

### How Cold Was It?

With all the extra snow days Melissa Kahl's children got a little stir crazy at home and wanted to find out how long it would take to freeze wet clothes outside.

The results: it took around 5 minutes to freeze and over 20 minutes to thaw.



### March Fun



Call and reserve your seat as we head to the Diamond Jo Casino, in Dubuque, on Tuesday, March 12<sup>th</sup>. We will leave Mount Vernon at 9:00 a.m. and return by 3:30. The cost for the day is \$30.00 and will include transportation, \$10.00 in free slot play and a free lunch buffet. Reservations are needed by March 5<sup>th</sup>.

Join us for the traditional St Joseph's Day kolache on Tuesday, March 19<sup>th</sup>, from 9:30 a.m. to 11:00 a.m. We will meet in our lower level meeting room for some great treats and good company. This is an informal Open House, so stop in for a few minutes or a few hours.



### Community Shred Day

Our annual Community Shred Day has been set for Saturday, April 13<sup>th</sup> from 9 am to 11 am. Heartland Shredding, Inc. will be on site, with their truck, so you can watch your documents destruction. Please remove spiral notebook wires from your documents.



As you are sorting your documents the following are a few guide lines that may help your process:

Tax Records	7 years
Pay Stubs	1 year
Bank Statements	1 year, but hold on to any records related to taxes
Credit Card Statements	45 days, unless needed for taxes
IRA Contributions	Keep until you have withdrawn the funds



Celebrating the bank's 135<sup>th</sup> anniversary at the end of our annual staff training day on Monday, January 21<sup>st</sup>.

For security purposes we are unable to have items dropped off and stored at the bank prior to the event.

## A Good Time to Declutter

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With the current weather conditions keeping us inside more often and the announcement of Community Shred Day, now might be a good time to look through your home and declutter. A good basic starting point for this process is to establish a “donate” box, a “recycle” box and a “throw it away” box. This can be overwhelming for some, to help ease into the declutter process start with a small area and take just a few minutes each day. Over time it will hopefully become easier to let things go.

When tackling a room start by removing obvious items that should be in your “throw it away” or “recycle” boxes. Items such as old magazines, junk mail, shoe boxes, out dated electronic chargers and cords, broken items that you might fix someday, and socks or gloves that are missing its mate. Why keep these items, they are not serving a purpose in your home? Once you have removed the trash or recycle items it will be easier to see the remaining items in the room.

When analyzing the remaining items in the room a few questions to ask yourself are:

Have I used this in the last 12 months?

Do I plan on using this in the next 12 months?

Is this item essential to my home?

Do I own more than one of these?

Do you really need 2 can openers or 6 pairs of scissors? How many coffee mugs and or travel mugs do you really need?

Is it someone else’s stuff?

Are you still storing your children’s keepsakes? If it is important to them, they should have it in their home.

Is this item important enough to me to be taking up the space that it does?

Your answers will tell you if the item should be placed in the “donate” box. Be realistic when sorting, do you really *need* or *use* the items you are keeping. If you are still not sure where to start there are several websites that offer check lists to help sort through your items.

Remember, the goal is to reduce the amount of stuff in your home.



Keep the cat!

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