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 CBI Bank & Trust 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 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** O'Brien Family McDonald's Ossian, Inc. Pilot Travel Center #43 (North) Sandy's Hair Fair **Scott County Library System** Slaby's Bar and Grill State Farm, Gregg Hancock 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.

Chamber members may submit articles by the 20th 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

Walcott Women

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

Walcott CHAMBER OF COMMERCE

Dolume 21 | Assue 12 | December 2020



Walcott PTA Fundraiser

Submitted by Amy Paustian

The Walcott PTA has been fundraising for the past 6 years to replace the playground at Walcott School. We are excited to announce that we are very close to making Phase 3 a reality. Phase 3 is replacing the large slide structure at school. The cost for this phase is around \$80,000. We are only \$27,000 from making our goal. Our sites are set for this replacement to happen in the summer of 2021, but we need your help in getting us there. We have a PayPal account set up that can be easily accessed to help in your donation process, OR you can deliver cash or check to the Walcott Bank where we have a playground fund set up.

The PayPal account is paypal.me/ walcottpantherspta. If making a deposit at the bank please let them know it should be put in the Playground Fund. If you have any questions, please email walcottpantherspta@gmail.com. THANK YOU so much for your support for our school and for our children.

Walcott Volunteer Fire Department

EMS																								
EMS																							13	3
FIRE																							. 3	3
MVC																							. 2	2
OTHER.																							. :	1
MONTH																								
VTD																						9	7	4

The Walcott Fire Department wishes everyone a safe and happy holiday season. Stay in touch with your family and friends!

Walcott City Hall | www.cityofwalcott.com

Council Meetings — 6:00 p.m., December 7 and 21 Park Board Meeting — 5:15 p.m., December 2

Happy Holidays from the City of Walcott!

City offices will be closed on December 24 -25, and January 1. Have a safe and happy holiday season!

Live Christmas Tree Disposal

The Walcott Public Works Department will be picking up live Christmas trees at the curb beginning on Monday, January 4. Please have trees curbside by 7:00 a.m. **NO BAGS** around trees.



Winter Parking and Sidewalk Snow Removal

If it is necessary to use street parking during a snowfall, the Public Works Department would appreciate your cooperation in adhering to the following Snow Emergency Parking Regulations during all snowfalls:

- All vehicles and equipment shall be parked on the side with even addresses on even numbered calendar days and on the side with odd numbered addresses on odd numbered calendar days.
- If a snow emergency is declared, vehicles and/or equipment may be towed if they are parked in violation of the snow emergency parking regulations. Residents are reminded that it is the property owner's responsibility to remove snow and ice accumulations promptly from sidewalks. If a property owner does not remove snow and ice accumulations within a reasonable time, the City may do so and assess the costs against the property owner for collection. Also, corner lots are required to clear the snow from the access ramps to allow unimpeded passage for pedestrian traffic. Please make arrangements to have your sidewalks maintained at all times and remember that it is illegal to shovel or blow snow onto city streets. Your cooperation is appreciated!

Thank You

On November 18 the Walcott American Legion Post #548 held a flag raising ceremony at Walcott City Hall. The City of Walcott would like to thank the American Legion for the ceremony and donation of the new flagpole and flag at City Hall. We appreciate your service and continued dedication to the community!





From the Walcott Chamber

Submitted by Linda Titus, Editor and Chamber Treasurer

On behalf of the Walcott Chamber of Commerce, we wish you a very Merry Christmas and a Happy New year. What a year it has been! I do not think another word needs to be said about it! We all know it was far from normal and we can only hope and pray that we can resume our "normal" soon.

I will be sending out our annual dues letters and application forms this month. We hope that everyone will continue to support the Chamber with the membership dues and that members would please consider running ads in the newsletter to help pay for the cost of producing it. The newsletter is such an asset to the community and supporting it will make sure it continues throughout the coming new year.

I will put together a year end report of the Chamber finances and membership (including new members that we picked up this year) for the January 2021 issue.

Keep sending me your articles for the newsletter. It has been fun meeting members and visiting with many of you this year. Also, if you would like to have your business spotlighted on the front page of the newsletter, please let me know. Email me at walcottchamber@gmail.com if you are interested. This is a benefit of your membership and it is a great way to promote your business!

Wishing everyone a safe holiday season and a healthy and happy 2021.

Walcott Lambda Phi Sorority Fundraiser Is a Success

Submitted by Elaine Arp

Walcott Lambda Phi Sorority has concluded the fundraiser for the Volunteer Fire Department and the Walcott Police Department. This project consisted of selling 240 LED solar lighted address signs to residents and surrounding communities. Featured



Chief Jeff Blake, Brenda Arp, Chief Josh Geigle, and Elaine Arp. Brenda and Elaine co-chaired the solar address light project.

on WQAD Channel 8, these signs made their way to other cities in both Iowa and Illinois, plus a few other states.

At the November 2 city council meeting, project co-chairs Brenda Arp and Elaine Arp presented checks to Chief Jeff Blake of the police department and Chief Josh Geigle of the fire department. The checks were in the amount of \$1200 each. The money is to be used at each department's discretion for items such as equipment or supplies.

Chief Geigle stated that the lighted address signs have been useful in locating residences. The numbers are very visible during the day and are well lit during the night. Chief Blake also stated that the signs have been beneficial to the police, especially when the responding officer might be new to our community and not yet familiar with residents.

Lambda Phi thanks the community for the support with this project and we are grateful that the community is so willing to show support for our first responders.

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 JANUARY ISSUE IS DECEMBER 20!

Tell your friends and neighbors

that the Walcott Chamber Newsletter is published monthly and can be found on the first of each month at the following locations:

B & D Automotive
Burt Clinic of Chiropractic
Casey's General Store
CBI Bank & Trust
Dollar General
Sandy's Hair Fair
Walcott Mutual Insurance
Images In Ink, Durant

Get Your Newsletter in the Mail

Some people find it risky to go out with COVID-19 cases rising and with winter weather. Would you like to receive your newsletter in the mail rather than going out to pick one up? If you would like to receive your newsletter by mail, send a check for \$12.00 to cover the cost of the postage and envelope and we will send you the January through December 2021 issues. Please include your correct mailing address and phone number.

Make checks payable to and mail to:

Walcott Chamber of Commerce P.O. Box 388 Walcott, IA 52773

The Need Is There The Walcott Lions are here to help!

We Serve

Submitted by Loren Claussen

During this fall and early winter fighting the Covid 19 pandemic has been difficult for some families. The Walcott Lions Club realizes there is a need and has set up a food drive to benefit the Buffalo Food Pantry which serves our Walcott area. The food drive will collect non-perishable food items, cleaning supplies, personal hygiene, and health aids (especially for men), paper products, and much needed cash or checks. Checks can be made out to Buffalo Food Pantry. Cash donation receipts will be available.

The Walcott Lions Food Drive will be Saturday, December 5, with a snow date of December 12. The drive through drop off will be held in the parking lot of Prairie View Park on West Park View Drive behind Casey's. It will be held from 8 a.m. to Noon. Pick up is available by calling Everett anytime at 563-349-7272. If you can help, come out or call to support us! Help us make the upcoming holidays happier for families needing help.

If you need assistance, the Buffalo Food Pantry is open Tuesdays from 9 a.m. to Noon.

Walcott Lions Club Scavenger Hunt Postponed

Due to the ongoing COVID-19 pandemic, the Walcott Lions Club has postponed the Scavenger Hunt until Spring 2021. More information will appear when the new date is set. We hope you are staying safe and wishing you a safe and healthy holiday season.







The Blue Grass Legion Auxiliary says THANK YOU to everyone who attended the Annual Veterans Day Pork Chop Dinner held on Wednesday, November 11. This was a drive-thru carry out event.



It was certainly, a new venture, but was well attended. Your support during these difficult and uncertain times is greatly appreciated. We look forward to seeing you in the future.

Showing their support to our active duty military personnel, the BG Auxiliary also sent out 30 Goody Boxes of homemade cookies, bars, candy, and snacks. Out of the 30 sent, four of the boxes went overseas.







Clean, quiet, and well-maintained with appliances.

central air, laundry, and off-street parking.

Calvary United Methodist Church

Submitted by Pastor Joy Mitchell

I greet you in the strong name of our Lord and Savior Jesus Christ. As we move into Advent and look toward Christmas, we remember two truths. First, we celebrate the joy of Christ's return. Secondly, we continue to look toward Christ, our Savior's, first coming as an infant, Immanuel, God with us. We give thanks as we learn and grow together through the Biblical truths we learn as the story unfolds through this season. We find repeatedly that as we study the people of the Bible that they are not vastly different than we are, and we find hope as we watch and listen to how God meets them in their own experiences.

This Advent, like much of 2020, is different than any Advent prior. Our Advent sermon series will be entitled "Christmas, Our Hope in Crisis." Fitting, as 2020 feels like one crisis after another. Isn't that what life is? As a colleague of mine says, we are either moving into, in the middle of, or moving out of a crisis during most of our lives. And yet... amid it all there is much to be grateful for. There is a good deal of hope to be found in the strength and peace of Jesus Christ our Savior and Lord. The God we serve loves you and I unconditionally, and amid the muck of the world, continues to be perfect and good. That my friends, is a wonderful reason to celebrate! We hope you will join us!

Due to the strong increase in Covid-19 cases across the state and nation, our Bishop has given a directive to cease

all in-person worship and activities at all United Methodist Churches in Iowa through January 10 of 2021. When I first read this directive, one of the first things through my mind was that in 2020, we would be celebrating both Easter and Christmas from our homes, and not the church. As we remember the first Christmas, we will remember that Jesus was born in a stable. He was not even in his hometown or surrounded by loved ones. It was a lonely way to come into the world. So, my question for us is, how can we press into this time to receive all that God has for us, and to give all that we are to Jesus? Is this a season of rest? Is it a season to grow deeper in our prayer and study? How can we serve one another? How can we turn this around and see all that God can do during this time?

For a child is born to us, a son is given to us. The

called: Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace. Isaiah 9:6

government will rest on his shoulders. And he will be

The Bishop and her team will be evaluating the situation on a weekly basis. What does this mean for us? We will continue to stream services on Sunday mornings so that you can worship with us in your home at that time or watch the service later. We will not be hosting any gatherings or meetings at the church between now and January 10. We continue to think and pray forward as we consider ways to equip you with discipleship resources in this season. As always, remember that I am just a phone call, text, or an email away.

May the Lord Bless you with Hope, Love, Joy, and Peace as you trust in him.



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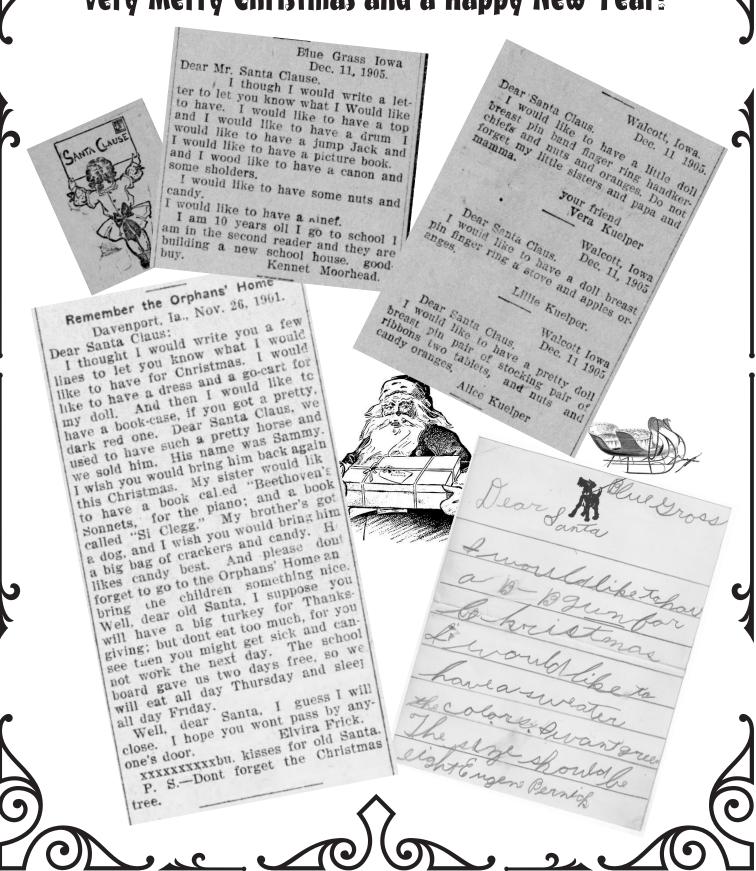
Trevor M Fennelly, AAMS*, CRPS* Financial Advisor

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Edward Jones
MAKING SENSE OF INVESTING

The Walcott Historical Society wishes you a very Merry Christmas and a Happy New Year!



Glad Tidings Submitted by Linda Titus

Since March of this year I have been putting this newsletter together for the community of Walcott and have included in each issue a message of the hope we have in Jesus. In the book of Matthew, the twenty-eighth chapter ends with the Great Commission—Jesus urging his followers to spread the gospel to all the nations of the world. I thank our Lord that he has reserved a spot in our newsletter for a message conveying the Gospel and for the opportunity to use it for the Great Commission—spreading the Christian message in an effort to bring others into the body of Christ.

It is with a joyful heart that I write this month's message. I so love to read Luke 2, which covers the birth of Jesus. In verses 8 through 20, the shepherds in the field tending their flocks were taken by surprise when an angel of the Lord came to them. They were greatly afraid. Can you imagine their fear? But the angel said to them in verse 10, "Do not be afraid, for behold, I bring you

good tidings of great joy which will be to all people." The angel went on to tell the shepherds that a Savior was born, "who is Christ the Lord" (vs 11). The angel told them they would find a babe in swaddling clothes lying in a manger.

Here is the verse that really grabs my attention! Verse13 says that suddenly there was a **multitude of heavenly hosts**. Can you imagine a multitude of heavenly hosts and then they all started praising God and saying, "Glory to God in the highest, and on earth peace, goodwill toward men!" (vs 14). The image would have been so unbelievably awesome. Can you imagine the shepherds looking to the night sky and seeing this glorious sight? WOW!

So now, the shepherds **had** to get up and go see this Christ child! I would say they were highly motivated! The hope they now had that a Savior was born and they had been told where to go to see this babe in a manger!

The shepherds immediately went

to see the baby Jesus and after they had seen Him they "made it widely known the saying which was told them concerning this Child" (vs 17). They could not hold this information in! They went back to their flocks and they were "glorifying and praising God for all the things that they heard and seen, as it was told them." (vs 20).

As I write this, the story has been illuminated to me and I see it as such a story of Glad Tidings and Hope! We too should be filled with hope and joy with the glad tidings that a Savior was born. This is the reason we celebrate Christmas. We celebrate because we have hope. We have a Savior who is Christ the Lord! Glory to God in the Highest and Peace on Earth, Goodwill toward men.

Wishing you the hope found in Jesus this Christmas. May you be drawn to Him and make Him the reason you celebrate this Christmas, the Christmas of 2020! There is hope in Christ.

Planning for Home Renovations Submitted by Nancy Arp, Walcott Mutual Insurance Assn.

Remodeling your home can be fun and exciting, but remember, many home improvements will boost your home's value and you may need to bump up your home insurance coverage to be fully protected. A discussion with your agent should be a part of your preparations. Usually the increase in insurance cost will not significantly prevent you from pursuing your home improvement dreams, but it should be a factor to budget into your project.

Improvements affecting your insurance

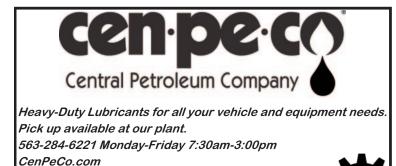
201 East Lincoln Street Walcott, IA 52773

Before work begins on adding that new dream addition, be sure your insurance coverage will accommodate the increased value. You may need additional protection for the newly finished areas and your agent should know if the home will be occupied or vacant during the construction.

Revamping the bathroom or kitchen will spruce up a home and can be a great way to add value, especially if you're using high-end finishes such as granite countertops, solid-wood cabinets, stone floors, and expensive fixtures and appliances.

A typical homeowner's policy includes coverage for additional structures on your property, but usually only up to a maximum of 10 percent of your overall coverage limit. If you are adding a garage, expensive gazebo, a boat house or expensive deck, a little insurance increase may be in order.

Installing a pool or hot tub adds value to your property but may also add an "attractive nuisance" to your home. This is the legal term that if a child decides to take a dip in your pool while you are away and injures themselves, you may be liable. No matter what the renovation, it pays to give your agent a call and be fully protected.



Companionship, errands, household chores, personal care and transportation

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JoAnn Garlough, CNA

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Financial Focus

Consider These Year-end Financial Moves

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

We're nearing the end of 2020 – and for many of us, it will be a relief to turn the calendar page on this challenging year. However, we've still got a few weeks left, which means you have time to make some year-end financial moves that may work in your favor.

Here are a few suggestions:

- Add to your IRA. For the 2020 tax year, you can put in up to \$6,000 to your
- traditional or Roth IRA, or \$7,000 if you're 50 or older. If you haven't reached this limit, consider adding some money. You actually have until April 15, 2021, to contribute to your IRA for 2020, but the sooner you put the money in, the quicker it can go to work for you. Plus, if you have to pay taxes in April, you'll be less likely to contribute to your IRA then.
- Make an extra 401(k) payment. If it's allowed by your employer, put in a little extra to your 401(k) or similar retirement plan. And if your salary goes up next year, increase your regular contributions.
- See your tax advisor. It's possible that you could improve your tax situation by making some investment-related moves. For example, if you sold some investments whose value has increased, you could incur capital gains taxes. To offset these gains, you could sell other investments that have lost value, assuming these investments are no longer essential to your financial strategy. Your tax advisor can evaluate this type of move, along with others, to determine those that may be appropriate for your situation.
- Review your investment mix. As you consider your portfolio, think about the events of these past 12 months and how you responded to them. When COVID-19 hit early in the

- year, and the financial markets plunged, did you find yourself worrying constantly about the losses you were taking, even though they were just on "paper" at that point? Did you even sell investments to "cut your losses" without waiting for a market recovery? If so, you might want to consult with a financial professional to determine if your investment mix is still appropriate for your goals and risk tolerance, or if you need to make some changes.
- Evaluate your need for retirement plan withdrawals. If you are 72 or older, you must start taking withdrawals technically called required minimum distributions, or RMDs from your traditional IRA and your 401(k) or similar retirement plan. Typically, you must take these RMDs by December 31 every year. However, the Coronavirus Aid, Relief, and Economic Stimulus (CARES) Act suspended, or waived, all RMDs due in 2020. If you're in this age group, but you don't need the money, you can let your retirement accounts continue growing on a tax-deferred basis.
- Think about the future. Are you saving enough for your children's college education? Are you still on track toward the retirement lifestyle you've envisioned? Or have your retirement plans changed as a result of the pandemic? All of these issues can affect your investment strategies, so you'll want to think carefully about what decisions you may need to make.

Looking back – and ahead – can help you make the moves to end 2020 on a positive note and start 2021 on the right foot.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC



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