

2020 CHAMBER MEMBERS

American Schleswig-Holstein Heritage
Arp Insurance Inc
Atlantic Bottling - Coca Cola
B&D Automotive Service
BG American Legion Post 711
Burt Clinic of Chiropractic
Burt Storage
Calvary United Methodist Church
Casey's
Central Petroleum Co
Cheyenne Camping Center
City of Walcott
Dick-n-Sons Lumber & Flower Shop
G&R Inc.
Images In Ink, LLC
JoAnn's Helping Hands
Koehler Electric
Lambda Phi Sorority
Linda Titus Jewelry, Art & Design
McDonalds Restaurant
Merrill Lynch Wealth Management
MidAmerican Energy Company
Midfield Pattern Corp
Minuteman Press of Davenport
Needham Excavating, Inc
Night Owl Wireless
North Scott Press
Nu Zeta Sorority
Ossian, Inc.
Pilot Travel Center #43 (North)
Christy Ransdell, State Farm
Sandy's Hair Fair
Scott County Library System
Slaby's Bar and Grill
Travels by Brenda
Trevor Fennelley - Edward Jones
Voelkers Plumbing Inc
Walcott American Legion Auxiliary
Walcott American Legion Post 548
Walcott Collision Services
Walcott Community Club
Walcott Family Pet Clinic
Walcott Historical Society
Walcott Lions Club
Walcott Manor Apartments
Walcott Mutual Insurance Assn.
Walcott Trust & Savings Bank
Walcott Women

Chamber members may submit articles by the 15th of each month to be included in the next chamber newsletter. Articles written may be edited or reduced as space provides.

Contact: walcottchamber@gmail.com
WALCOTT CHAMBER OF COMMERCE
P.O. Box 388
Walcott, IA 52773

For Chamber information or meeting times and dates contact walcottchamber@gmail.com

Walcott CHAMBER OF COMMERCE

NEWSLETTER

Volume 21 | Issue 7 | July 2020

Bank Merger Completed



CBI Sign Goes Up at Paul Revere Square Davenport on June 8, 2020.

The merger of Walcott Trust and Savings Bank into CBI Bank & Trust was completed over the weekend of Friday, June 5 through Sunday, June 7, and all customer accounts were converted over to the CBI data processing system.

“We’re pleased to announce the successful completion of our plan that was put in motion last year,” said Greg Kistler, President and CEO of Central Bancshares, Inc., the parent company of both banks. “The fact everything went so smoothly is a testament to months of planning, coordination and hard work by a number of talented individuals throughout our organization. I’m extremely proud of their efforts.”

Walcott Trust and Savings Bank, which was organized in 1893, had total assets of approximately \$125 million and served a primary market area of Scott and northeast Muscatine Counties in Iowa through two locations: 101 West Bryant Street in Walcott and 2322 East Kimberly Road in Davenport. It was acquired by Muscatine-based Central Bancshares, Inc. in December, 2019.

The weekend merger lifted CBI Bank & Trust’s total assets to over \$650 million. In addition to the two former WTSB locations, it has banking centers in downtown Davenport, Coralville, Kalona, Muscatine, Washington and Wilton in Iowa, and Buffalo Prairie in Illinois, and serves over 20,000 households and businesses.

“We extend a warm welcome to Walcott Trust and Savings Bank clients,” said Bob Howard, President and CEO of Muscatine-based CBI Bank & Trust. “Starting today, they can enjoy the convenience of banking at eleven locations, plus access to a wider array of services such as wealth management, investments, and treasury and cash management services.”

Susan Daley, who was WTSB’s President and CEO, has been named Scott County Market President for CBI Bank & Trust.

With over \$1 billion in assets, Central Bancshares is the parent company of Muscatine-based CBI Bank & Trust, and Galesburg, Illinois-based F&M Bank.

Accessory Buildings

Storage sheds are accessory buildings, which are regulated under the Walcott Code of Ordinances in Chapter 167, Zoning Regulations. A permit and approved site location sketch are required before you begin your project. In residential R-1 and R-2 zones, properties are allowed to have a private garage, attached or detached, and one additional accessory building. Accessory buildings are only allowed in the rear yard and according to City Code, houses located on corner lots are considered to have two front yards. In addition, accessory buildings cannot be placed on utility easements.

Please contact City staff at 563.284.6571, ext. 10 for Zoning or ext. 18 for the Building Department for questions, easement locations, and to

obtain a permit. The City Code is available on the City's website and information regarding accessory buildings, including sizes allowed and setback requirements, can be found in Sections 167.22(2).



Fireworks Use Prohibited In Walcott

As a reminder, the City of Walcott's ordinance prohibits the use of fireworks, except for fireworks displays, by a competent operator that has obtained a permit by the City. If you have any illegal fireworks complaints, please contact the Scott County Sheriff's non-emergency number at 388-3904 to have an officer dispatched.

Welcome Park Brick Walkway Program

The brick walkway at Welcome Park offers you the opportunity to make a permanent gift in memory of your family, a loved one, or in honor of your business. You may order a brick in the following sizes:

- 4 x 8 Brick Paver = \$45.00 1 to 2 Lines of Text
- 8 x 8 Brick Paver = \$65.00 1 to 4 Lines of Text

Forms are available at City Hall and online at www.cityofwalcott.com. Please send the completed form and payment to City Hall by August 20th.

Council meetings – July 6 and 20

Park Board meeting – July 1

Welcome New Chamber Member

Christy Ransdell, Account Manager, State Farm

Have an article to submit to the Walcott Chamber of Commerce Newsletter?

Does your organization have an event to post in the newsletter? Want to Advertise your business?

Please email to: walcottchamber@gmail.com or mail to

Walcott Chamber of Commerce, PO Box 388, Walcott, IA 52773

PLEASE NOTE: THE DEADLINE FOR AUGUST ISSUE IS AUGUST 15!

Christy Ransdell

Account Manager

4363 53rd Avenue
Bettendorf, IA 52722

(563) 214 - 3125

(563) 275 - 3274

www.QCinsurancequotes.com



SPLASH PAD IS OPEN!



Walcott's splash pad is now open daily from 10 a.m. to 8 p.m. The water is activated when you step on the sensor, located on the north side of concrete (on the right side when you approach the pad). After a set period of time, the splash pad will automatically shut off and remain off unless it is activated again by another tap on the sensor. The splash pad is located across from Wescott Park.

Walcott Community Club July Couple's Feed and Dance July 2 at 7:00 pm Walcott Coliseum

To go meals will be available to those who wish to use that option, but we would like to invite all members who feel comfortable staying to enjoy a good meal and dancing to Diamond DJ Services.

If you have any questions about the Feed and Dance, please call (563) 284-2221 or email walcottcommunityclub@gmail.com.

Walcott Volunteer Fire Department



April 2020

EMS.....	14
MVC.....	0
MUTUAL AID	0
ASSIST.....	2
FIRE ALARM	3
FIRE.....	3
HAZ MAT	0
MONTH	23
YTD	111

May 2020

EMS.....	20
MVC.....	11
MUTUAL AID	0
ASSIST.....	0
FIRE ALARM	0
FIRE.....	0
HAZ MAT	11
MONTH	24
YTD	135

Walcott Day Committee

The Walcott Day Committee has collectively agreed to cancel the 2020 Walcott Day celebration. We thank everyone for their continued support and look forward to celebrating with you again on July 17, 2021.



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WALCOTT AMERICAN LEGION

Pre-need Eligibility Offers Peace of Mind

Many veterans don't realize that their military service entitles them to be interred in a national cemetery at no cost to them or their families.

Even if you never received disability or any other benefit from VA, if you served on active duty and were discharged under conditions other than dishonorable, you are eligible. If you served in the National Guard or reserve and were mobilized or served long enough to earn a retirement, you are eligible. Yet most veterans and their families don't take advantage of this benefit, which would save them thousands of dollars. The best, most effective way to ensure you get the burial or memorial benefits you and your spouse have earned from military service is through a VA program called Pre-Need Eligibility (Pre-Need).

Pre-Need establishes eligibility for VA burial and memorial benefits before you die, so your family doesn't have to go searching for documentation at the time of your death. Simply fill out VA Form 40-10007 and mail it in to the St. Louis office indicated on the top of the form. You can print out a form or fill it out on line at www.cem.va.gov/pre-need.

VA will review your application, and you will get a letter confirming or denying eligibility. If approved, place the letter in a safe location, inform your family and rest easy.

Pre-Need Eligibility provides veterans and their families with peace of mind. This information is particularly important for members of the National Guard and reserve, many of whom don't realize that their service

entitles them to burial benefits.

There are some nuances for reservists, who may have to provide additional documentation if a mobilization isn't documented on their DD 214, so it is even more important for them to apply for Pre-Need.

Waiting for your family to try to establish your eligibility at the time of death can sometimes result in a non-eligible decision with little or no time to provide additional information. You owe it to your family to take care of this while you are still alive.

If a VA national, state or tribal veterans cemetery is selected as the final resting place, a veteran will receive the following: gravesite, opening and closing of the grave, grave liner, and perpetual care of the gravesite. Also included are memorial benefits such as a headstone, marker or cover for a columbarium niche.

All are free, which means saving the veteran's family thousands of dollars. The veteran's spouse, as well as minor children and unmarried adult children who legally rely on the veteran for support, are also eligible for interment free of charge, typically in the same grave or columbarium niche as the veteran.

If the veteran chooses interment in a private cemetery, he or she can still have a free government-furnished headstone, marker or cover. If the veteran chooses to be buried in a private cemetery with a privately purchased headstone, marker or niche cover, the family may request a free bronze medallion with the word "Veteran" and the appropriate branch

of service to attach to the headstone. Each veteran's family also receives a burial flag.

At many VA national cemeteries, NCA partners with local military units or veterans service organizations to provide deceased veterans with military funeral honors, including the playing of taps and presentation of the burial flag.

Finally, upon request, the veteran's family will receive a Presidential Memorial Certificate signed by the president.

Multiple copies can be requested. VA encourages all veterans to take advantage of PreNeed Eligibility to ensure that they, and their families, know their eligibility status in advance. While families can always apply for the benefit at the time of death, applying in advance brings peace of mind and can help resolve eligibility problems ahead of time, when the person who knows the most about his or her service - the veteran - is still around to answer questions.

- Office of Engagement and Memorial Innovations, National Cemetery Administration (NCA)

Learn more about VA burial and memorial benefits: www.cem.va.gov.

Source: Media, *American Legion Magazine*, Volume 188, No. 5, May 2020, pp. 54

**WALCOTT
AMERICAN LEGION
Smoked Pork Chop Meal
Friday, August 28, 5 - 8 pm**

Put Tax-Smart Investing Moves to Work - 2019 IRA Contribution Deadline Extended to July 15, 2020

Submitted by Trevor Fennelly, AAMS®, CRPS®, Financial Advisor

The 2019 tax return deadline has been extended to July 15th 2020. Even if you have already filed your taxes, you can still take advantage of contributing to a Roth or Traditional individual retirement account (IRA) for 2019 up until the newly extended tax deadline. Below is information on a Roth IRA.

Overview

The Roth individual retirement account (IRA) was created through the Taxpayer Relief Act of 1997 to provide an alternative to making non-deductible contributions to traditional IRAs. The Roth IRA allows for after-tax contributions with the potential for tax-free income in retirement.

Investment Choices

A Roth IRA allows individuals to invest in a wide variety of investments, including stocks, bonds, mutual funds, etfs, CDs and money market.

Contributions and Eligibility

Call Trevor Fennelly at 563-391-2094 to determine if you are able to contribute, the amount eligible, and if contributing to a Roth IRA makes sense for you.

Additional Rules

Spousal Contributions - Contribution can be made for a non-working spouse if the couple is married, files a joint return and the working spouse has taxable compensation.

Conversions

A Roth conversion is a strategy used by individuals with an existing 401k or traditional, SEP, or SIMPLE IRA.

Distributions

The main tax advantage of a Roth IRA is that contributions grow tax-deferred and distributions are potentially tax-free. Contact Trevor Fennelly at 563-391-2094 to learn more about this and other retirement planning strategies to consider.



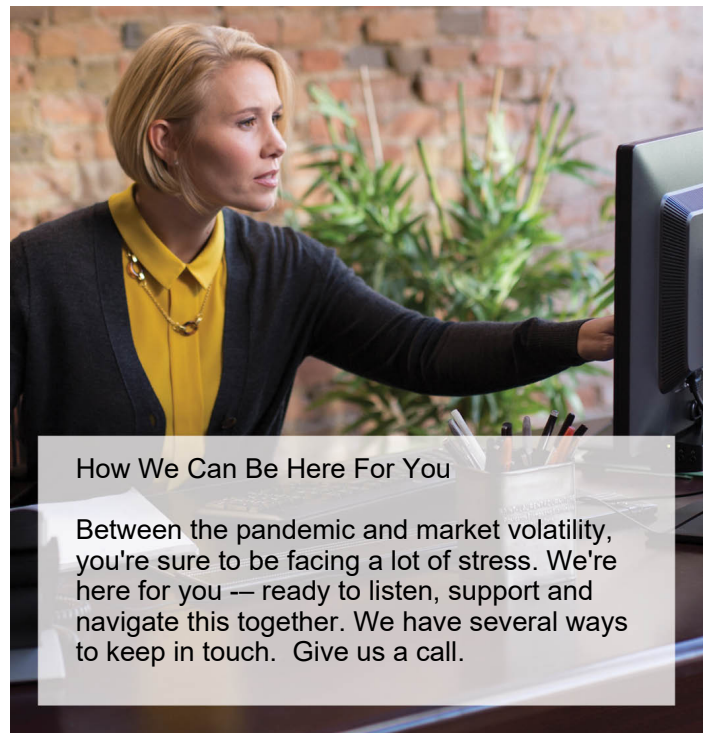
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**Trevor M Fennelly, AAMS®,
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Financial Advisor

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MAKING SENSE OF INVESTING

Calvary United Methodist Church

Submitted by Rev. Joy Mitchell



What a joy it is to be joining the community of Walcott, through Calvary UMC. I come to bring grace and peace in the name of Jesus Christ our Savior and Lord. My name is Joy Mitchell, and I am the new Pastor of Calvary UMC. I have been serving as a Pastor now for five years. Raised in Ames, IA, I am an Iowa Native. I have also spent some time in Missouri, Colorado, and Kentucky. My Theological training was completed at Asbury Theological Seminary. In 2015, after my seminary graduation, I served at First UMC in Indianola for a year as an associate. Following this, I served Mt Vernon UMC from 2016-2020, and am now delighted to meet you all, and serve alongside of you.

I look forward to meeting many in the community and learning more about the unique identity of Walcott, IA. I look forward to seeing how the church connects with and serves the community, and what unique opportunities are before us.

Overcoming Disappointment

Submitted by Linda Titus

Last month we featured the Walcott high school graduates in the centerfold of our newsletter. Hopefully, it helped the students in coping with the disappointments concerning the graduation ceremonies and celebrations.

Significant changes have happened in such a short period of time. With the Covid-19 virus, political disputes, social justice issues and the seemingly all-at-once general break down of the system, it feels that every day we must face a new disappointment, cancellation, or change in routine that can crush our spirits and emotional well-being. Unanticipated financial situations, unexpected disruptions, apparent safety concerns, and much more are disturbing, discouraging, and disheartening. These disappointments can be overwhelming, difficult to overcome and are out of our control.

How we handle the disappointments is the key to overcoming disappointments. First, let us look at the definition of disappointment. Webster's says that to disappoint is the failure to satisfy hopes or expectations and disappointment is the state of being disappointed. More simply stated, is that your hopes and expectations regarding something or someone have been unmet.

Disappointment is painful. Disappointment steals your joy. Disappointment can drive you away from God. Remember that God already knows how you feel. Let not your disappointment lead you into despair and have you to dwell on negative. Rather, let your disappointment become a God appointment.

Talk to God about your struggles, fears, and uncertainty. Proverbs 3:5-6 teaches us, "*Trust in the Lord with all your*

My husband Weston and I live in Springdale, IA a small township of about 45 homes just east of West Branch Iowa. We are nestled neatly into an acre and a half of property. We have a handful of Chickens, and a wonderful dog named Boots. One thing you will learn about me is that I have a true and genuine faith in our Lord and Savior, Jesus Christ. I believe in the power of the Holy Spirit and am so grateful for the love of God our Father. One of my favorite things to do is to pray for and with people. If you are ever in need of prayer, please don't hesitate to reach out. I know God is real.

I can't wait to see where God takes us together. May the peace of God be with you!

Rev. Joy Mitchell.

heart and lean not on your own understanding; acknowledge Him in all your ways and He shall direct your paths."

Acknowledging God in all that you do and allowing Him to help you in your decision making will give Him the open door to guide you and show you the way in which you should go. Trust God in your pain, fear, and disappointment.

Disappointments teach you to grow and to look toward Jesus. Romans 8:28 enlightens us, "*And we know that in all things God works for the good of those who love him, who have been called according to his purpose.*" Our trials can allow God to work in us; to work on us to fulfill His plan and purpose for us. Although our hopes and expectations are unmet, He most certainly has a bigger, better plan for us.

"For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you. Plans to give you hope and a future." Jeremiah 29:11 That hope and future is a life eternal. We need to focus on living life in the light of eternity. The disappointments will seem exceedingly small when we put them in the perspective of eternal life. This life here on earth is temporal—so short, but eternity is forever.

"A Christian life is not easy. You will face many difficulties along the way. But these need not derail you. In fact, as you go through difficult times staying close to Jesus, you will emerge stronger, wiser and more Christ-like." (Source www.bibleinoneyear.org/bioy/commentary/2210)



Storing Gasoline Safely at Home

Submitted by Nancy Arp, Walcott Mutual Insurance Assn.

As summer begins, many of us must store portable gasoline containers to operate lawnmowers, garden equipment, chainsaws and so on. Improper storage can result in devastating fires or explosions, destroying homes and causing injury or death. Gasoline powered engines are everywhere, but never forget the volatile, highly explosive qualities of gasoline. When mixed with the right air proportions, one cup of gasoline vapor has the explosive power of about five pounds of dynamite, enough force to destroy any home or car.

Remember, there is no completely safe way to store gasoline, and small mistakes can have catastrophic consequences. Treat this explosive substance with the extreme care it requires.

- Never store gasoline in non-approved containers. Do not use glass or non-reusable plastic jugs or containers.
- Never use gasoline as a cleaning agent or solvent.
- Never bring gasoline in the house. Store in the garage or better yet, store in a well-ventilated shed away from the house



- Do not use or store gasoline near any possible ignition sources such as a pilot light, electrical device or gas appliance.
- Do not refill power equipment while hot or running.
- Keep gasoline storage at the very minimum needed.
- This summer and every season, recognize and respect the explosive dangers of gasoline.

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