



THE *Heartland* CLUB



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MARCH 2018

"READY TO TRAVEL??? --- WE'VE GOT THE TRIPS"

2018 HEARTLAND CLUB SCHEDULE:

WEDNESDAY, MAY 2, 2018

"CHURCH BASEMENT LADIES – RISE UP, O MEN"
CIRCA 21 THEATER – ROCK ISLAND, IL

This latest addition to the Church Basement Ladies series, Rise Up, O Men, is a brand new musical comedy introducing the men of the church right alongside your favorite ladies from the basement. As these hard-working farmers discuss "man stuff", they unintentionally disrupt the order of the kitchen. But that's what happens when you let the rooster in the hen house. Will you have fun?? You betcha!!!

RESERVATIONS ARE NEEDED BY APRIL 15, 2018 BROCHURE ENCLOSED

Wednesday, June 27, 2018

MILWAUKEE BREWERS VS KANSAS CITY ROYALS
MILLER PARK – MILWAUKEE, WI - GAME TIME 1:10 p.m.

What a wonderful way to spend a day with family & friends - Make your reservations to join us for an afternoon of great fun watching the Brewers battle the KC Royals. We have 1st base seating for this game, invite your friends or family to join us for this Brewer outing. Our motorcoach will be departing Mineral Point at 9:30 a.m., Dodgeville at 9:45 a.m. and Mt. Horeb at 10:15 a.m. Don't forget your glove to catch the "foul balls".

RESERVATIONS ARE NEEDED BY MAY 27, 2018 BROCHURE ENCLOSED

WATCH FOR FUTURE MAILINGS ON THESE UPCOMING TRIPS:

FALL ADVENTURE – DETAILS AND DATE TO BE DETERMINED

SUNDAY, DECEMBER 2, 2018

"CHRISTMAS AT THE PALACE"
PALACE THEATER - WISCONSIN DELLS, WI

The Palace continues its seasonal tradition of presenting an All-New Holiday revue for the entire family. This heart-warming show is packed full of classic and contemporary song and dance featuring incredible performers, stunning costumes and dazzling sets. Our spectacular holiday celebration is sure to rekindle the true Christmas spirit in all of us. Our festive show is sure to put the entire family in the holiday spirit!!!

SPRING CLEANING: FINANCES

Spring is just around the corner!! That means it's time to open up the windows, sweep out the garage and do some spring cleaning. As you scrub and organize, don't leave out your money. Tidying up your finances can help reduce stress during tax season, too!! Here are a few tips to keep in mind:

DISPOSE OF OLD RECORDS:

Go through all of paper files and receipts you've saved over the past year and place everything into either the "File/Save" or "Toss/Shred" pile. Items that should be shredded include ATM receipts, bank deposit receipts and credit card statements, once the accounts are current. Utility statements can also be discarded after they've been paid. This helps protect you against identity theft as well as clutter. If possible, switch to e-statements to reduce the amount of paper lying around. Save pdf files or copies of the e-statements until they have been paid, then archive or delete them. Note: Tax information should be kept for seven years, so be sure to put those in the "SAVE" pile.

UPDATE YOUR BENEFICIARIES:

Look back at insurance and retirement account policies to make sure the beneficiaries are current. If your marital status recently changed or you experienced the loss of a spouse or child it is especially important to update your beneficiary information. Make sure the money will go where you want it to go if it gets distributed today, not where you wanted it to go when you first signed the policy. This is also a good time to reassess your insurance coverage, is the amount you originally signed up for still enough to protect you and your family?

CASH IN YOUR REWARDS:

Go through any credit card points, airline frequent flyer miles, store credits, loyalty club memberships, etc. Schedule when you'll need to use these benefits by before you lose them. If you're currently paying a fee to participate in these programs (such as an annual fee for a credit card) do the math to figure out if the reward outweighs the fee. If it doesn't, consider dropping the program.

ORGANIZE YOUR CREDIT CARDS:

Cut up and cancel cards that you haven't used in six months or more, especially if they carry an annual fee or have a higher interest rate than your other cards. You'll have more space in your wallet and fewer bills to worry about. If you're trying to eliminate debt, try to stick with just one or two credit cards or a debit card. If you're carrying debt on multiple cards, talk to your local bank about the possibility of consolidating that debt into a single payment so you can close the extra card accounts.

No matter what areas of your personal finances that need a little dusting off, taking a little extra time this spring to work on your money issues will make budgeting throughout the rest of the year much easier.

** Information reprinted from Wisconsin Bankers Association Consumer Columns **

Make your reservations NOW to join us on our upcoming trips!! If you have any questions please contact Deb Poad at 608-987-3321. Pat and I look forward to seeing you on our upcoming travels!!

Deb Poad – Pat Forbes, Club Coordinators

