

# Sunrise Club Newsletter



## Calendar of Events

- Nov 11 - 14 Branson Getaway
- Nov 18 Bingo - 2:00 - 4:00  
Decorah - Senior Meal Site
- Nov 23 "Wicked" the Musical  
Minneapolis - Full Bus!
- Dec 12 Holiday Open House  
Cresco Bank & Trust
- Dec 12 Santa for Seniors  
Due date at Decorah Dec 12
- Dec 19 Holiday Open House  
Decorah Bank & Trust

Decorah Bank & Trust Company  
563 382-9661

Syd Stephenson, Sunrise Club Director  
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563 547-2244

## Notes from Syd

It is always amazing to most of us how fast time goes! This year has been no exception!

We have been enjoying many wonderful autumn days along with splendid fall colors - I hope that you had a chance to get out and enjoy them! Soon the holidays will be here and 2009 is just around the corner! May your days throughout this season be filled with time spent with your family & friends enjoying their company, appreciating all that we are so fortunate to have in our little corner of the world!



As I was mailing the last newsletter, attaching the labels, it reminded me of sending Christmas cards to long time friends and when addressing these notes, it makes me think of each & everyone of you! I hope you that you realize that even in this time with so many things done electronically that you still have many personal connections here at Decorah Bank & Cresco Bank and we are thinking of you often!! Thanks for banking with us!

When people ask what I do at the bank and I tell them that I take care of the Sunrise Club, the usual question to me is "Do you get to go along on the trips"? My answer has been "They can't go unless I go!" but I want to add "I can't go unless they (you) go!" As you know sometimes a trip is planned only to have it cancelled because of lack of interest by the sign up deadline. These dates may seem very early compared to the event. Reasons for this vary but often time it's because of the need for down-payments (non-refundable) for the venue.

Our goal is to try to offer a variety of activities to the club so that we can appeal to many different people. Some of you may only want to participate in social outings, like bingo and movies while others aren't interested in those but want the adventure of traveling to distant places with the comfort of the group being together. Others may only be comfortable going on one-day trips. We also plan seminars that help you learn more about important topics. All of this along with the great perks for you, like free checks and debit cards make the Sunrise Club special!

During the next few months, we will be planning our activities for 2009. Watch your next newsletter for details about those opportunities, then call to get your name on the lists for the trips, as some fill up quickly!!



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## Bulletin Board

### FDIC insurance Coverage Temporarily Increased

On October 3, 2008, President George W. Bush signed the Emergency Economic Stabilization Act of 2008, which temporarily raises the basic limit on federal deposit insurance coverage from \$100,000 to \$250,000 per depositor until December 31, 2009. The temporary increase in deposit insurance coverage became effective immediately upon the President's signature.

### Financial Stress Relief Hints of Humor

- \* Turn off CNN
- \* Don't open the statements from your broker
- \* Remember it's Water Street or Elm Street not Wall Street



### Bingo-Decorah!

Tues Nov 18 2:00 - 4:00  
Join your friends for an afternoon of Bingo & fun. Cost is \$1 per person, we'll have treats & coffee together too! Guests are welcome!



## Lessons for Life

### Tips for Grandparents

#### Excerpts from *Wisdom to Age Well, Vol. 1, No. 2*

Whatever ways you choose to connect with your grandchildren, remember that from near or far, grandparenting provides continuity in a child's life. When you stay involved in your grandchildren's lives you give the ten most important gifts in life:

1. The gift of self-worth
2. The gift of example
3. The gift of caring and sharing
4. The gift of growing older gracefully
5. The gift of knowledge
6. The gift of change
7. The gift of heritage
8. The gift of hope
9. The gift of happy memories
10. The gift of love and acceptance



## Norway Fjords Sunrise Club Trip - Ten September days of fabulous scenery, great food, friends and family fun!

Many have asked about our trip of a lifetime to Norway this fall, so this is a short version of our journey.

We had 25 in our group from Decorah Bank including myself and Irene Lovstuen, my Decorah Bank & Trust Co. assistant this time! We spent many hours travelling together in an airplane, on a bus, cruising on boats and riding in trains! The weather was terrific - we had sunny days with highs around 60, autumn colors in the mountains - nearly like our October weather. The scenery was spectacular; pictures just don't do it justice! (But we all tried to capture a perfect one!) The fjords were like mirrors, reflecting the hillsides & blue sky. Homes clinging to the edge of the cliffs overlooking these views - seeming impossible to get to unless you're a mountain goat! The roads climbing the mountains are quite interesting in a bus! Many hairpin turns to get up to the top - meeting the occasional vehicle is always a challenge - thanks goodness for Arne our wonderful driver!

Our hotels were fabulous with down comforters and feather beds for great resting! The faucets for showers were sometimes a challenge, though - many varieties!! (It took a little bit to figure some of them out & then we changed hotels...only to have to get used to the next one!) We got used to the breakfasts - a huge meal at the hotels - including fruit, cold cereal, hot cereal, many varieties of breads, cheeses, cold meats, salads, smoked fish, pancakes, eggs (scrambled, poached and boiled), crepes, bacon, sausage, yogurt, juice, tea, milk, coffee...needless to say we were pampered quite well!! Most folks made it until dinner time with only a snack for lunch! Our dinners were first class as well - sometimes a very nice plated meal and others a huge smorgasbord! (Sorry, no lutefisk or meatballs, and we only saw lefse occasionally strangely packaged and nothing like we're used to here.)



Our overnights included Oslo (2 nights), Bergen (2), Stalheim (1), Geiranger (2) and Lillehammer (1). All of the trip was wonderful, but our views from the Stalheim Hotel and the Union Hotel at Geiranger were fabulous - Stalheim overlooks a green valley with red & white farm buildings and from the Union Hotel, the view includes the Geiranger fjord with cruise ships in the harbor surrounded by steep cliffs and waterfalls - both are gorgeous!

Stop in my office if you'd like to see some of the photos and hear about the trip. If you have a place in mind to travel to next, let me know! When we flew over the fields of Holland, it seemed like it might be a good time to start dreaming of visiting there for the tulip season someday! Where would you like to go???



Compare this photo to the artwork on the second floor at Decorah Bank!

### Dinner Dance Thanks!

Thanks to the many of you that attended our dinner dance in September! We had about 250 Sunrise Club members join us for a special gathering of friends. It was a delightful evening with a delicious dinner at Nob Hill here in Decorah. The entertainment and dancing to the Footnotes was enjoyed by all!

In addition we accepted donations for the local food shelves delivering almost 400 items from you! This is a great way to give back to the community, thank you so much for helping!!

### Santa For Seniors Gifts accepted until December 12

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 12 at Decorah Bank & Trust Co..

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. Please consider helping to make this Christmas special for everyone!

## Mystery Revealed

Our fall mystery trip was a great success - forty Sunrise friends traveled with us to enjoy guessing all day long.

This time it was "Europe in a Day" in southwest Wisconsin! England - Holland - Switzerland - Norway - France! The clues were flags for each country, do you recognize them all?

Our first stop was in Mineral Point for a visit to a Cornish (England) miner's settlement to learn about the ways of life in the mid 1800's and how the term "Wisconsin badger" came to be - actually not the animal but making a home of a burrow to escape the weather until a house could be built. Many early settlers lived this way because of the shortage of time or supplies especially their first winter.

The next clue was for Holland as we drove through Hollandale and looked at the Nick Englebert's Grandview Folk Environment - a collection of concrete art including mosaic statues embellished with stones, shells and glass as well as the house covered with the same. Our schedule and the weather made this "stop" a drive by...

The place for lunch was Little Switzerland - New Glarus! We were served a delicious lunch with many Swiss specialties, including fondue, wienerschnitzel, spaetzle and a fabulous strawberry tart for desert. We were entertained by local folks with an alpine horn, yodeling & singing - very fun! New Glarus is a beautiful town very proud of their Swiss heritage. Home to many great shops, a brewery, winery, cheese and sausage makers and a wonderful bakery, too! We may have to visit another time to take it all in!!

Little Norway, near Blue Mounds, is very interesting complete with a sod-roofed house, a stabur (storage shed) and a stave kirkke (stave church). Owned by the same family for four generations, we had a guided tour of their collection of unusual Norwegian antiques from tools to violins, artwork and furniture. It was very interesting to see this lovely valley with many buildings set up as our ancestors started their lives in America. It's well worth the stop if you're in the area.

Our Wisconsin tour ended in Prairie du Chein for a light supper in the community first settled by French explorers.

Thanks to all that traveled with us - it was a great day and we did enjoy the beautiful fall foliage!



### Cornish Pasty Recipe

This dish was explained to our mystery trip travelers as the staple food for the miners because of the portability to take into the mines. A pastry dough baked with a filling of meat & vegetables:

Crust:

4 cups flour  
1 ½ tsp salt  
1 tsp baking powder  
1 ¾ cups lard

Filling:

6 medium potatoes (diced)  
1 medium onion (chopped)  
1 lb. ground chuck  
Add salt & pepper to taste

Add one egg beaten, 1 tbs water, ½ cup water

Roll out dough into four 8-inch circles. Place mixed pasty ingredients on half of each circle. Dot with butter. Moisten edge of pastry with water and fold over. Seal tightly with fork. Prick top. Bake on cookie sheet in preheated 400 degree oven for 15 minutes. Reduce temperature to 350 degrees and bake for an additional 45 minutes.

Sometime these would be baked with the savory in one side & sweet on the other, so the workers would have desert with their meal!

## We Are Your Community Bank!

### From Ben & Joe Grimstad

In light of the current economic situation and news about the distressed financial industry, we want to thank you for your deposits held by Decorah Bank & Trust Company. The bank maintains a strong capital position, above average liquidity and good earnings.

As you know, we are a community bank. A community bank business model is simpler than that of a larger commercial or investment bank. We have not made any sub-prime loans or invested in complicated derivatives. We gather deposits from within the community we serve - in the form of checking, savings, and insured money market accounts and certificates of deposit - and lend these deposits out to homeowners, farmers and small businesses needing financing within the community. In general, a healthy community also means a healthy community bank.

Your deposits are important in the community! Popularity of high yield accounts in far away institutions have faded. More deposits held locally in community banks mean more lending opportunities for families and businesses creating economic activity in our area.

Talk to us if you have concerns or questions about the safety of your money. Remember, there's a BIG difference between Wall Street and Water Street. Decorah Bank & Trust Company is your community bank with a clear purpose - serving your community!

Thank you for banking with us,

President/CEO

Executive Vice President/COO