

# Sunrise Club Newsletter



Decorah Bank & Trust Company      Syd Stephenson, Sunrise Club Director      Cresco Bank & Trust Company  
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## Calendar of Events

Dec 7	Holiday Open House, Cresco Bank & Trust
Dec 21	Holiday Open House, Decorah Bank & Trust
Jan 10	Celebrate 2008!! Hotel Winneshiek 9:30 AM
Jan 16	What's your Carbon Footprint? 9:30 AM Decorah Bank
Jan 29	Barns of Iowa - NICC Class 1:30 PM Decorah Bank
Feb 12	Bingo 2:00 PM, Senior Meal Site - Decorah
Mar 7	Tony Kenny's "Ireland" Concert Dubuque - Signup deadline Jan 4
Mar 10	"Bat's Eat Bugs!" NICC Class 1:00 PM Decorah Bank
April 4 - 6	Chicago - "Wicked" & More! Signup deadline - Dec 27
April 1	Dean Church Variety Show, Rochester MN
May 3	Pella Tulip Festival

## Notes from Joe Grimstad

### Featured Department.... Personal Banking

We would like to update you on some recent changes that you may have already noticed if you have visited our Personal Banking area lately. The good thing about the changes is that they have been a result of positive things. There has been growth in our customer base that has created a need for additional staffing. Employees achieving retirement also creates room for new faces.



Following the retirement of Mary Junko this summer, Kelly Reiser, formerly the head of our teller area, took on the responsibility of overseeing Personal Banking. She has been with the bank for 4 1/2 years. Not only does she bring with her experience in leadership, she has previous experience as a personal banker from another bank.

We also added Jill Kuehner to the department to help serve our ever-growing customer base. She joins the department after 3 years as a teller at Decorah Bank. She is already familiar with many of our customers from her years at the South Drive-thru.

Other personal bankers are Kelly Johnson (with us for 9 years), Sunrise Club Director Syd Stephenson (with us for 7 years), Wilma Olsen (with us for 37 years), and Liz Roe (with us for 7 years). Liz has been on maternity leave and will be returning in mid-December.

At Cresco Bank & Trust, personal bankers are Karen Westby Jones 19 1/2 years, Mary Ann Neuzil 18 years.

## Bulletin Board

### Bingo Days!

Join us for bingo at the senior center in Decorah on Tuesday, Feb 12 at 2:00. The cost is \$1 per person. We play for two hours, taking a break for treats & coffee! It's a nice chance to get together with your Sunrise Club friends! Guests are always welcome!



### Save a Tree!!

Please let Syd know at sunrise@decorahbank.com if you would like to receive your Sunrise newsletter e-mailed to you instead of by "snail-mail". Also be sure to check the bank's websites www.decorahbank.com or www.crescobank.com for updated Sunrise happenings. Occasionally things may be added on line before the next newsletter is available.

### Gift Certificates

We've got the one size fits all gift for you or your loved ones! Is your family asking you for suggestions for gift for you? Would you like to surprise your daughter or sister with a special gift this year? There are Sunrise Club gift certificates available in any amount you choose. These can be used for any trip that we offer, a single day or longer. Stop by either Decorah or Cresco to pick one up



### Celebrate with us!



Happy New Year 2008!  
20 years of Sunrise Club!  
Breakfast  
with Your Banker  
Thursday, Jan. 10th  
9:30 - 11:00 AM  
Hotel Winneshiek  
R.S.V.P. by Jan 4  
563-382-9661

### Notes from Syd

#### Happy Holidays!!!

Thank you for joining the fun at our Harvest Ball this fall!

Your very generous donations were wonderful -approximately 350 items were delivered to the local food shelves! If you missed our dinner dance at Nob Hill, be sure to watch for it next year, there was a great turnout, the food was delicious & the Footnotes were very pleased to play for our dancers!



In November, a lucky group traveled to Minneapolis to see the Lion King at the Orpheum. It was a perfect day with a special lunch before the matinee of the Broadway performance. (If you're ready for another show or missed this one, check out the trip scheduled for April!)

Many of you have noticed by now that the Sunrise Newsletters are changing to a quarterly issue instead of bi-monthly. This means that when you read about an opportunity that sounds interesting, call me! I know that sometimes you think you'll wait until the next issue to call & it may be too late by then! Many of the activities that we schedule require deposits so we need to know if enough folks are interested to go ahead with our plans. Be sure to mark your calendars for the activities or cut out our mini-calendar and put on your fridge!



With this season to be thankful, we at Decorah Bank & Trust Co. are thankful for all of you! You make our jobs mean more because we are able to help you and your families with very important parts of your lives. Personally, I appreciate that you share your lives with me and that I can help you see new places and experience great things as we travel together!

## Guidelines for Travel Opportunities

The Sunrise Club is a great opportunity for Decorah Bank & Trust and Cresco Bank & Trust customers to enrich your life with experiences of travel, social events and seminars. In order to become a member the basic requirement is a minimum of \$1500 in a checking or savings account or a \$5000 minimum certificate of deposit. This qualifies members for all club activities and benefits.

Trips & events are announced in a quarterly newsletter, on the "Our Town" radio show on KDEC AM, at the Decorah and Cresco Bank's websites and occasionally in newspaper ads. Some trips fill up quickly - don't hesitate to call to be included on the list. Payment for trips will guarantee your spot. Final payment dates for trips are announced in the newsletter & full payment is due at that time. If you have questions or want to sign up for a trip, please call Syd Stephenson in Decorah (563-382-9661) or Lori Truka in Cresco (563-547-2244).

Occasionally, some details about a trip are not available at press time so the full itinerary and cost will be available as soon as possible - check the bank's website for updates or call to find out more.

If you are signed up for a tour & need to cancel, please notify us as soon as possible. A refund will be made if we have a waiting list & can fill your spot. In some cases we cannot give a full refund due to ticket purchases, meal number guarantees, or contracts with vendors. We will be as fair as possible with any refunds.

### Santa For Seniors

Gifts accepted until Dec. 14  
You can help make this Christmas season a little brighter for a home-bound resident. We will be collecting gifts for area nursing homes & agencies until December 14. New items should have the contents labeled & designated for male or female on the outside of the wrapped gift. Some gift ideas include: socks, slippers, lotions, deodorants, soaps, aftershaves, mittens, boxed greeting cards, stamps, taxi coupons, or hair coupons for nursing homes.



If you have questions about our Santa for Seniors program, please contact Syd at 382-9661. Thank you for making the holiday special for everyone!

## Day Trips

### Wear your Green!! Tony Kenny's "Ireland" Friday, March 7 - Dubuque

A special evening is in store for us as we travel to Dubuque on Friday, March 7.

We will see Tony Kenny's "Ireland" - a Celtic extravaganza that will have us singing, toe-tapping & laughing. Tony is a three-time "entertainer of the year" in Ireland, his singing & dancing daughter will join him as well as Richie Hayes (an Irish comic) and the Dublin City Dancers along with traditional Irish musicians for a magical journey filled with music, dance & merriment! We have balcony seats for the show at the Five Flags Theater in downtown Dubuque. (This will involve stairs, sorry no elevator here.) The price for this one day trip is \$92 per person - this will include your admission, evening meal, transportation & gratuities. The deadline for signing up is January 4th.



### Dean Church Variety Show Wednesday, April 16 Rochester MN

We have a chance to see Branson entertainment close to home! Join us for a special presentation in Rochester to see the "Dean Church Variety Music Show". Quoting the brochure, "It's one great song after another as this fast paced show comes alive. The curtain goes up to a rousing mixture of country music, old time rock-n-roll and gospel favorites, as everyone thrills to the entertainment that made Branson famous." Dean Church was voted Branson's Fiddle of the Year for four consecutive years! Come along with your friends for a pleasant day trip! Cost for the day is \$82. We'll have lunch (included) together before the show. Signup deadline is March 1st. Call soon, this may fill quickly!



### Tulip Time! Saturday, May 3 Pella, Iowa

It seems early to think of spring already but as fast as time goes, it will be here before we know it. Maybe you snowbirds will be back in time for this day trip! As a former florist & landscaper, getting a chance to see this famous tulip festival in Pella has always been a dream of mine - I hope it's something that many of you want to see, too! Come along for a reserved seat on the square in Pella and a close-up view of the street scrubbers in their wooden shoes! It will be a long day with a four hour drive from Decorah to Pella and 4 hours back again! (Be ready for an early departure time with a late homecoming.) The cost for the day includes grandstand seats for the show & parade, tour of the Historical Village and Vermeer Windmill, supper, transportation & tips. All this for only \$90, please sign up by March 20.



## Vacations

### Norway's Dramatic Fjords September 18 - 27



The Sunrise Club is celebrating its 20th anniversary in 2008 and we are going to have a very special trip! I hope that you will take advantage of this opportunity and come along for a beautiful adventure! The trip of a lifetime, the one many of you have dreamed of is planned for next September. Ten days of gorgeous scenery and delightful hospitality will be ours! Highlights include Oslo, Bergen, Stalheim, Geiranger, Lillehammer, the Flam railway, and much more. There is still plenty of space available, but don't wait too long, we only have 30 places reserved for us. The deadline to sign up is April 1.



Please call or stop by with questions, detailed brochures are available at either Decorah or Cresco Bank & Trust Co.

## Lessons for Life

### What's your "Carbon Footprint"? Wednesday, Jan 16 9:30 AM • Decorah Bank Training Room

Environmental change is coming more rapidly than people thought.

Larry Grimstad has been studying the topic and will lead a discussion on how you can become more knowledgeable and participate in environmental change.

People are being asked to know their carbon footprint. "What is a carbon footprint and how do you figure it?" Some organizations and state governments are setting environmental sustainability goals. "What does it mean to be environmentally sustainable?" Plan to attend this discussion to share ideas and learn from others what we can all do to make our world greener for future generations!



### NICC Classes—January-March

We are hosting these two classes for NICC this winter. If you would like to attend, please contact 1-800-728-2256, Continuing Education Department. Training Room at Decorah Bank

1:30 Tuesday, January 29 Marlene Fenstermann will present a program on barns of Iowa.

1:00 Tuesday, March 10 A class about bats, (the ones that fly and eat bugs) is scheduled with Dana Dettmer from Chickasaw County Conservation.

Call NICC for reserve your spot at 800-728-2256.



## Notes from Roger Huinker, CSA

### Tips for successful volunteering: Finding the right match for you

Volunteering is a great way to remain connected as a vital member of your community, and giving the gift of yourself and your experience allows you to receive the satisfaction of making a meaningful difference to others.

To be the most successful at volunteering, it's important to find the niche that's right for you. For example, if you're interested in environmental issues, and you're volunteering with politicians who are against protecting endangered species, you're obviously in the wrong spot! How much time to you have to offer? Even if you only have two hours a month to donate to volunteering, an organization in your area would welcome your contribution. In only two hours you could help fill the shelves at a food closet, transport a disabled person to the polls to vote, or visit a nursing home resident.

What are your reasons for volunteering? TO get the most out of your volunteer time, think about what's motivating you and make sure you have realistic expectations. People volunteer for many reasons, such as to meet new people, learn new skills (and even develop a job opportunity), or to pass along skills to another generation, stop of prevent something such as drunk driving or crime, or to find a solution to a problem such as a cure for cancer. Others want to add variety to their lives; or help people who are no as well off physically, financially or in other ways; or to give something back to their community or fulfill a sense of duty. This article is provided courtesy of Roger Huinker, a member of Society of Certified Senior Advisors, [www.csa.us](http://www.csa.us)



## Getaway

### Chicago - "Wicked" Weekend!

Fri - Sun April 4 - 6

Call 563 382-9661 by December 27



Many of you have asked for this chance - it's coming, the very popular Broadway hit - Wicked, a production in the beautiful Ford Theater, downtown Chicago! This story precedes the Wizard of Oz - long before Dorothy dropped in; two other girls meet, one born with emerald green skin, is smart, fiery and misunderstood. The other girl is beautiful, ambitious and very popular. How these two unlikely friends end up at the Wicked Witch of the East and Glinda the Good Witch makes for one of the most spellbinding new musicals in years!

This Chicago Vacation also includes: a visit to the Museum of Science & Industry (tour a real submarine), a view from the 90th floor of the Sears Tower, a guided bus tour of the city and an architectural tour on a river cruise, dinner at ZED451 and lunch at the Walnut Room in beautiful Marshall Fields!

You'll be staying downtown to experience the hustle & bustle of the Magnificent Mile.

\*\*\* Please act fast and reserve your spot by December 27\*\*\* Tickets will be ordered if a minimum of 30 vacationers sign up.

It's the ideal Chicago getaway that includes a skilled bus driver to navigate through the streets of Chicago that allows plenty of R&R for you. Ask your friends and family to join us - people of all ages are welcome. Chicago "Wicked" Weekend cost includes admission fees, hotel room, transportation, step-on guide, 2 breakfasts, 1 dinner, 1 lunch and all gratuities - and the security of traveling together for good times! A \$200 deposit is required by January 1 to hold your spot. The estimated cost per person is \$700 (double occupancy). A more detailed itinerary will be available January 4th.