Savings Bank has prospered throughout the years despite the depression during the 1930’s, countless recessions, and rapidly fluctuating farm economies. While technology and regulation have changed banking processes through the years, the good ol’ home town customer service you expect from Pilot Grove Savings Bank has stood the test of time.
Join the Heritage Club for Big 10 Basketball

Early reservations are in and we are ready to cheer on the Hawkeyes! Since the reservation deadline has been extended to Thursday, January 13, 2011, there is still time for you and a guest to join us. So toss away the seasonal blues and call Sue in West Point at 319-837-6121 with your reservation today.

Iowa Hawkeyes vs Indiana
Men’s Basketball

Sunday, January 23, 2011
Carver-Hawkeye Arena
Iowa City, Iowa

~ AND ~

Riverside Casino and Golf Resort
Riverside, Iowa
$69.00 per person

We’ve teamed up the food and fun at Riverside Casino and Golf Resort with the excitement of Iowa Hawkeye Basketball for a Slam-Dunk good time!

No fighting traffic! No parking hassles! Front door drop-off!

Our day will begin with a stop at Riverside for Sunday Brunch and plenty of time to try your luck in the casino area. At approximately 1:00 p.m., we will gather our winnings and travel to Iowa City for the 2:05 p.m. tip-off between Iowa and Indiana.

Snacks, souvenirs and a quick meal at a fast-food restaurant on the way home will be at your own cost.

Go Hawks!

The

Mediapolis Community Theater

Welcomes from Branson, Missouri,

The DUTTONS

2010 – 2011 Concert Series

Saturday, April 16, 2011
Mediapolis, Iowa

Only $85.00 per person!

The Dutton Family from Branson, Missouri, is returning to Iowa by popular demand and will be performing for one night only in Mediapolis, Iowa! The Dutton performers include Mom and Dad, their five children, and a few more members who have married into the extraordinary family. This exciting group presents a show that draws from classical to pops, to bluegrass, to patriotic. You won’t want to miss the incredible fiddling throughout the show or the numerous other instruments played during the performance.

Prior to the Dutton Family performance, we will visit the “61 Chop House Grille” in Mediapolis for our evening meal. Certified Executive Chef Terence Reis and his wife, Lori Denney, purchased the casual family restaurant formerly known as Turn 2 in 2009. Here we will indulge in a two-meat buffet that will include two vegetables, two potatoes, salad, dessert and drink. Tax and gratuity is included in per person trip charge.

Please make your reservations by Tuesday, February 1, 2011. A $25.00 deposit, or full payment, is due upon sign up. Only 40 tickets are available and many Heritage Club Members have reserved their spots already. Call Sue in West Point at 319-837-6121 today!

Activity Day Update

* There is no January Activity Day scheduled due to Old Man Winter’s unpredictability.

* The next Heritage Club Activity Day will be in celebration of Valentine’s Day. See Page 3 of this newsletter for specifics.
February Activity Day

Tuesday, February 8, 2011
9:00 – 11:30 a.m.
Donnellson, Iowa
Pilot Grove Savings Bank Community Room

Chase away the winter blues by gathering with your Heritage Club friends for some Bingo and Cards at this February Activity Day.

Fill-the-card winners can take home $10, special game winners $5 for a win, and regular game winners can pocket $3 for each Bingo. Card players can win $10 for first place and $5 for second place in both men’s and women’s high game categories. **A light lunch will be served at the conclusion of the activities.**

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“Do I Need Long-Term Care Insurance?”

If you are like many of the individuals I serve, you have asked yourself this question time and again. “Do I need Long-Term Care Insurance?” This is a tough question to ponder. The answer depends on your specific estate plans.

According to the American Society on Aging, Americans have more than a 70% chance of needing some form of long-term care, whether it is assisted living or home health care. Long-term care refers to services people need when they are no longer able to care for themselves. People often require long-term care following an injury, illness, stroke or disease. Long-Term Care protection can provide you with the independence to choose where and how you will receive care without burdening your family members or depleting your estate.

A variety of Long-Term Care insurance products are available for purchase. The standard insurance is the most common. This type of coverage provides a specific daily amount (example $130.00 a day) for a particular time period (example 5 years). Another alternative is a product similar to life insurance that includes a long-term care rider. This product ensures unused money in the policy is passed on to beneficiaries tax free in the event you don’t require long-term care.

Long-Term Care insurance is a vital part of any estate plan, as long-term care costs are substantial. Regardless of your situation, I invite you to contact me at 888-385-2265 (toll free) or stop in the Pilot Grove Savings Bank Branch Office in Mt. Pleasant at your convenience for a free explanation of benefits and/or product quote.

**Wishing You a Happy New Year!**

Scott Johnson
Financial Advisor
Pilot Grove Investment Services

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2011 Sneak Peak Preview!

Here’s a “Sneak Peak” into two upcoming Heritage Club Classic Day Trips to the Circa ’21 Dinner Playhouse in Rock Island, Illinois.

- **“Happy Days – A New Musical”** is planned for Wednesday, May 11, 2011. Based on the Paramount Pictures hit television series, this show reintroduces the days of 1959 with one of America’s best loved families, the Cunninghams.

- **“Nana’s Naughty Knickers”** is scheduled for Wednesday, September 14, 2011. A slick comedy where sweet Grandma’s illegal boutique selling handmade naughty knickers to senior citizens is discovered by her granddaughter!

Reservations accepted now for these two trips by calling Sue in West Point at 319-837-6121.

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Presidential Crossword Puzzle

Try your luck at this Presidential Crossword Puzzle. Bring your completed crossword to the February Activity Day and enter it in a special drawing to win a prize! Please make sure your name is included on your puzzle. The solution to the crossword will be available at the Activity Day also.

Across

1. The first President to live in the White House. (4, 5)
3. A sign saying, "The Buck Stops Here" sat on his desk. (5, 6)
6. The first Roman Catholic President. (4, 7)
7. One of two Presidents to sign the Declaration of Independence. (6, 9)
8. His boyhood nickname was "Useless." (7, 5)
9. The only President to resign from office. (7, 5)

Down

1. The capital of Liberia is Monrovia, named after him. (5, 6)
2. The only President to have been a Rhodes Scholar. (4, 7)
4. "The Great Communicator." (6, 6)
5. The only President elected to the US Senate after leaving office. (6, 7)

Solution: blackdog.net

Your Name:

Travel Deposit Now Required

Beginning in January 2011, all travel reservations must be accompanied by a $25.00 deposit (or payment in full) at the time you make your trip reservation. Full payment is required no later than the date our deposits are due. This deposit will hold your place on the trip and ensure our deposit requirements and contract obligations can be met on time.

By requiring a deposit, we have a firm passenger count and can proceed with final trip preparations. We wish to reassure you that if a trip is cancelled, your deposit will be fully refunded. We anticipate your full cooperation with this change. Please call Sue in West Point at 319-837-6121 with any questions.

View your Statements Online

Pilot Grove Savings Bank is pleased to present “E-Statements” - our newest service. When you elect E-Statements, the cumbersome paper statements are eliminated from your home or business mail box, saving not only time but also the environment by eliminating paper waste. There is no charge to view or print your E-Statements.

To be eligible to view E-Statements, you must have NetTeller, our Internet Banking program. If you aren’t currently enrolled in NetTeller, signing up is easy! Print out the enrollment form from our website at www.pilotgrovesavingsbank.com or call us and request a form be mailed to you. Fill it out and return it to any Pilot Grove Savings Bank location, or mail it to Pilot Grove Savings Bank, P.O. Box 5, Pilot Grove, IA 52648. Enrollment forms are also available at any Pilot Grove Savings Bank branch for pick up.

Viewing your statement, the Heritage Club Calendar, and Newsletter online is fun, easy and free of charge. If you have questions about how to access our website or any of the options available there, don’t hesitate to stop in any branch location or call Sue in West Point at 319-837-6121.
I
t’s the Holiday Season – a wonderful time of the
year! We had forty-five members celebrate the
season by joining us on our trip to Circa ’21. As
always, the food was delicious right down to the
last bite of chocolate turtle cake. We enjoyed the
Circa ’21 Bootlegger’s festive preshow followed by
the wonderful performance “Forever Plaid Tidings.”
The four Plaid Singers dressed in red plaid pants and
red cardigans took us back to the days of Ed Sullivan
and the songs of Perry Como. In the evening, Joyce
Dennison welcomed us to her lovely home in Mt.
Pleasant. We enjoyed soup and homemade cookies
surrounded by beautiful holiday finery from all over
the world.

Some of my fondest memories of this time of year
include listening to music and singing Christmas
Carols. Those memories came back during our annual
Christmas Dinner recently. Heritage Club members,
close to three hundred, listened, tapped their feet, and
sang along with Barefoot Becky and her husband
Terry while they played German-style polka music and
sang some of our favorite Christmas tunes. It was a
festive and fun day of music, delicious roast beef, and
pumpkin pie shared with our Heritage Club friends.

As I look back on this past year I want to thank all of
you for your friendship and the good times we have
shared.

I wish to extend my warmest thoughts and best wishes
to all of you for a Merry Christmas and a Happy New
Year. May they be filled with memories of good times
shared with family and Heritage Club friends.

Sue

Pilot Grove Savings Bank
Heritage Club

2011 Calendar of Events*

Saturday, January 1 – New Year’s Day
All PGSB Locations will be CLOSED for the holiday.

Tuesday, January 11 – No Activity Day
No Activity Day due to weather unpredictability.

Monday, January 17 – Martin Luther King Day
All PGSB Locations will be OPEN for business.

Sunday, January 23 – Day Trip
Riverside Casino and Iowa Hawkeye Basketball.

Wednesday, February 2 – Groundhog Day

Tuesday, February 8 – Activity Day

Monday, February 14 – Valentine’s Day

Monday, February 21 – President’s Day
All PGSB Locations will be CLOSED for the holiday.

Tuesday, March 8 – Activity Day

Saturday, April 2 – Tuesday, April 12
Heritage Club European River Cruise

Saturday, April 16 – Day Trip
The Duttons at Mediapolis Community Theater and
61 Chop House Restaurant