

Prestige

SEPTEMBER & OCTOBER

Proudly Serving Our Communities



Lois Reynolds Prestige Club Director

Dear Prestige Club Members,

The summer is almost gone! Everyone will enjoy the cooler temperatures this Fall!. Many

people say we will

have below normal temperatures this winter, since we have experienced such heat and drought this summer.

Hope for the best!

The Prestige Club Ladies Day Out trip was a fun day in Newton, IA on July 24th. The Chamber of Commerce welcomed us by giving everyone gift bags and coupons. We enjoyed the Arboretum and Botanical Gardens, Maytag Dairy, August Bergman Inn, Center for Arts & Artists, Sculpture/Mural Tour and Shay's Tea Room. Great trip!

The state of Iowa has many interesting sights of interest, let's explore. We are always looking for new and exciting destinations just for you! Let us know if you have a place of interest and we will do our best to plan a trip for your memory book.

We are leaving on a Colorado Adventure August 21-28th, so will keep you updated in our next newsletter. Hope you enjoy each and everyday!

See you soon,

Lain

PRESTIGE CLUB MEETING

Tuesday, September 11, 2012 2:00 pm Manhattan Steakhouse Hwy 5 South Centerville, IA

Join us for a special afternoon! BINGO, BINGO, BINGO!!

PRESTIGE CLUB SOCIAL

Tuesday, October 9, 2012 2:00 - 3:00 pm **Continental Hotel Lobby** Centerville, IA

Join your Prestige Club friends in the Hotel Lobby anytime between 2:00 pm and 3:00 pm for a social hour Refreshments will be furnished.

This will be our monthly meeting.

Best Wishes to all members celebrating their special day during the months of September and October

Join us for our next adventure! **Contact Lois Reynolds Prestige Club Director** at 641-437-4500 or

email <u>lreynolds@itsb-iowa.com</u>

DESTINATION: BOONE COUNTY, IOWA

Tuesday, September 18, 2012

Trains, Trails & Treasures!! Riding the Rails along Scenic Trails!!! Join your friends for a day of fun and adventure. It is the perfect place to experience the natural side of this great state.

Cost of trip \$82.00

Final Payment due September 7, 2012

Contact Lois - 641-437-4500. We encourage you to sign up early, so it won't be too late.

DATES TO REMEMBER

August 30 - September 1-Moravia Fall Festival

September 18 -Scenic Valley Rail - Boone, IA

September 29 -Centerville Pancake Day

October 5 & 6 -Centerville Homecoming

October 23-26 -"Wisconsin Getaway"

October 26 & 27 -Annual Bluegrass Festival Honey Creek Resort

November 28 -Circa 21 Dinner Theatre Rock Island, ILL

Wisconsin Getaway October 23-26, 2012

The regions of Wisconsin are full of culture, history, nature, sparkling shorelines of Lake Michigan and experiences that gives you a spirit of adventure. We are traveling to Racine County and the surrounding Southeast part of Wisconsin.

Stop by the bank or call your Club Director at 641-437-4500 for more information. We will be glad to mail you a brochure.

E-MAIL NOTIFICATIONS

Would you like to have a copy of the newsletter or updates on activities and trips by E-Mail? If you would like to be notified by E-Mail, please let us know your e-mail address. You may also e-mail your Club Director at lreynolds@itsb-iowa.com.

MIRACLE ON 34TH STREET THE MUSICAL

Wednesday, November 28, 2012 Circa 21 Dinner Playhouse Matinee Performance

Miracle on 34th Street is a Christmas story of what takes place in New York City. This musical is filled with humor, and surprise spectacles (the opening scene takes place at none other than Macy's famous Thanksgiving Parade) and such beloved songs as "Pinecones and Hollyberries," "It's Beginning To Look A Lot Like Christmas" and "My State, My Kansas," this joyous, heart-warming musical is pure family entertainment and the perfect holiday treat!

Circa '21 is the perfect place for a taste of broadway, professional productions, and delicious dining in a historic 1920's atmosphere that even has performing waitresses and waiters.

Trip includes: Quality Motorcoach transportation, Hot Lunch, Pre Show by Circa 21 Bootleggers, Miracle on 34th Street Performance, All Gratuities, Snacks, Bottled water and escorted by your Club Director.

Cost per person \$95.00

Deposit of \$25.00 with reservation

Call 641-437-4500 to make your reservation.

Final payment due November 5, 2012

PROTECT YOUR IDENTITY

- Shred all personal and financial information (bank statements, credit/ATM receipts, credit card offers, credit card bills, etc.) before you throw it away.
- Keep your personal records in a secure place.
- Be aware of others nearby when entering your Personal Identification Number (Pin) at an ATM
- Report lost or stolen credit cards immediately.
- Limit the number of credit cards and other personal information that you carry in your wallet or purse.
- Sign all Debit or Credit Cards upon receipt.
- Review your credit reports annually to safeguard your identity.
- DO NOT give your Social Security number, credit card number, bank account details or any personal information over the phone unless you have initiated the call and know the business that you are dealing with is reputable.

Consumer Advisory...

Home Repair Scams

If you own a home, you're taking care of one of your life's most important investments. Routine maintenance, making needed repairs and occasional improvements should help you protect and perhaps even increase your home's value.

Unfortunately, home repairs and improvement scams are among the Consumer Protection Division's top consumer complaints. This type of fraud includes contractors who ask for substantial up-front payments, do little or no work, or never finish the job right. It can also include contractors who offer a low price and then charge more as the job progresses, otherwise known as "lowballing." There are con artists who claim to be home improvement companies who aren't. Just scam artists.

Watch for scams at your doorstep, as an example, where someone knocks on your door and tells you your driveway needs repaving, or your house needs new shingles – and they "just happen to have materials left over' at a big discount! Just say no to a deal that is based on "extra materials," someone demanding an immediate decision, or a contractor who only accepts cash.

Check out and interview contractors before you sign a contract or pay any money.

Get referrals and references. Get several written estimates, choose the best and get a contract agreement in writing detailing the work to be done. A committed completion date.

Avoid paying large sums or the entire job up-front. If you need to make a partial advance payment for materials, make your check out to the supplier and contractor. Insist on a "mechanic's lien waiver" in case the contractor fails to pay others for materials or labor.

To file a complaint or get more information, contact the Iowa Attorney Generals Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319.
Call 515-281-5926 or outside Des Moines call toll-free 1-888-777-4590. www.iowaAttorneyGeneral.gov