



Bank of Alma

Money Matters

"Banking for the way you live today"

www.bankofalma.net



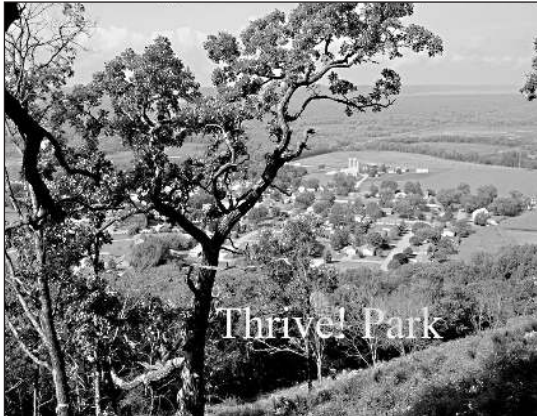
With Offices in Alma - Nelson - Pepin - Wabasha

Member FDIC

MARCH 2018

"I wanted a place for people to get out in the woods, hike the bluffs and prairies, have a picnic and enjoy the beautiful views."

– Gary "Chris" Christopherson



In 2015 the Village of Nelson became the proud owner of a 25+ acre public park **Thrive! Park** by a very generous donation from Gary "Chris" Christopherson.

Chris grew up on a farm in Trout Creek in rural Nelson and graduated from Alma High School. His background is 20 plus years as a Senior Executive in federal government running health agencies and creating health policies in DC.

Chris is also a very talented sculptor, working mainly with copper and black walnut. His love of art started in college and for decades has been a sculptor of abstract art. His home in Nelson also serves as his gallery (over 100 sculptures) and studio where people can visit and experience his very interesting and creative artwork. www.GChris.org

Now let's talk about this exciting new attraction to our area Thrive! Park, a public park for you and your family to explore and enjoy. (For park information and maps, go to www.ThrivePark.org)

Chris purchased the 1880's era property in 2003 and knew it was a special property with the original barn, farmhouse and bee house. He needed to decide what to save and restore – which ended up being everything. The best asset was the Mississippi River bluff side land with bluff tops and bluff prairies, and he wanted to somehow share this with others. "I wanted a place where people can get out in the woods, hike the bluffs and prairies, have a picnic and enjoy the beautiful views. There are not a lot of places for people to walk, enjoy the view and get exercise." So after his move back to Nelson in 2012, he began to explore ways to turn his land into a public park for all to experience.

I asked about the significance of the name and what "Thrive" represented? He explained, "Thrive is an endeavor that I began creating about a decade ago while still in Washington, DC. Thrive! seeks a thriving and surviving future for all forever. Thrive is aspiration, vision, mission and a call to action. To improve the community, people, and earth, we don't just survive we Thrive! And so Thrive! Park was named."

In 2014 the US Fish and Wildlife, Buffalo County and Chris funded the effort to restore the two large bluff prairies in the park: Pike's Peak and the 2 Sister's. The Hetrick family helped fund Pike's Peak top and lower prairie. "Our intent was to restore them a bit closer to what they would have been like back in the 1800s."

Prior to meeting with Chris, I didn't understand Prairie Restoration, but now have great respect for what they did. "Restoration" means to take off everything that shouldn't be there such as cedar trees, buckthorn, and prickly ash. They had to not only cut the trees

but also treat them so they wouldn't grow back. Clearing the prairies was mostly done by Erik and Beth of Ku-le Region Forestry. He showed me a map of "before" and "after" the restoration and I was amazed and have a lot of respect for what they accomplished. No doubt it was very time intensive work and a labor of love. Very hard labor! By doing the clearing, the "prairie" is now open to the sun and air, and the wildflowers along with other native plants unique to bluff prairies have already flourished.

When Chris decided to share this beauty with the public and donate his land of 25+ acres he said, "I first approached Buffalo County who declined my offer; but the Village of Nelson, under the leadership of Village President Elroy Brommer, accepted the gift."

I wondered how you design and create hiking roads and trails up a bluff. He explained, "Fortunately, there were already two logging/farm roads to build on. But they needed to be improved and extended. Then, the challenge was to build a set of trails that connect off the hiking roads, move through the woods, move up through the restored bluff prairies and reach up to the bluff tops. Most of the public hiking is on the hiking roads and on the trails leading to the Sisters (two of the three Sisters are in the Park) and the Lost Brother. In building the 3 foot wide trails, it was key to find ways to not only build the trails but to find trails that would be easier to maintain, less likely to get overgrown with berry vines, prickly ash, and buckthorn. The deer and I formed a partnership where I would use their trails, and they would use mine. While the hiking trails to the bluff tops are a bit steep, they are readily hikeable, as many people have. The reward is a magnificent 15+ mile panorama view of the Mississippi River valley reaching as far West as the Minnesota bluffs and as far north as Lake Pepin."

The park opened in October 2016 and Bruce Brommer from the Village of Nelson added a parking area at the entrance of the Park and upgraded the initial hiking roads to prevent erosion. Chris feels it's become a very positive partnership between him and the Village of Nelson. He hopes that the Park will become an educational opportunity where students and adults can learn about the Mississippi River bluffs and prairies, about prairie restoration, and about the plants and wildlife that thrive in this environment.

As of now, Chris is the Park's first volunteer and has been doing most of the trail maintenance with the Village's Bruce Brommer doing the mowing. He would love to see the community get involved in the maintenance effort. "Whether its school or community groups or both; it would be a good education and great exercise."

When asked about plans for the future, he'd like to add a few more trails and is working on adding some picnic tables through a venture with Alma High School. Chris is donating the materials, and the Alma shop class will build them.

In closing, Chris said that he recently proposed to the Buffalo County Board to partner with the Village of Nelson on Thrive! Park. He is proposing for them to acquire (at no acquisition cost) his remaining four acres and the buildings when he is no longer living there to use as a visitor and educational center. So we'll have to wait and see where that goes.

Editor's Note: Unfortunately I wasn't able to hike the trails, but I was able to walk around enough to enjoy the views. It was breathtaking and can only imagine how beautiful it must be as you walk the trails up the bluff. I hope you put Thrive! Park on your bucket list and experience this beautiful gift that we are fortunate to have right in our back bluff, so-to-speak. If you'd like to donate money for tables or benches or to help with the maintenance of Thrive! Park, please contact the Village of Nelson. www.ThrivePark.org



Tips & Tidbits

It's never too late or too early to start saving for retirement. First you should talk to your tax preparer to find out which type is best for you, **Traditional or ROTH IRA**. Then come see us where your retirement dollars are insured separately and additionally up to \$250,000.00 by the FDIC. We will be accepting IRA contributions for 2017 income tax purposes until April 17, 2018.

Now is a good time to **do an annual review of your finances**. Check that your beneficiaries are current. Talk to your significant other about any changes you both need to be aware of with regard to change in any assets, etc. Share all passwords and file them in a secure place. Write down important contact information. Do you have a list of all current insurance policies? If you have any old savings bonds—check to be sure they are still earning interest.

Is it time to reorder checks? Call us or drop off your reorder form and be sure to check the information you have on your checks. **They say "less is better" on your checks.** For instance, you may want to consider NOT having your driver's license or phone number preprinted on your checks.

We are very excited that www.bankofalma.net is getting a new look and upgrade. Our updated website will offer quick and easy access to essential information and features while giving a more comprehensive understanding of our products and services. We are hopeful that our new website will feature a clean uncluttered design with improved functionality for our customers. Please let us know what you think.

LOANS - ALL TYPES & SIZES

Whatever the reason ... whatever the season

► Home ► Automobile ► Business
► Home Improvement ► Personal ► Ag
Low Rates, Fast Service,

Confidential Decisions made here local.

WE WANT TO SERVICE YOUR LOAN NEEDS!

No Fitbit needed here

If you want to be financially fit, you don't need a Fitbit – you need to come see us and we can help you gain financial freedom.

- Trying to save money? See us about setting up an automatic savings. Every payday we'll transfer money from your checking into one of our savings plans. It works because if you don't see it you won't spend it.

- Saving for retirement? We have Traditional and ROTH IRA's, offering variable rate and certificates of deposit.

- Interested in plastic? Based on your personal situation, we can help you with a no annual fee credit and/or debit card.

- Looking for a loan or wanting to refinance? We offer all types of loans from personal to corporate to farm. Deal locally with our helpful loan officers and decisions are made right here for you.

No matter what your physical activity level is we have financial services to meet your needs and help you become financially fit.

5 Year "Special" CD

\$1,000 Minimum To Open

Rate	Annual Percentage Yield (APY)
2.20%	2.20%

\$50,000 Minimum To Open

Rate	Annual Percentage Yield (APY)
2.40%	2.40%

Interest will be credited annually. This rate effective as of 12/19/17. CD will automatically renew at 5 year rate & term. Penalty for early withdrawal. See us for terms and conditions. Member FDIC

When planning your vacation - plan for safety too

If you're like a lot of other people this time of year winter starts to get a little long. Many find it helpful to plan a vacation and have something to look forward to. Whether it's an upcoming winter vacation or one this summer, be sure to think about your home and family security while you're away.

If social media is your thing and you want to post your vacation photos, don't post them until AFTER you get home. Be sure to make this rule known to everyone in your household and/or travel group. Whether it's you or your kids constantly posting comments and pictures about the great time you're having; it's like telling the bad guys---"we're not home, go help yourself." If someone calls your place of work, they should say, "I'm sorry he is out, can someone else help you, or can I take a message?" They shouldn't be telling callers that you are away on vacation.

Before you leave home, remove all unnecessary credit cards, ID's, etc. out of your wallet/purse. Remember, debit cards allow thieves to steal directly from your bank account. You should record what cards you are taking with you and keep the list separate just in case your wallet or purse is stolen or lost. Be sure to include the emergency numbers from the back of the card just in case you need to report an unfortunate incident.

Do you hide a key under a mat or rock at your house? Remove it before you leave and make your house look lived in while you are away. Have a friend pick up your newspapers, put a few lights on timers and in winter have someone shovel and make tracks.

And as the saying goes, "it's better to be safe than sorry." Whatever your vacation plans are - have fun and be safe!

CLIP & SAVE!

We care about you ... come get checked out!

Mark your calendar for

Friday, March 23, 2018

7:00 a.m. - 9:00 a.m.

Bank of Alma - Alma Office

FULL LIPID SCREENING

(Cholesterol/Triglycerides/HDL/LDL)

*** Blood Glucose * Blood Pressure**

\$20.00

- MUST FAST FOR 12 HOURS -

We thank Saint Elizabeth's Medical Center for conducting this screening.

55 & Better Events*

****April 22nd - Happy Days at the Palace Theater in WI Dells. Hurry deadline is April 6th**

**** May 21-23, 2018 - Spring Get-A-Way Bayfield-Madeline Island & Shell Lake**

Join us for three fun-filled days as we visit the beautiful town of Bayfield; LaPointe Village on Madeline Island; Shell Lake's very unique organic Clover Meadow Winery & White Wolf Distillery and the Museum of Woodcarving.

Overnight accommodations are at Legendary Waters Resort & Casino in Bayfield. Receive \$25.00 per day FREE play plus other incentives. Stop in for all the details. Hurry deadline is May 4th or when full.

****Members & Non-Members welcome.**

Bank of Alma ... we make banking fun!



www.bankofalma.net

Thank you for your business

Bill Bosshard, President

We have recently completed the update of our Nelson branch. This finishes our five-year plan of modernizing the interiors of the Alma, Nelson and Pepin locations. We have also recently updated our signage at our Wabasha branch. These investments underscore our commitments to these communities.

Interest rates have begun to increase in response to the economy and inflation expectations. Bank investments continue to provide security for our customers not inclined to be exposed to the risk associated with the stock and bond markets. We appreciate and thank you for your business.



Local Happenings

Alma:

Congratulations to Steven Tomfohrde, "Seymore" new owner of the **Ponderosa Bar** in Cream, with April Anderson as manager. When they reopen later this month, we'll definitely see changes including the bar that has been moved to the old dance hall. They also added a parking lot behind the building and plan to redo the bathrooms. Mark your calendar for their Grand Reopening on April 21st with two bands and a hog roast. Open Tuesday-Sunday at noon. 608-685-4448

BNT Financial Services, Inc. has merged with **Bilski & French, LLC** with offices in Osseo, Galesville and now Alma. Bilski & French will be offering tax preparation services as well as legal services and financial planning. Their office is located at 312 S. Main Street. 608-685-4882. We welcome them to the Alma business community!

Congratulations to Lisa Iberg who purchased the hair salon she's worked at for 26 years from Kathy Noll. **Stylin on the River** will be open Tuesday through Friday and Saturday by appointment. Lisa will continue to be a full service hair salon with eye brow and lip waxing, as well as tanning, and is planning to do an interior facelift this spring. 608-685-4812. Best wishes also to **Kathy Noll** on her "semi" retirement and we thank her for her many years as an Alma business person.

Mark your calendar for the **6th Annual Spring Fling** at Alma Area Schools on Saturday, March 24, 9am-3pm, complete with breakfast, lunch goodies & the Easter bunny. For more information call 715-307-1894.

Congratulations to Steve Young and his agency on taking over the **American Family Agency** in Alma from Larry Ebert. Steve has been an agent in Winona for 23 years and is pleased that Shirley Saverynski will continue to work for him and service their customers. Open weekdays 9am to 5pm. 608-685-3816.

Nelson:

Our **Nelson Bank of Alma** branch has undergone a beautiful new facelift by remodeling and updating our lobby and back office areas. Stop in and take a look at our new teller line, counters, cabinets, ceilings, fresh paint job and flooring. 715-673-4351.

Pepin:

Congratulations to Eric and Sara Ericson on purchasing Paul & Fran's Grocery. New name: **E & S Fresh Market, LLC**, but their hours will remain the same open Monday through Saturday until 6pm. Eric and Sara have been working to expand the natural and

organic selection they offer in addition to their normal grocery, meat and produce items. They look forward to continuing the tradition of great service and community involvement. 715-442-2441 or www.EandSfreshmarket.com. We'd like to wish **Paul and Fran Riesgraf** a happy retirement and thank them for their many years of service to our community.

Best of luck to Chris Lepoudre new owner of the **Homemade Café** located at 809 3rd Street. The café will be reopening in April, serving homemade comfort food. They serve breakfast, lunch and dinner Wednesday through Sunday with weekday lunch specials and weekend dinner specials. They also offer beer and wine to complement your meal. 715-442-2428 or follow them on Facebook or go to www.homemadecafe.com

Wabasha:

After such an exciting fall, **5th Grant Boutique** has decided to be open every day in May as well as every weekend in June, July and August. Hours will be 10am-5pm. In September and October they will be open daily. For more information go to [facebook.com/5th Grant Boutique LLC](http://facebook.com/5thGrantBoutiqueLLC).

Is it time to cash in your coin? We now have an **automatic counter** in our Wabasha location - it's fast, accurate and free to our customers. There is a nominal fee of 10% charged to non-customers. Have you seen our **new time and temperature and signage** on our building? We think it looks great! 651-565-2627.

The newly enlarged children's area of the **Wabasha Public Library** has been finished and getting rave reviews. For more information on hours and programs, go to Wabasha.lib.mn.us.

We wish **Doctors Robert Mann and Scott Durand** and their staff a smooth transition into their newly remodeled building at 207 West Main Street, just 3 blocks from their past dental office. 651-565-3511.

The **National Eagle Center** continues to be a destination for tourists from all over the world. With new ideas and programs being incorporated all the time if you haven't been there, GO - it's worth the trip. www.nationaleaglecenter.org

Employee News:

We welcome **Morgan Mueller** to our Alma staff. Morgan is also a hair stylist part-time at Spasha Salon and when she's not working she enjoys spending time with her friends and camping, hiking and fishing. Morgan said, "The Bank of Alma is a great environment with great people to work with."

We are also happy to have **Maggie Schruth** join our team in Alma. Maggie previously worked at our Pepin Bank of Alma location for over six years. Maggie resides in Pepin with her husband Adam and their two children. In her free time she enjoys time with family and friends, camping, horseback riding, and enjoying the outdoors. Maggie said, "I look forward to growing with this bank and meeting the people in the Alma area."

We welcomed **Danielle Biederman** last month to our Pepin family as a full time Personal Banker. Danielle graduated from Stout and lives in Pepin with her boyfriend and two dogs and is excited to work so close to her home.

Nature Jensen who was working with us in Alma has relocated closer to her home and is working at our Wabasha office.

Please stop in and welcome them all.

Stephanie Reinhardt had a bouncing baby girl on December 21st and is home enjoying motherhood. Mom, Dad and baby Zannah are doing great. Congratulations!



Investing for Major Financial Goals

Tim Wuebben & Brian Harris, SagePoint Financial, Inc.

Go out into your yard and dig a big hole. Every month, throw \$50 into it, but don't take any money out until you're ready to buy a house, send your child to college, or retire. It sounds a little crazy, doesn't it? But that's what investing without setting clear-cut goals is like. If you're lucky, you may end up with enough money to meet your needs, but you have no way to know for sure.

The first step in investing is defining your dreams for the future. For instance, you may know you want to retire, but when? If you want to send your child to college, does that mean an Ivy League school or the community college down the street? Some of these goals will be long term, some will be short term, and some will be intermediate. You can then decide how much money you'll need to accumulate and which investments can best help you meet your goals. Remember that there can be no guarantee that any investment strategy will be successful and that all investing involves risk, including the possible loss of principal.

Let's say that your goal is to retire at age 65 with \$500,000 in your retirement fund. At age 25 you decide to begin contributing \$250 per month to your company's 401(k) plan. If your investment earns 6 percent per year, compounded monthly, you would have more than \$500,000 in your 401(k) account when you retire. (This is a hypothetical example, of course, and does not represent the results of any specific investment.) Let's say you wait until you're 35 to begin investing. Assuming you contributed the same amount to your 401(k) and the rate of return on your investment dollars was the same, you would end up with only about half the amount in the first example. Though it's never too late to start working toward your goals, as you can see, early decisions can have enormous consequences later on.

- Plan for a long life.
- Think about how much time you have until retirement, then invest accordingly. For instance, if retirement is a long way off and you can handle some risk, you might choose to put a larger percentage of your money in stock (equity) investments that, though more volatile, offer a higher potential for long-term return than do more conservative investments. Conversely, if you're nearing retirement, a greater portion of your nest egg might be devoted to investments focused on income and preservation of your capital.
- Consider how inflation will affect your retirement savings. When determining how much you'll need to save for retirement, don't forget that the higher the cost of living, the lower your real rate of return on your investment dollars.
- Whether you're saving for a child's education or planning to return to school yourself, paying tuition costs definitely requires forethought. The more time you have before you need the money, the more you're able to take advantage of compounding to build a substantial college fund.
- Research financial aid packages that can help offset part of the cost of college.
- Look into state-sponsored tuition plans that put your money into investments tailored to your financial needs and time frame.
- Think about how you might resolve conflicts between goals. For instance, if you need to save for your child's education and your own retirement at the same time, how will you do it?

We welcome the opportunity to review your current situation and address any questions or concerns – 800-299-9079, 3626 East Ave. South, La Crosse, WI 54601- and are happy to visit with you in Alma as well.

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“Hi Grandma, I’m in trouble”

The grandparent scams continue to victimize thousands of caring grandparents every year.

They contact the elderly randomly. How do they get the names? Several ways: they buy it, steal it, use marketing lists, information from social networking sites, obituaries and other sources.

The scammers will call and pretend to be your grandchild and will usually include an urgent situation such as: Grandma ... I've been arrested, they found drugs in my car, I've been mugged, I'm in the hospital ... you have to help me Grandma! They typically insist that the grandparent not tell anyone and especially not the parents, and to not report it to the police.

More than likely the scammer will have another scammer there with him/her and will get on the phone claiming to be the attorney, or the police officer verifying the story and saying you need to send money immediately in order to help your grandchild. And, what grandparent wouldn't want to do that? But this is where you must stop and check it out even if you were told to keep it a secret.

You've heard it before, you MUST always be suspicious of anyone and everyone who calls unexpectedly asking for money even if they claim to be your grandchild. Stay calm and try to think of several questions that would be hard for an imposter to know and answer correctly. (Actually, now would be a good time to think of those questions and write them down by your phone ... just in case.) Take a deep breath and try not to get emotional. Do not give out your credit card numbers or bank account information. Hang up and do your research such as trying to call your grandchild's cell directly -- NOT the number the scammer might have given you. If you can't reach your grandchild, call a friend or another relative of your grandchild.

Remember to also protect your email account and do not open any file attachments in emails from strangers. Be sure to keep your software updated, use a firewall, anti-virus and anti-spyware software.

Be very cautious of what and how much information you post on social media.

Finally, if you do think you were scammed don't be embarrassed, please contact the authorities immediately.

Bank of Alma: Your one-stop financial center
Give Us A Call

Alma: 608-685-4461	Nelson: 715-673-4351
Pepin: 715-442-2311	Wabasha: 651-565-2627

— Money Matters —

If you have any questions or comments about the Bank of Alma's MONEY MATTERS, or suggestions for future articles, we'd enjoy hearing from you. Editor reserves the right to edit all articles for length and content.

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608-685-4461

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