

The Prime Times

Celebrating the Prime
of Your Life!



PRIME TIME PLUS

Calendar of Events

November

30 – Make your own Holiday Centerpiece (in person)

December

1 – Make your own Holiday Centerpiece (in person)

4 – The Holiday - Assisted Living the Musical (in person)

8 – John Hall's Alaska – Glacier's, Gold and Grizzlies Slide Show (via Zoom)

January

11 – Beat the Winter Blahs (via Zoom)

February

7 – Shipwrecks and Forgotten Histories (via Zoom)

17 – The Latest in Senior Gadgets (via Zoom)

Assisted Living – The Home for the Holidays

Memories Dinner Theatre, Port Washington, WI. Saturday, December 4, 2021. NOTE - This date has changed since the last newsletter!

It's the Holidays at Pelican Roost, the party school of retirement communities. From nutcracker tutu's, peppermint mocha Ensure, golf cart parades, and pharmaceutical-based activities, it's all part of the Pelican Roost Annual Holiday Extravaganza! The 18 characters you first met in Assisted Living: The Musical are back and once again, portrayed by two actors in this vaudeville-esque musical revue. We'll see you at the Roost!

Plated Lunch Menu: Broasted chicken, Dirty Mashed Potatoes with gravy, steamed vegetable blend, dinner salad with strawberry vinaigrette, warm dinner rolls, Memories Famous Fluff, Tuxedo Torte, and coffee. Most special dietary needs can be accommodated with advance notice. Please let us know when making your reservation. The broasted chicken is not Gluten Free but can be made Gluten Free with



advanced notice. Memories offers applesauce as a replacement for either the dinner salad or fluff. Vanilla or sugar-free ice cream may be substituted for dessert with advance notice.

Cost is \$118 per member and \$143 per non-member. Full payment is due with registration. We have a few spots left!

Doors open at 11:45 am
12:30 pm lunch is served
1:45 pm show starts
3:30 - 4 pm estimated end of show

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or

mailed to State Bank of Cross Plains, Attention: Terri Sutter, PO Box 61, Mt. Horeb, WI 53572

If you have questions regarding this tour, please contact Lois Boehnen: 608-764-752 or Terri Sutter: 608-416-4822 or primetime@sbcpl.bank

All reservations are taken in date and time order they are received.

Alaska-Glaciers, Gold & Grizzlies Slide Show

Join us on Zoom: Wednesday, December 8, 2021, at 6:30 p.m.

We are going to Alaska with John Hall in June of 2022! We have a few spots available on our June 7-18th Tour.

State Bank of Cross Plains has collaborated with John Hall's Alaska to create a custom land experience package. Visit Denali, Fairbanks, the Yukon Territory and Alaska's capital with this privately chartered program. The two-week package has been built with daily activities that will put Alaska's wildlife, mountain scenery, glaciers and native culture on full display. Full details will be available during our slide show presented by John Hall's Alaska Tours on **Wednesday, December 8, 2021, at 6:30 p.m.**

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Attention: Terri Sutter, PO Box 61, Mt. Horeb, WI 53572

Please register no later than Monday, November 29, 2021.

If you have questions or concerns regarding the presentation, please contact Lois Boehnen: 608-767-4752 or Terri Sutter: 608-416-4822 or primetime@sbcpl.bank

All reservations are taken in date and time order they are received.

President's Message:

Fellow Prime Time Plus Members:

Time continues to fly by. We are quickly transitioning from summer to fall, with winter ready to knock on the door. I am hopeful you have been able to enjoy some of this great fall weather we have been



experiencing. In addition, I hope you have been able to attend and/or sign up for some of the exciting events/trips Lois has been putting together. We certainly cannot say this pandemic is completely behind us, but at least we are able to have some things that feel more normal, like going on a trip, attending a sporting event, or taking in a show.

On the bank front, our Company is having another good year. We continue to grow because of great loan demand and tremendous deposit growth. In addition, I am pleased to announce that our Wealth

Management area is on track to have a record year. Throughout the entire bank, I feel very fortunate to work side by side with such a great bank family.

I continue to hope all of you stay healthy and thank you for your involvement with State Bank of Cross Plains and the Prime Time Plus Club.

A handwritten signature in black ink that reads "Jim L. Tubbs".

Jim L. Tubbs
President and Chief Executive Officer,
State Bank of Cross Plains

Shipwrecks and Forgotten Histories

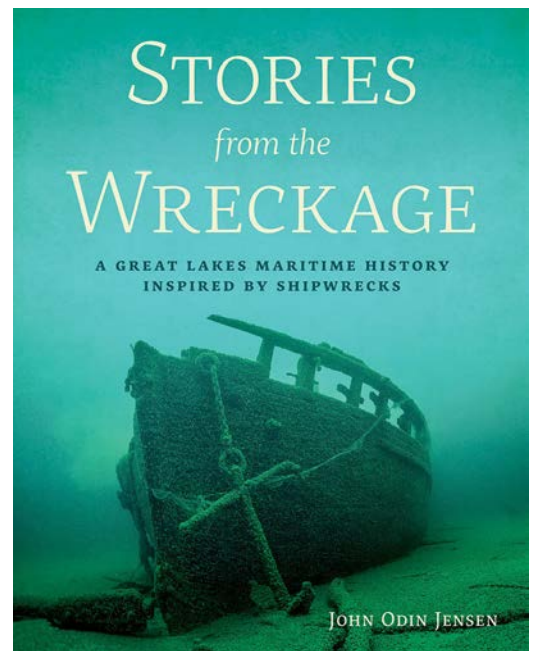
Join us by Zoom: Monday, February 7, 2022 @ 10:30 a.m

The Great Lakes preserve thousands of shipwrecks, more than six hundred in Wisconsin waters alone. In this illustrated talk, Dr. Jensen will present surprising histories of the Midwest from an Atlantic maritime perspective and explore Wisconsin's national leadership in preserving historic shipwrecks.

John Odin Jensen, author of *Stories from the Wreckage: A Great Lakes Maritime History Inspired by Shipwrecks*, has studied North American maritime frontier shipwrecks from the Grand Banks of



Newfoundland to the edges of the Bering Sea. Born into a Norwegian-American seafaring family in Alaska, he began his maritime career working alongside his father and brother in the commercial fisheries in the 1970s, a time and place where shipwreck and death at sea were an accepted part of life. As a former crab boat captain and a shipwreck survivor, Jensen brings deep professional experience and personal sympathy to the study of the North American mariners, ships, and shipwrecks. His more than thirty years of Great Lakes experience began with a position as an engineer/deckhand aboard the University of Wisconsin-Milwaukee research vessel Neeskay and continued with many seasons surveying shipwrecks as a professional underwater archaeologist with the Wisconsin Historical Society. In addition to his early seagoing education, Jensen earned a BA in history from Lawrence University, an MA in maritime history and underwater archaeology from East Carolina University, and MS and PhD degrees in history from Carnegie Mellon University. He is on the faculty of the department of history at the University of West Florida. He lives in Pensacola, Florida.



TO RSVP, please complete the registration form included in this newsletter. It may be dropped off at any State Bank location or mailed to State Bank of Cross Plains, Attention Terri Sutter, PO Box 61, Mount Horeb WI 53572. Please register no later than Thursday, January 20, 2022.

If you have questions or concerns regarding this presentation, please contact Lois Boehnen: 608-767-4752 or Terri Sutter 608-416-4822 or primetime@sbcpl.bank

All reservations are taken in date and time order they are received.

Terri Sutter Retirement



It is with great sadness for all of us and joy for her that I announce that Terri Sutter will be retiring from her role as Prime Time Plus Club Assistant on January 7, 2022.

Terri has been my right-hand person since December 2016. Her organizational skills, attention to detail, and adaptability have all been a huge asset to the club for the past five years. Besides helping with Prime Time, Terri has worked as the Receptionist, at our Mount Horeb office since 2002, dedicating

a total of 19 years to State Bank of Cross Plains. In retirement Terri is looking forward to traveling to see family more!

I will miss Terri's pleasant personality and thoughtful, humorous ways and know you will too. I would like to personally thank Terri for the amazing job she has done for all of us.

Please join me in congratulating Terri on a job extraordinarily done!



Two SSM Health Presentations

Beat the Winter Blahs

Join us by Zoom: Tuesday, January 11, 2022, at 10:30 a.m.

The holidays are over, and the new year begins! Now we have to wait even longer for spring to arrive. This time can be hard and most of us experience the "winter blahs." Let's get together and talk about what we can do to take care of ourselves during this time as we patiently wait for spring to arrive!

The Latest in Senior Gadgets

by Zoom: Thursday, February 17, 2022, at 10:30 a.m.

As we age, all of us look at options that can help us with simple tasks or help us stay safe. Join us to learn about some products that can do just that!

Please join Janet Bollig, MSSW, LISW for one or both of these worthwhile presentations Janet has worked for Visiting Nurse Service/ Home Health United/SSM Health at Home for almost 32 years. She obtained an undergraduate degree in Social Welfare and graduate master's degree in Social Work at

the UW Madison with an emphasis in gerontology.

*TO RSVP, please complete the registration form included in this newsletter. It may be dropped off at any State Bank location or mailed to State Bank of Cross Plains, Attention Terri Sutter, PO Box 61, Mount Horeb WI 53572. **Please register no later than Tuesday, February 8, 2022.***

If you have questions or concerns regarding either presentation, please contact Lois



Boehnen: 608-767-4752 or Terri Sutter 608-416-4822 or primetime@sbcpl.bank

All reservations will be taken in date and time order they are received.

Prime Time Plus Book Club

Consider Joining our Prime Time Plus Book Club – We meet the 3rd and 4th Monday of each month via Zoom @ 2:30 p.m. We have two great groups of people. Both groups have had a lot of fun discussing the books they've read and would love to have you join them. TO RSVP, please complete the sign up form included in this newsletter. Please indicate which Monday of the month will work for you.

If you have questions regarding our book club please contact Lois Boehnen: 608-767-4752 or Terri Sutter 608-416-4822 or primetime@sbcpl.bank



Introducing our new Interactive Teller Machines (ITMs)

It's the "next generation" in automated banking, featuring a digital interactive platform that allows you to perform a variety of transactions that you'd normally have to complete in the lobby or at a drive-up, all from the comfort of your vehicle.

Want that human interaction? Just tap the "Request Teller Assistance" during business hours (Monday–Friday, 8:00 a.m. to 5:30 p.m., and Saturday, 9:00 a.m. to 12:00 p.m.) and a "live and local" bank employee will appear on screen to assist you.



There are two ways you can use the ITM. First, you can insert your debit card and the machine will work just like an ATM. Or by speaking to a Personal Banker, you can have the convenience of your single card being linked to all the personal deposit accounts that you are a signer on. Secondly, if you don't have a debit card or forgot it, you can select the "Request

"Teller Assistance" and a State Bank employee will show up on the screen and facilitate your transaction. This allows you to be in any lane and feel like you are face-to-face with our staff.

The staff member can assist you with simple deposits, withdrawals, transferring of funds, check cashing, loan payments, credit card payments, and more. There are



item transaction limits for transactions completed in the drive-up (that include both the number of checks and/or the number of bills presented per deposit transaction) depending on which ITM you are using. The staff member can assist you with breaking down the transaction into separate deposits if needed. Also, coin can be dispensed from the machine, but it cannot be deposited.

If you haven't already, we hope you will visit us soon to try out our new ITM Machines.

Make Your Own Holiday Centerpiece Workshop

Start your holiday season with a trip to Pleasant Prairie Greenhouse! This family-owned business was started 23 years ago by Kendall and Karla Wethel. In the past two years the business has grown from one to three locations. Prime-Time members are invited to join the Wethel's at Pleasant Prairie Greenhouse (their newest location) at N5391 State Hwy 104, Albany WI to create a holiday table centerpiece that you are sure to enjoy!

By following a simple but elegant example, members will fill a birch planter with fresh pine and cedar that will fill your home with the fresh scent of pine all season long! Add a bow and personalize your centerpiece by choosing items from a wide selection of naturals and ornaments. You will learn how to make subtle changes

to give your arrangement a new look throughout the winter season.



Enjoy hot apple cider, treats and safe socializing while you create an arrangement.

Workshops will be held Tuesday, November 30th at 10:00 AM and Wednesday,

December 1st at 2:00 PM. The cost is \$40.00 per member and \$60.00 per non-member.

Space and supplies are limited so sign up soon to reserve your spot.

To RSVP, please complete the form included in this newsletter. It may be dropped off at any of our locations or mailed to State Bank of Cross Plains, Attention: Terri Sutter, PO Box 61, Mt. Horeb, WI 53572

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or Terri Sutter:

608-416-4822 or primetime@sbcpl.bank

All reservations are taken in date and time order they are received

The Mystery is Solved in Aurora, IL

The City of Aurora, is located 35 miles from Chicago and is the second most populous city in the state of Illinois. In 1837, when a Post Office was established, the village became Aurora, goddess of the dawn. Later, when the city was the first in the United States to use electric lights for publicly lighting the entire City, it achieved the nickname of "City of Lights".

Day One

Our first Mystery stop was at Abbey Farms, a unique family friendly, Agri-tourism farm in Aurora, IL.

Abbey Farms is a non-profit farm run by and for the Monks of Marmion Abbey. Since the first Christmas tree was planted in 1949, Abbey Farms has transformed into a multi season family-oriented farm. Situated on over 300 acres of beautiful farmland, Abbey Farms is one of the oldest farms open to the public in the area. From monk-grown U-Cut and Precut Christmas trees to the soon to be world's 2nd largest corn maze. We were treated to hot apple cider, fresh cider donuts and a short organ concert performed by one of the monks.

Our next stop was at Cantigny Park for lunch and a tour of the beautiful gardens. The Gardens at Cantigny beckoned us. They tugged at our senses, drawing us closer. Each garden told a story, unfolding with every step. The hustle of city life melted away into the 29 acres of flourishing, blooming tranquility. Following our garden tour we had time to walk through their collection of tanks from WWI through Desert Shield and Desert Storm. Then we visited the First Division Museum, where we became immersed in the history of the U.S. Army's famed 1st Infantry Division.

Next, we were off to the **Aurora Regional Fire Museum**, an educational institution whose purpose is to preserve and exhibit the artifacts and history of area fire departments and promote fire safety and prevention. The museum is in the old Central Fire Station

of Aurora, which was an active station from 1894 - 1980. It has bay windows, a decorative cornice, an "onion-dome" and was asserted to be 'a model of its kind' when it was completed. We also learned how they and many others, helped to put out the Great Chicago Fire.

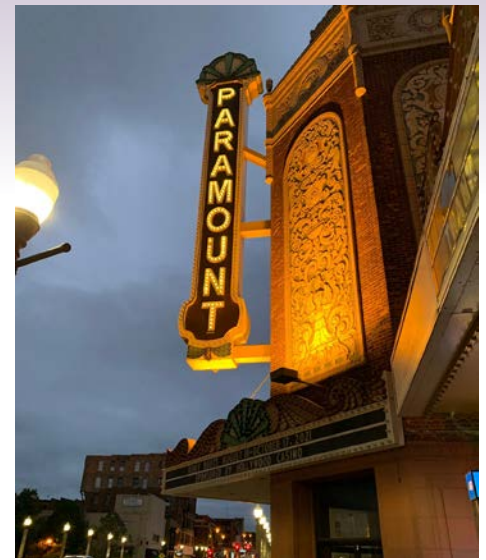
After checking in at our hotel, we headed out for a dinner which was catered by



the Paramount Theatre, and we enjoyed entertainment by local performers and a tour of the theater itself. **The Paramount Theatre**, also known as the **Paramount Arts Center**, opened in Aurora, Illinois in 1931. It was designed by Rapp and Rapp in the Art Deco style with Venetian elements. Over the years, it has hosted films, plays, musicals, concerts, comedy shows, and other acts. The structure was restored in the 1970s and added to the National Register of Historic Places in 1980.

Day Two

On day two, we toured the Edith Farnsworth House, a site of the National Trust for Historic Preservation. Edith was an accomplished research physician, classically



trained violinist, poet and translator, world traveler and music-lover who commissioned a world renown architect to build her country home. The Edith Farnsworth House was designed and built in the International Style by architect Ludwig Mies van der Rohe for Dr. Edith Farnsworth from 1949-1951 and is one of the world's most widely recognized and studied structures constructed in the 20th century. As one of the pinnacle works of Mies van der Rohe's style and philosophy, it remains an international pilgrimage site for thousands of architecture students and professionals annually.

In addition to a lunch on our own in Yorkville, IL. our second stop for the day was at one of the largest distribution centers of Polish Pottery in the Midwest, called More Polish Pottery. More Polish Pottery was opened in July 2011 after 10 years of dreaming! This is a female-owned and family business, where they are extremely passionate about their product – Polish pottery handmade in Boleslawiec, Poland was a wonder to behold. Rebecca shared

her knowledge about this beautiful pottery and its designs which stoneware patterns are typically inspired by natural plants and flowers found in Poland. They also carry handblown glass ornaments, woodcarvings, and Polish food.

And just like that, we were on our way home with wonderful memories.

Retiring With Confidence During Uncertain Times



Written by
*Dan Savage, Senior
Vice President and
Senior Trust Officer*

Economic uncertainty and market volatility can be stressful, particularly when occurring just prior

to, or during, the early stages of retirement. Because it's natural to be concerned about your financial well-being, it may be tempting to make changes to your investments – to do...something!

However, one must remember that financial headlines do not necessarily correspond with how your portfolio is actually performing, especially if you are appropriately diversified for your individual circumstances. Remember, also, the valuable benefits of patience, combined with a long-term view and a willingness to consider spending adjustments.

While economic and market uncertainties are beyond our control, we can be proactive by focusing on those things that aren't. Here are five moves you can make now that will reduce uncertainty and benefit your retirement over the longer term.

- 1. Re-assess your risk tolerance and position your portfolio accordingly.** Your specific asset allocation will depend on your risk tolerance, financial needs, and time horizon; however, as a general rule, it is important to include stocks to maintain growth potential during a retirement that could last for decades. Bond and cash positions can be increased as you become older and/or in response to other important developments.
- 2. Analyze your expenses and create a retirement budget.** Unfortunately, most retirees focus almost exclusively on asset accumulation and income production without considering the enormous impact of expenses. Relying on tired dictums like, "You'll need 60-70% of your pre-retirement income to maintain your current lifestyle," is unwise. The U.S. Bureau of Labor Statistics informs us that

the four largest expense categories for individuals 65 and older are, on average, housing (35%), transportation (15%), health care (14%), and food (13%), leaving 23% for everything else. How do your spending practices compare to these averages?

- 3. Be flexible about retirement.** If you don't have a clear path to a financially comfortable retirement, consider one of the following: 1) delaying retirement by a year or two, to strengthen your retirement asset base and/or reduce debt; 2) working part-time; or 3) turning a hobby into a profitable venture.

credentialed wealth manager or financial advisor. It will be time well spent in the pursuit of peace of mind.

Economic and market uncertainties will always be a reality. An individual who retires today will likely experience several economic recession/growth and market correction/recovery cycles. You will enjoy greater financial success and less stress during retirement if you do the following:

- Regularly reassess where you stand with respect to your retirement goals and risk tolerance.
- Monitor your investment portfolio and stay on plan.



- 4. Increase cash reserves.** Most people think of cash reserves in the context of anticipating job (income) loss or unexpected major expenses, but such reserves take on new meaning in the context of retirement. As a source of funds for routine living expenses, they can buy time for your portfolio to recover from a down market; therefore, consider a buffer that will cover up to two years of expenses.
- 5. Seek guidance from a retirement professional.** If you want to make changes or simply confirm that your retirement plan is sound, consider speaking with a seasoned and

- Maintain robust cash reserves throughout retirement.
- Stay flexible.
- Develop a retirement budget and be disciplined about adhering to it.

As Winston Churchill famously said, "Let our advance worrying become advance thinking and planning."

To discuss your retirement options, please don't hesitate to contact me directly at (608) 826-3568, or reach out to any member of our Wealth Management team.

Quintessential Cape Cod Was a Blast!

On October 3rd, 45 Prime Timers took off for our Quintessential Tour to Cape Cod.

With beautiful fall days (most of them), it was the perfect time to explore the Cape. After a short ferry ride to Martha's Vineyard, we toured this unique island dotted with



And of course, a visit to Cape Cod isn't complete without seafood. We enjoyed savory New England Clam Chowder, Lobster and more. Finally, we ventured off to Rhode Island with a visit to The Breakers, and the 10-mile drive of Newport's grandest "summer cottages," for a glimpse of how America's wealthiest lived at the turn of the century.



The next day we explored the National Seashore's sand dunes stretching as far as we could see. We saw wispy beach grass gently swaying and dune shacks where famous artists and writers were inspired.

This tour ended on the beach where we were served a delicious lobster and barbecue

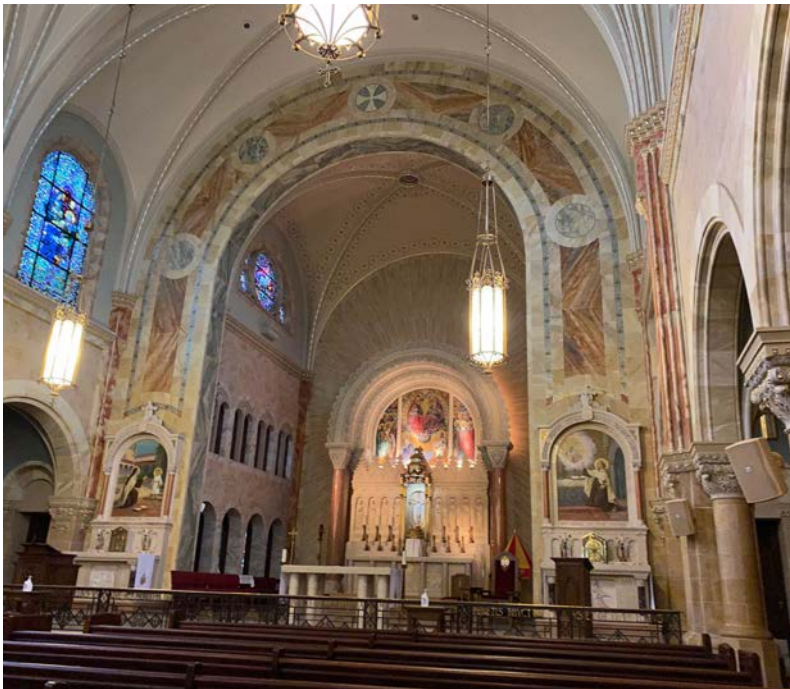
dinner at sunset, which was definitely a highlight. Another boat tour took us around Hyannis Harbor with the finest views of the Kennedy Compound and we learned about where and how the Kennedy family lived.



gingerbread cottages and quaint villages before browsing the boutiques and galleries on our own. Another ferry took us to Nantucket, to explore an island of pristine beauty with stately whaling captains' homes and old-fashioned lamp lined streets.

Our final day we enjoyed an Italian cooking demonstration and meal in Providence Rhode Island!

Fall Blessings Tour Photos



Director's Message *Lois Boehnen – Club Director*

Happy Fall Y'All and what a wonderful fall it's been! We have enjoyed a day trip, overnight Mystery Tour and Quintessential

Cape Cod. We have two Alaska tours in June and July of 2022 and will be rolling out additional travel in our

next newsletter and possibly sooner by email.

We are trying to correct the problem many of you have had receiving emails from Prime Time and we will need your help. I sent an email from



lboehnen@sbcpc.bank dated November 2nd to those of you who didn't receive our Cape Cod or

Appreciation Event

information. It is extremely important that you respond to this email if you would like to receive Prime Time emails in the future. If you haven't received an

email from me, please reach out to us to verify that we have your correct email address. If you did receive the Cape Cod and Appreciation Event information by email, you are all set and won't need to do anything. Please note that it is now possible for us to send emails about Prime Time to a different email address than other bank information.

The date for our Christmas Show changed from Sunday to Saturday, December 4, 2021. Please contact us if you are available to join us now. We'd love to have you go along!

Best wishes for a safe and happy holiday season.



STATE BANK

OF CROSS PLAINS

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STATE BANK

OF CROSS PLAINS

Yeah, we can do that.

The Prime Times is published quarterly by the State Bank of Cross Plains with its Main Office at 1205 Main Street, Cross Plains, WI 53528. Telephone (608) 798-3961. Send address changes and comments to editor, Lois Boehnen at 1205 Main Street, PO Box 218, Cross Plains, WI 53528. This publication is written for the benefit of the Prime Time Plus Club members of the State Bank of Cross Plains.