

**UPCOMING MILLENNIUM
CLUB ACTIVITIES**

Monday, August 12th
3:30 pm
Preview Show for
California Coastal Ocean Cruise
For Sept 21-30, 2020

Wednesday, August 14
7:30 am - 5:15 pm
Iowa State Fair
\$37.00/trip & ticket

Empress Boat Ride #2
Rescheduled
Tuesday, September 10
9:30 - 11:00 am

Thursday, August 29th
"Over Coffee"
"Keeping Your Information Safe"
Joint venture with the
Scenic Living Community
2:00 pm - Cedar Ridge Dining
Room

September 17-20
(Tuesday - Friday)
Ozark Escape

Thursday, November 14
MC night at the IF Comm
Dinner Theater

Thursday, Nov 21
MC Thanksgiving Potluck
12:00 noon at Highland
Golf Club



CALIFORNIA CRUISE PREVIEW SHOW:

Have you been looking for a relaxing ocean cruise? On Monday, August 12th we will host a preview show for a future September 2020 cruise down the California coast. This trip is with Islands in the Sun Cruises & Tours and is entitled "Grapes, Gardens & Galas". This 10 day trip will complete our west coast trip that we began last year. We will fly to Los Angeles, tour the city before transferring to our ship for 8 days on the Oceania Regatta. This smaller vessel holds 684 guests and will take us to ports at Catalina Island, Ensenada, Mexico, San Francisco, Monterey and Santa Barbara. Please join us on Monday, August 12th at 3:30 for our preview show.

IOWA STATE FAIR:

It is time for our annual tradition of visiting the Iowa State Fair on Wednesday, August 14th. Travel with us to the fair and avoid the hassle of driving and parking. We will plan to leave at 7:30 am and arrive back home by 5:15. Sign up now to reserve your seat on the bus. Cost for this trip is \$37.00, which includes the bus ride and ticket to the fair.

EMPRESS BOAT RIDE #2, Rescheduled to Tuesday, September 10

If you would like to take a lovely morning ride with us on the Scenic City Empress, please call to sign up for our September 10th trip on the Iowa River. Our river cruise begins at 9:30 am and finishes by 11:00. We will enjoy muffins and coffee on board. We have a nice group who previously signed up, if you were on our initial list and can no longer join us, please call and let me know. We still have seating available, so call 641-648-5171 to come along with us.

OVER COFFEE:

Let's enjoy an afternoon together learning while we have refreshments on Thursday, August 29th, at 2:00 pm, at Cedar Ridge, 1221 N Fremont Street in Iowa Falls. We will hear from our special informative speaker, Tim Skyles I.T. Director from the Iowa Falls State Bank. He will help us with some tips to keep our information safe. We will also see what exciting things are planned for the residence and guests of Scenic Living Community. Call 641-648-5171 to get signed up.

~ Enjoying the Moments ~

In the past few months we have enjoyed several "Over Coffee" mornings, one in the Bank Board Room one at Calkins Nature Area, and one on the Scenic City Empress. We enjoyed hearing from our special speakers, Crystal Archer from the Boat Club about the happenings there, Tim Smith informed us about recent scams, and Diana Thies from the Chamber – Main Street shared information about Alive after Five and Riverbend Rally festivities. Chris and Davis, naturalists from Calkins shared with us about the improvements that have taken place, upcoming camps for the youth, and gave us a tour of the new completed museum. We were able to enjoy a gorgeous morning on the Iowa River.



We had a delicious meal at the Court Avenue Restaurant and Brewery before attending Shen Yun in Des Moines. These talented musicians and dancers introduced us to the costumes, culture and music of China. This was a unique experience for all who attended.

Coming up will be a trip to the Iowa State Fair, our 2nd boat ride, our 4 day trip to the Ozarks, preview shows for upcoming 2020, 2021 trips, a dinner/theater and our Thanksgiving Potluck. We hope you will consider these activities and sign up for what appeals to you.

Thank you for sharing your ideas with us about places you would like to go and things you would enjoy doing with others. We hope you will enjoy the upcoming things we are planning.

Oh, let's go places together!

Kathy Bengtson

Your Millennium Club Director
Iowa Falls State Bank



*Enjoying the new
Native American
and Natural
History Museum
at Calkins Nature
Area.*



More to come!

OZARK TRIP:

Our "Fall in Love with the Ozarks" trip, is coming right up. With 9 great shows and attractions, your meals and transportation included, this 4 day trip was planned to highlight some beautiful places in our southern neighbor of Missouri. Final payment is now due, sign up ends on August 9th. This will be a wonderful time of year to enjoy the autumn season. Brochure is included with this newsletter.

MILLENNIUM CLUB NIGHT AT THE IF COMMUNITY DINNER THEATER:

Mark your calendar, Thursday night November 14th, for a special night of comedy at the Iowa Falls Community Theater. We will enjoy an evening meal while we laugh the night away. Details to come, but sign up now!

ANNUAL THANKSGIVING POTLUCK DINNER:

You are invited to our annual Thanksgiving Dinner on Thursday, November 21 beginning at 12:00 noon at the Highland Golf Club. Please bring your favorite salad, vegetable or dessert to share. The main course will be provided by the Iowa Falls State Bank to say "thank you" for being our loyal customers. Call 641-648-5171 or stop in to sign up.

VIRGINIA BEACH, NORFOLK AND THE OUTER BANKS OF NORTH CAROLINA:

We would love to have you join us on a trip planned for May 1-5, 2020. For 5 days and 4 nights we will explore many points of historical significance in Williamsburg, Jamestown, and Yorktown, stroll through beautiful Elizabethan Gardens, cruise around the naval ships in Norfolk, and much more. We can unpack at our Virginia Beach hotel, where we will stay for the 4 nights, with our rooms overlooking the Atlantic Ocean and the Chesapeake Bay. Please see the included brochure for all the details. Complete the reservation form and submit it with your deposit.



How Can We Help?

Member FDIC

Fall In love with the Ozarks

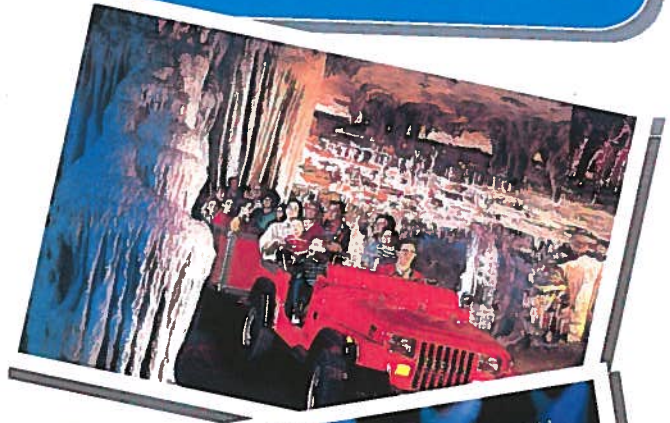
September 17-20, 2019

4 Day, 3 Night package includes
10 meals, 9 Great Shows and
Attractions

Mark Twain Boyhood Home & Museum
Guided Tour St. Charles, gratuity included
Showboat Branson Belle Dinner Cruise
The Duttons
Dogwood Canyon Tram Tour
College of the Ozarks Tour, gratuity
included
Ralph Foster Museum
Sight & Sound Theatre "Samson"
Fantastic Caverns
Includes 10 Meals: 3 Breakfasts, 4 Lunches,
and 3 Dinners
Luggage Handling
Deluxe Motorcoach Transportation
Driver, gratuity included
Services of your Club Director
Plus a few surprises

\$100.00 Deposit per person due at sign
up, \$500.00 due by 7/8 & Final payment
due by 8/8

641.648.5171
Contact: Kathy Bengtson
Millennium Club Director
Iowa Falls State Bank



Itinerary Subject to Change without
Notice

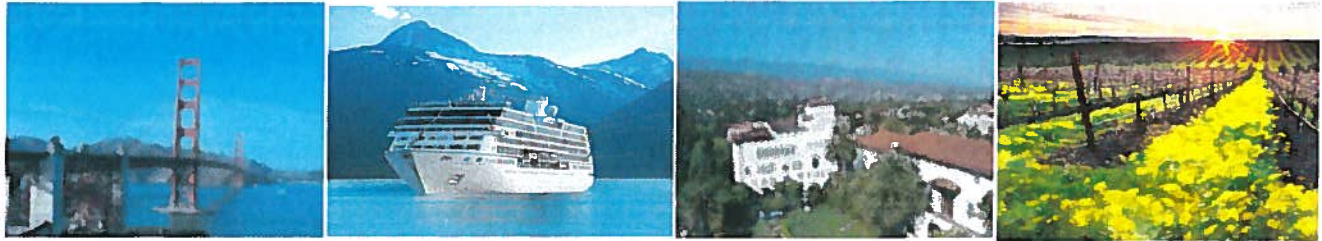
\$990.00 Single Occupancy
\$840.00 Double Occupancy (per person)
\$795.00 Triple Occupancy (per person)
\$770.00 Quad Occupancy (per person)

Name _____
Address _____
City _____ State _____ Zip _____
Cell Phone Number _____

Please circle the one that applies
Single Double Triple Quad

Roomates Name: _____

Please cut off bottom section with completed information and bring in or mail along with
your deposit to Kathy Bengtson at Iowa Falls State Bank.
601 Washington Ave. Iowa Falls IA 50126



**Millennium Club presents September 21 - 30, 2020
 10 Day 'Grapes, Gardens & Galas' California Coastal Cruise-Tour!
 Reserve your cabin on the beautiful 'Oceania Regatta' Now!**

You can enjoy a spectacular 10 day Pacific Coastal Cruise Tour. We'll depart for the airport on Monday, September 21, 2020 and the cruise returns to Los Angeles on Wednesday, September 30, 2020. Enjoy visiting the highlights of the California coast on a smaller ship!

Adventures abound and the warm kiss of the sea breeze brings with it the scent of nature's wonders on this lighthearted jaunt along California's coast. A visit to Catalina Island's Wrigley Memorial & Botanic Gardens is a great way to get this cruise off to a fragrant start. And an overnight in San Francisco is the perfect excuse to spend a day touring wineries in California's gorgeous Napa Valley. Just off the coast of Southern California, lovely Catalina Island offers endless adventures on both land and sea. Snorkel the clear waters or venture out on a glass-bottom boat tour to view the colorful marine life and sunken shipwrecks. With icons like the orange-colored Golden Gate Bridge, clanging streetcars, rolling fog and impossibly steep hills, scenic San Francisco never fails to capture your heart. The rugged cliffs, lush cypress and cerulean waters of the Monterey Peninsula are so stunningly beautiful that one of the area's most famous attractions is simply a 17-mile drive along the coast. Known as The American Riviera, the enchanting town of Santa Barbara is nestled between the picturesque coastline of its southern shores and the verdant Santa Ynez Mountains rising steeply to the north. The warm sunshine of a Mediterranean climate illuminates the red-tiled roofs and adobe façades of the town's Spanish Colonial architecture, including the grand Old Mission founded by the first Spanish settlers in the 18th century. With the convenience of sailing round trip from Los Angeles, the adventure is complete.

**Bonus – Select one of Oceania's OLife Choice Amenities per stateroom:
 FREE - 4 Shore Excursions
 FREE - Beverage Package
 FREE - \$400 Shipboard Credit**

Key Features of cruising California's Pacific Coast on the 'Oceania Regatta' include:

- 8 nights onboard ship; 1-night pre-cruise in Los Angeles Area; Exciting Los Angeles tour prior to cruise
- Round trip airfare to Los Angeles; All transfers; **\$200 Bonus Shipboard Credit per cabin**
- Trip cancellation/medical insurance purchased on your behalf; All Gratuities are Included
- Free 'Unlimited' Internet for one 'sign-in' per cabin; Complimentary bottled water, soft drinks and specialty coffee's
- On board ship - Four complimentary restaurants (two require reservations - but no fees); 24-hour room service
- Fully-equipped Spa/fitness center; swimming pool, whirlpool, sauna & massage
- Interesting port/cultural lectures, live entertainment, casino, movies, boutiques

'Oceania Regatta' 8-day California Coastal Cruise-Tour Itinerary:

Date	Day	Port	Arrive	Depart
Sep 21	1	Transfer to airport; Fly to Los Angeles, transfer to hotel for overnight		
Sep 22	2	Breakfast, Los Angeles Tour & transfer to ship 6:00 pm		
Sep 23	3	Catalina Island, CA	8:00 am	6:00 pm
Sep 24	4	Ensenada, Mexico	8:00 am	6:00 pm
Sep 25	5	Day at Sea		
Sep 26	6	San Francisco, CA	8:00 am	Overnight
Sep 27	7	San Francisco, CA		7:00 pm
Sep 28	8	Monterey, CA	7:00 am	5:00 pm
Sep 29	9	Santa Barbara, CA	8:00 am	6:00 pm
Sep 30	10	Los Angeles	Disembark, transfer to airport and fly home	

2020 Millennium Club California Coastal Cruise-tour Registration Form

Monday, September 21 to Wednesday, September 30, 2020

Passport Name (1st passenger): _____ Date of Birth: _____

Passport # _____ Place of Issue: _____ Issue Date: _____ Exp. Date: _____

Citizenship: _____ Country of Birth: _____ Gender: [] M [] F

Passport Name (2nd passenger): _____ Date of Birth: _____

Passport # _____ Place of Issue: _____ Issue Date: _____ Exp. Date: _____

Citizenship: _____ Country of Birth: _____ Gender: [] M [] F

Address: _____

Phone: _____ Handicapped Needs: _____

Emergency Contact: _____ Emergency Phone: _____

Cabin Pref.: 1st choice ____ 2nd choice ____ Bed Pref.: [] King/Queen [] 2 beds; Dining is Open Seating
 Oceania 'Amenity' Choice: 4 Free Shore Excursions [] Free Beverage Package \$400 Shipboard Credit []
 - Payment by check or credit card made payable to Millennium Club
 - For best cabin/dining selection a deposit of US\$ 800 per person is required as soon as possible.
 - Final payment is due by April 15, 2020. Trip Cancellation/Medical Insurance is purchased on your behalf.
 Credit Card: [] American Express [] Discover Card [] Master Card [] Visa 3 or 4 Digit Sec. Code: _____ (Required)

Card Number _____ Exp Date _____ Signature _____

Category	Cabin/Location	Special Group Rate* (US\$)
F	Inside – Decks 7 & 8	2,899 (very limited)
C2	Ocean View - Deck 4	3,339
C1	Ocean View - Deck 4	3,439
B2	Veranda - Deck 6	3,999
B1	Veranda - Deck 6	4,159
A3	Concierge Veranda – Deck 7	4,299
A2	Concierge Veranda – Deck 7	4,359
A1	Concierge Veranda – Deck 7	4,459
PH3	Penthouse Suite – Deck 8	4,999

* Rates are per person based on 2 people sharing a cabin, and include all transfers, round trip airfare, one night pre-cruise in Los Angeles with breakfast, Los Angeles Tour, cruise fare, free internet, regular and customary gratuities, and all port charges and taxes. The Group Protection plan has been purchased on behalf of all travelers. Rates are subject to change and availability including possible fuel surcharges, which cruise line may levy up until the day of sailing. Information and rates for single supplement are available upon request. **Valid Passport is Required with Expiration Date at least 6 months after trip return date.** This vacation is sponsored by the Millennium Club and Islands in the Sun Cruises & Tours ("Islands in the Sun") is the travel agent. The Millennium Club as sponsor and Islands in the Sun as travel agent, provides no travel accommodations, transportation or other activities on the vacations it sponsors or sells. Therefore, the Millennium Club and Islands in the Sun assume no responsibility or liability for any loss, damage or injury to any travelers or their property prior to or during this vacation. The Millennium Club and Islands in the Sun, in accepting bookings for this tour, clearly stipulate that they are not liable for faults or defaults of other companies and persons that may be used in the carrying-out of the tour services, also for accidents, baggage losses, delays, or cancellations, strikes, political unrest, riots, and acts of God and war, and changes in schedules. In the event it becomes necessary or advisable, for the comfort and well-being of the passengers, or for any reason whatsoever, to alter the itinerary or arrangements, such alterations may be made without penalty to the operator. Additional expenses, if any, shall be borne by the passengers. The right is reserved to withdraw the tour due to insufficient participation or for any reason whatsoever; also to decline to accept or to retain any person as members of the tour. The airlines, cruise lines and bus lines concerned are not to be held responsible for any acts, omissions, or events during the time the passengers are not onboard. The passage contract in use by the airlines, cruise lines or bus companies concerned constitutes the sole contract between the company and purchase of this tour and/or passengers. The issuance and acceptance of receipt tickets and/or tour membership coupons, along with making the initial deposit, shall be deemed to be consent to and acceptance of the foregoing terms and conditions. **Please provide correct spelling for legal names—change fees after documents are printed will be assessed at \$200 per change. Cancellations and Refunds:** Cancellation notices must be received in writing. Cancellations received prior to the final payment date for any reason will receive a full refund. Cancellation notices must be received in writing. Cancellations received after final payment for a covered reason may be reimbursed up to the total trip cost. A claim needs to be submitted to Travel Insured for cancellations after final payment.

Signature represents acceptance of above terms & conditions: _____ Date: _____

For Further Information Contact:
 Kathy Bengtson 641-648-5171
 Millennium Club
 Iowa Falls State Bank
 601 Washington Ave.
 Iowa Falls, IA 50126

Space is Limited! Register Today!

Millennium Club presents:

**Virginia Beach, Norfolk and the
Outer Banks of NC
May 1-5, 2020
5 Days/4 Nights**



Norfolk Naval Base * USS Wisconsin * MacArthur Memorial * The VA International Tattoo * Virginia Beach * Military Aviation Museum * Cape Henry Lighthouse * The Outer Banks of North Carolina * Roanoke Island * Bodie Island Lighthouse * Wright Brothers National Memorial * Colonial Williamsburg



Double Occupancy - \$2,625.00 pp
Single Occupancy - \$3,025.00 pp

*Triple & Quad prices available

Price includes airfare.

Price does not include comprehensive travel insurance, which can be individually purchased for \$165.00 per person.

Tour Package Includes:

4 nights hotel accommodations in one Beachside Hotel

Hotel baggage handling of one large suitcase per person * All attractions, admissions and fees as outlined in the itinerary * International Tattoo Festival

5 days professional tour manager service and deluxe motorcoach and hometown transfers

8 Meals: 4 Dinners and 4 breakfasts

All applicable taxes and gratuities including the guide and driver

For Reservations Contact:

Kathy Bengtson - Millennium Club Director

Iowa Falls State Bank

601 Washington Ave.

Iowa Falls, IA 50126

PH: 641-648-5171

Email: kbengtson@ifsbank.com

Name: _____ Roommate: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Cell phone: _____

Deposit Amount Included: \$ _____ Other Special Requests: _____

\$350.00 Deposit due at time of reservation booking. Final Payment due February 1, 2020. Please make checks payable to: Iowa Falls State Bank - Millennium Club

Day One - Friday May 1:**Arrival; Colonial Williamsburg****(D)**

Today we will fly into Richmond, VA and travel down to Virginia Beach. Depending on our flight schedule today and on departure, we will spend time exploring **Colonial Williamsburg**. For much of the 18th century, Williamsburg served as the political and cultural center of the American British Colonies. There is no better place than Williamsburg to connect with the historical roots of this country! Colonial Williamsburg is a historic district restored to much as it was during the height of its influence. We will be amazed how completely we are transported back to the years prior to America's independence. A visit to **Governor's Mansion** is a must. It played host to the royal governor during the colonial era. It is one of the finest examples of period homes of its kind. We never know who we will meet strolling the streets of this influential town, we may come face to face with Martha Washington, Patrick Henry or Thomas Jefferson. What would you ask? Give it some thought because you never know! We can learn a lot in this town about our country's history. We will visit the first English permanent settlement in America – **Historic Jamestown**. Here we will experience the Jamestown story of survival and encounters with the native peoples. Following this we will visit **Yorktown**, where the revolutionary war officially ended, where General Cornwallis surrendered to George Washington. We will tour the **Yorktown battlefield and visitors center** getting a very clear picture of those days. Then we arrive at our hotel for the next 4 nights. Relax and unpack knowing you don't have to pack up again until we head home on Tuesday. **Dinner is included this evening.**

Day Two - Saturday May 2:**Norfolk****(B, D, E)**

We will enjoy another full day today following a great breakfast at the hotel. Just half an hour away from Virginia Beach is **Norfolk, VA home to the world's biggest Naval base**. We will be gone all day from our hotel today, as we will be having dinner in Norfolk and then enjoying the Virginia International Tattoo performance one of the largest spectacles of music and might in the United States. Our day will begin with tours by land and sea as we visit the **Nauticus and Battleship Wisconsin**. Nauticus is the science center and museum known as the National Maritime Center, which features one of the largest battleships in the US - Wisconsin. We will have a tour of the museum and the battleship. Following the Nauticus visit we will have a special treat as we have reserved seating for the **Parade of Nations** as the performers we will be seeing later at the Tattoo will be marching in the parade along the streets of Norfolk. Following the parade, we will enjoy a **cruise around Norfolk and see these magnificent Naval ships with a narrated tour by sea**. This afternoon, we will visit **The MacArthur Memorial**. This is a museum and research center dedicated to preserving and presenting the story of the life of General of the Army Douglas MacArthur. The Memorial also pays tribute to the millions of men and women who served with General MacArthur in World War I, World War II, and the Korean War. Situated in downtown Norfolk, VA the Memorial consists of a museum, archive and research center, education center, theater, welcome center, and a gift shop. A visit to the Memorial will allow us to explore the life of one of America's greatest and most complex leaders. We will have an **early dinner in Norfolk**. Then we are going to be treated to "the largest spectacle of Music and Might in the United States of America." This is an astounding display of inspirational military music, majestic massed pipes and drums, show stopping drill team maneuvers, colorful and elegant dancers, and much more at the **Virginia International Tattoo**. Following the performance we make the short drive back to our hotel for the night.

Day Three - Sunday May 3:**Virginia Beach****(B, D)**

Live The Life! Yesterday was a very busy day, so we can sleep in a little bit, have breakfast and then begin our tour of Virginia Beach. We explore the place where the Chesapeake Bay meets the Atlantic Ocean, the vibrant coastal city of **Virginia Beach** is home to a flourishing local culinary scene, rich history, a variety of arts and entertainment and family-friendly attractions that keeps locals and visitors entertained year-round. Located in the Coastal Virginia region, their unique districts are open and thriving year-round with residents ready to show us how they happily live the life. From the lively oceanfront area to remote Sandbridge, the calming Chesapeake Bay to bustling Town Center, or the eclectic ViBe creative district our well-earned Virginia Beach visit awaits. It's true. Virginia Beach is more than just a beach. In fact, there are multiple beautiful beaches and eclectic districts, each with its own distinct personality. Every corner of the coastal city offers unique ways to live the life, whether on the ocean or on the bay, or somewhere in between. We will visit the **Surf and Rescue Museum**, which preserves history of the historic 1903 Life Saving Station including the rescuers who worked there and how they helped create modern Virginia Beach. **The Military Aviation Museum** is home to one of the largest private collections of WWI and WWII era military aircraft in the world. Each plane beautifully restored using original parts whenever possible. We will see the **Cape Henry Lighthouse**. Built in 1792 commissioned by George Washington and overseen by Alexander Hamilton. It sits next to the site of the "First Landing" where the English arrived in 1607 prior to settling Jamestown. And, of course, we will visit Town Center and drive the Atlantic Avenue Oceanfront drive. Tonight we will have **dinner included** before settling in for the night.

Day Four - Monday May 4:**Outer Banks, NC****(B, D)**

Following another **complete breakfast** this morning we will drive south out of Virginia Beach and even out of Virginia to the incredible **Outer Banks of North Carolina** just one hour away. The Outer Banks has a way of connecting with people, staying with them long after their visit is over. Uncrowded beaches that stretch for miles and the endless possibilities that come with them. This is America's First Beach. The site of **our country's first National Seashore** and the place where the English first tried to settle in the New World. National and state parks share those stories and more. We'll find hospitable people in the towns and villages of the Outer Banks and not many big box stores or chain restaurants out here. In Manteo, we will stroll through the majestic **Elizabethan Gardens**, which were designed in 1960 as a living memorial to Queen Elizabeth, Sir Walter Raleigh and the members of the Lost Colony. A highlight of the gardens is an outstanding collection of antique statuary. Then it is on to **Fort Raleigh National Historic Site**. Located on **Roanoke Island**. We will visit the newly renovated visitor center; the historic site features the restoration of an earthen fort believed to have been built by Ralph Lane's colonists in 1585. Here the story of the "Lost Colony" and their plight to set up the first attempt of English civilization in the New World. We will walk around downtown **Historic Manteo** and explore **Roanoke Marshes Light and the George Washington Creef (working) Boat shop**: The replica of the 1850s screw-pile light that once stood guard over nearby Croatan Sound, will offer us a unique glimpse into the maritime history of the island, as well as the lightkeepers who once lived at the station. The working boat shop gives us a glance of the Ella View, an authentic shad fishing boat made from native Outer Banks trees. This fishing boat is an example of the historical boat developed over a century ago at Roanoke Island. The Downtown area is also full of locally owned shops, boutiques, and restaurants. **Bodie Island Lighthouse** was completed in 1872. This Lighthouse sits on the north side of Oregon Inlet near the northern border of the **Cape Hatteras National Seashore**. Standing 156 feet tall and equipped with a first-order Fresnel lens, it flashes its 160,000 candlepower beacon 19 miles over the ocean. **Jockey's Ridge State Park** is where the tallest natural sand dunes on the East Coast are located. We will learn how these sand dunes shift and move with the wind. Take a nature walk to the top of the dunes to view the Roanoke Sound. We will hear stories of Andy Griffith and drive by his property (not open to the public) as he considered Manteo and the Outer Banks his home. He once performed in the long running "Lost Colony" production that has been on the summer stage in Manteo since 1937! We will visit the **Wright Brother National Memorial**, where Orville and Wilbur Wright broke our bond with the earth in 1903. Listen to an interpretive talk about the first flight from a park ranger, see the reconstructed campsites, view the markers that indicate where the Flyer landed, and walk up the monument itself. **Dinner** is included this evening.

Day Five - Tuesday May 5:**Home****(B)**

Today, depending on our flight schedules on the first day, we will visit the attractions we could not include on the arrival day - **Williamsburg, Jamestown and Yorktown** and then back to Richmond for our flight home. What a week at the beach! Who would have thought there was so much so close to the Atlantic Ocean in one of America's great playgrounds!