

Prime of LIFE

FRIDAY, FEBRUARY 15, 2019

HARLAN NEWSPAPERS SPECIAL SECTION

Chatburn Avenue namesake a key stakeholder in early Harlan development

By Sarah McDonald
Executive Director,

Shelby County Historical Society and Museum
Edited from the January 2018 Historical Society Newsletter

HARLAN - As settlers moved westward and carved out a life for their families they moved themselves further afield from the marketplaces of the East Coast.

Selling their grain became more difficult in areas not yet serviced by the railroad or steam travel so oftentimes millers would accompany the settlers and set up saw mills and grist mills early in the settlement to create materials for housing and process the grain. One account describes two early settlers near Harlan who, during the severe winter of 1856, traversed the countryside to reach a mill near what is today Council Bluffs to grind 50 bushels of wheat into flour before making the return trek.

Fortunately, it did not take long for milling industrialists to arrive in Shelby County and one of them settled



#1984.067.27

Judge J. W. Chatburn

in the center of the county along the Nishnabotna River, harnessing the river's power to run a mill.

Judge Jonas W. Chatburn moved to western Iowa in



1964.148.1

The Chatburn Mill sat on the west side of the Nishnabotna River.

the 1850s. Born in England, he came to the U.S. in 1845 with several years of experience in mechanics and printing under his belt. Chatburn and his wife, Mary

SEE PAGES 5 & 14

Harlan Post Office mural one of only 37 in Iowa

By Mary Johnson, staff reporter

June 2013 - Updated February 2019 with new photos/articles on page 5

The Harlan post office displays a unique American art treasure. A 10' x 5' mural that consumes the south wall of the lobby has been there since 1937. It was one of 37 murals commissioned for Iowa's post offices during President Franklin Roosevelt's New Deal.

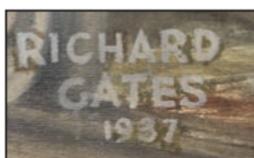
In the 1930s America was struggling with the effects of the Great Depression. One in four Americans were out of work in 1933, and the federal government searched for solutions to provide jobs for Americans, including artists.

The New Deal

President Roosevelt's New Deal (1933-1943) had four major goals: job creation; investment in public works; economic recovery and civic uplift.

During the New Deal, the federal government built more than 1,100 post offices, including the one in Harlan. As one of the facets of the program, the Public Works of Art Project (PWAP) was developed to bring artists back into the job market and assure the American public that better financial times were on the way.

The U.S. Treasury Department headed up the mural program, with \$3 million allocated for putting murals in new post office buildings. Mural artists were provided with guidelines and themes for executing their mural studies. Scenes of local interest and events were deemed to be the most suitable. Pro-



Farmer Feeding Industry - 1937 by Richard Gates

posals, submitted as line drawings, had to be American in style, and non-political.

"The Farmer Feeding Industry"

The Harlan post office mural, "The Farmer Feeding Industry," pictures a farmer offering a sheaf of grain to a hungry factory worker in exchange for a chunk of unidentified metal machinery. This mural, along with the ones in the post offices of Ames and Algona, glorify agriculture, the foundation of Iowa's economy.

"Some of the murals are painted on the post office walls, but the one in Harlan is oil on canvas," said Harlan Postmaster Joann



SEE PAGE 5

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How To Get Your Affairs In ORDER

PERSONAL INFORMATION

- Contacts:** Make a master list of names and phone numbers of close friends, family, clergy, doctors, and professional advisers such as your lawyer, accountant, broker and insurance agent.
- Personal documents:** Include such items as your birth certificate, Social Security card, marriage license, military discharge papers, etc.
- Secured places:** List all the places you keep under lock and key or protected by password, such as safe deposit boxes, safe combination, security alarms, etc.
- Service providers:** Provide contact information of the companies or people who provide you regular services such as utility companies, lawn service, etc.
- Pets:** If you have a pet, give instructions for the care of the animal.
- End of life:** Indicate your wishes for organ, tissue or body donation including documentation (see donatelifenet), and write out your funeral instructions. If you've made pre-arrangements with a funeral home include a copy of agreement, their contact information and whether you've prepaid or not.



LEGAL DOCUMENTS

- Will:** Include the original copy of your will and other estate planning documents you've made.
- Power of attorney:** This names someone you trust to handle money matters if you're incapacitated. If you don't have a will or power of attorney, do-it-yourself resources like legalzoom.com and Nolo's Quicken WillMaker (nolo.com) can help you create them for a few dollars.
- Advance directives:** These documents – a living will and medical power of attorney – spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself. For free advanced directive forms visit caringinfo.org or call 800-658-8898.

FINANCIAL RECORDS

- Income and debt:** Make a list of all income sources such as pensions, Social Security, IRAs, 401Ks, interest, investments, etc. And do the same for any debt you may have – mortgage, credit cards, medical bills, car payment.
- Financial accounts:** List all bank and brokerage accounts (checking, savings, stocks, bonds, mutual funds, IRAs, etc.) and their contact information. And keep current statements from each institution in your files.
- Company benefits:** List any retirement plans, pensions or benefits from your current or former employer including the contact information of the benefits administrator.
- Insurance:** List the insurance policies you have (life, long-term care, home, auto, Medicare, Medigap, prescription drug, etc.) including the policy numbers, insurance agents and phone numbers.
- Credit cards:** List all credit and charge cards, including the card numbers.
- Property:** List real estate, vehicles and other properties you own, rent or lease and include documents such as deeds, titles, and loan or lease agreements.
- Taxes:** Keep copies of tax returns for seven years and preparer contact information. Keep all your organized information and files together in one convenient location.

Don't be misled by false Medicare or Social Security ads

By Chris Woods
Social Security Operations Supervisor in Council Bluffs, IA

Online and otherwise, there's a lot of information out there, and sometimes it's difficult to tell what sources are credible. With millions of people relying on Social Security, scammers target audiences who are looking for program and benefit information.

The law that addresses misleading Social Security and Medicare advertising prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

People are often misled by advertisers who use the terms "Social Security" or "Medicare". Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge.

These services include getting:

- A corrected Social Security card showing a person's married name;
- A Social Security card to replace a lost card;
- A Social Security Statement; and
- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope, to: Office of the Inspector General Fraud Hotline Social Security Administration, P.O. Box 17768, Baltimore, MD 21235

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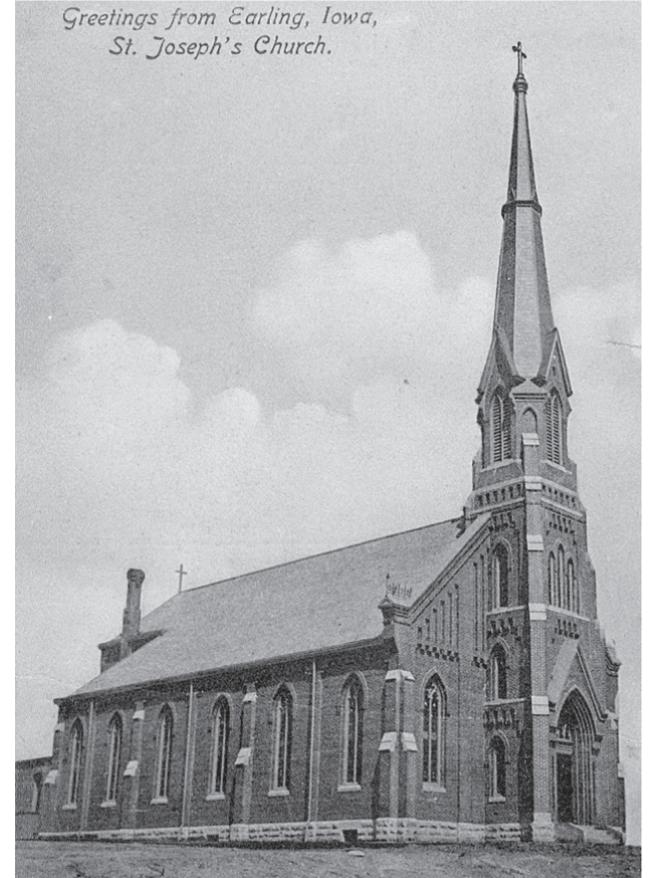
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(Left) Before electrification of St. Joseph's Church during a 1918 expansion, fixtures had to be lowered to light the lamps.



*Greetings from Earling, Iowa,
St. Joseph's Church.*



*Greetings from Earling Iowa,
St. Joseph's Parsonage.*



(Above) c. 1908. St. Joseph's Church. Pat Petersen
(Far left) Constructed during the early 1900s, St. Joseph's rectory is still in use today. Jean Muhlbauer

(Left) c. 1914. St. Joseph's School in Earling still serves as an education center for Shelby County Catholic Schools. Jean Muhlbauer



c. 1914-16. West side of Main in Earling during the days of horse and buggy and hitching posts, looking north.



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Chatburn Mill important of the growth local commerce

CONTINUED FROM PAGE 1

(Burton) Chatburn took up business in Mills and Harrison County, constructing Harrison County's first mill near Magnolia in 1854.

Finding success there, the Chatburns re-located to the vicinity of Harlan in August, 1866 living in an old schoolhouse near the Nishnabotna River while he built a residence nearby.

Mill constructed in 1867

The next year, Chatburn erected the first flour mill in Shelby County which he managed for many years. Chatburn became very involved in local government shortly after moving to western Iowa. He served as judge and Justice of the Peace in Harrison County, supervisor in Shelby County, and became an elder in the church of the Latter Day Saints, acting as the presiding elder of the Harlan branch.

His mark on this community is still noticeable today when one drives down Highway 44 Chatburn Avenue). Fortunately, a great deal of information exists about the mill that Chatburn constructed.

The mill sat on the west bank of the Nishnabotna River at a time when the river was much more shallow and meandered a great deal. The river valley would have more resembled a slough at the time and experienced seasonal flooding.

According to an article written by Alan Mores who surveyed the historical record and interviewed Gladys Reynolds, a descendent of Chatburn, the mill was constructed entirely of walnut. Chatburn had transported the wood from near Magnolia.

"In the early stages the mill was powered by a single turbine," wrote Mores "but more turbines were added and later a 10 roller system was added." At its height the mill could grind 50 bushels of grain in a single day! Chatburn harnessed the river's power by installing a small channel up to his mill that allowed water to rush into the turbines.

Always susceptible to nature, the mill finally closed when the county undertook a dredging project to straighten the river in 1910. Chatburn, himself, had died eight

years prior. Not long after, local residents tore down the mill and several families fashioned walnut tables and desks from the wood taken from the mill.

The dredging of the river aided local farms by added tillable land to their property. The swampy marshland of years prior never offered any sense of reliability so the project sought to correct that. Unfortunately, the dredging project permanently landlocked an island that had once served as a half-acre park which local residents often visited for picnics and social gatherings.



1984.067.6

Damage to the windows and along the foundation of the turbine room at right are evidence that the building had fallen into disrepair by the time this photograph was taken, shortly before local residents tore down the mill.

Dark moment in Shelby County history

The riverbank near the mill and island also witnessed one of the darkest moments of Shelby County history when extralegal justice reigned for a brief moment. The story began in April, 1882 when intruders shot Polk City Mayor Robert Stubbs in his home. Later that summer, men confronted R. L. Clingan, a local merchant and postmaster in Polk City, shooting him as well. Groups of men gathered to ride out in search of the culprits.

The chase ensued across central and western Iowa before the two men were surrounded finally in a copse of trees southwest of Elk Horn in Shelby County. Roxana Currie in her book *Murder!*, which is available for purchase in our gift store, goes to

SEE PAGE 14

'Richard Gates' Mural Design For Post Office At Harlan Is Accepted

Special to The Gazette.

IOWA CITY—A mural design for an interior wall of the Harlan, Ia., post office submitted by Richard Gates of Cedar Rapids, junior student at the University of Iowa, has been accepted, it was announced here Tuesday. The young artist will start work on the mural proper soon.

The design represents the dependence of industry upon farms and farm products. Completion of the Harlan mural will bring its creator nearly \$500, it was said.

Richard Gates, son of Mr. and Mrs. Frank T. Gates, 927 Sixteenth street NE, is a graduate of Washington high school where he was an outstanding art student. He has been earning much of his way through the university this year. He has drawn charts to illustrate classroom work for University hospital doctors and designed the frontispieces in books of the Whirling World series edited by Prof. Frank L. Mott at the university.

Cedar Rapids Gazette, 12-6-1935

Post office mural one of 37 in Iowa

CONTINUED FROM PAGE 1

Miller. "It has maintained its beauty in its nearly 66 year existence."

Richard Gates, a junior at the University of Iowa, submitted a mural design for the Harlan Post Office, and it was commissioned on September 2, 1936. It was installed November 15, 1937. Gates, a native of Cedar Rapids and a student of Grant Wood, received \$490 for his work.

Tourist attraction

Miller said Harlan's post office mural has tourist appeal for many wanting to view the mural or photograph it. "We've had people from all over the country, and even some European visitors, come to Harlan to view the mural," Miller said.

Many post office murals have vanished over the years. Others are in need of repair. "If post offices with murals are torn down, communities have tried to move the murals to another location in their towns," Miller said. "Each mural was designed for a particular state or it tells a story related to the area."

While putting artists to work was one of the intents of the New Deal mural program, bringing art to the people was also a goal. The Harlan post office mural and many others across the country are still fulfilling that goal.

Richard Gates

In a call to the University of Iowa alumni office we learned Richard S. Gates graduated with a BA in art in 1938 and earned his MA in art in 1939. The alumni obituary database, which wasn't compiled until after his death, only had a record of his date as death as December 1972.

A June 6, 1939, article in Life magazine, said, "A prize student is Richard Gates, 23, now working on a mural of The History of Science which will be hung in the Physics Building. It serves as his "thesis" for a Master's degree. Gates painted another mural on commission for the Harlan, Iowa, post office." Gates was reportedly a student of Grant Wood.

Learn more at

wpamurals.com/iowa.htmmaps.google.com



(The Tribune's Iowa News Service.)

IOWA CITY, IA.—Richard Gates, Cedar Rapids, Ia., junior art student under Grant Wood, has been awarded a \$480 contract for a mural for the Harlan, Ia., postoffice. Here Gates is working on charcoal sketch at University of Iowa fine arts building where mural will be painted.

Des Moines Tribune, 12-5-1935

Home-Delivered Meal Program is here to help, volunteers welcome

HARLAN - The Harlan Senior Center, which is also affiliated with Connections Area Agency on Aging, is located inside the C.G. Therkildsen Activity Center, and is in charge of maintaining and offering the home-delivered meal service to Harlan residents.

If you are interested in this service please contact the Harlan Senior Center at 755-2757 to begin the process of setting up meal delivery providing you are eligible for home delivered meals.

The option to visit the Senior Center, if you are able, is encouraged and it allows you to enjoy a meal with friends and take part in various activities and take advantage of community resources.

The Connections Area Agency on Aging is committed to continuing this vital service in Harlan and they offer their full support to the Senior Center. They also wish to thank the many valuable volunteers who help deliver the home delivered meals locally.

How to apply

Application and registration forms for the Home Delivered Meal Program are available through the Harlan Senior Center, Myrtue Medical Center, your doctor, or Home and Public Health.

Guidelines for the Home Delivered Meal Program

1. Call them at the senior center 755-2757 to request meal delivery.
2. Reservations / cancellations are required by 11:30 a.m. the day prior.
3. Microwave/oven packaged and sealed meals are delivered.
4. All meals are low sodium and diabetic friendly and include skim milk.
5. You will receive a monthly menu to review your choices.
7. Frozen meals are available for those that qualify for additional or week-end meals.

DELIVERY TIMES

Meals are delivered Monday thru Friday

No meal deliveries on Fourth of July, Labor Day, Memorial Day, Thanksgiving, Christmas or New Year's Day.

Meals are delivered by volunteers from Harlan churches, schools and businesses. Suggested contribution is \$3.75 per meal, a contribution statement is mailed to each participant.



The program is based out of the Therkildsen's Center's Senior Center.



Volunteer Marilyn Kreihbiel is one of many local volunteers who provide daily meals and an inspiration to those she is delivering meals to in Harlan.

Currently there are three routes with a total of 22 - 30 hot meals each week. why don't you ? If you are interested in delivering for the Home-Delivered Meal program please call 755-2757.



Volunteers on a cold blustery day in January were Elm Crest's Tim Nausler and Angela Bladt. Elm Crest is one of several local organizations who volunteer their time and staff for this local cause.



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It is 2 a.m. and that cough and stuffy nose you have been battling is still keeping you up. You reach for the nighttime cold relief medicine only to find it expired a few months ago. If you take a dose to ease your symptoms, will you be putting yourself at risk?

This situation is a relatively common occurrence. Many medicine cabinets are stocked with over-the-counter drugs as well as prescription medications that may be past their expiration dates. It is a good idea to routinely discard expired medicines, but if you happen to take a drug that has passed its expiration date, you will most likely suffer no ill effects.

According to the Harvard Medical School Family Health Guide, the expiration date on a medicine is not the dates when a drug becomes hazardous. Rather, it marks the period of time after which a drug company can no longer guarantee the efficacy of the medication.

Since 1979, drug manufacturers have been required by the Food and Drug Administration to stamp an expiration date on their products. This is the date until which the manufacturer can still guarantee full potency of the drug.

Therefore, most drug manufacturers will not do long-term testing on products to confirm if they will be effective 10 to 15 years after manufacture.

The U.S. military has conducted their own studies with the help of the FDA. FDA researchers tested more than 100 over-the-counter and prescription drugs. Around 90 percent were proven to still be effective long past the expiration date — some for more than 10 years.

Drugs that are stored in cool, dark places have a better chance of lasting because the fillers used in the product will not separate or start to break down as they might in a warm, humid environment. Storing medicines in the refrigerator can prolong their shelf life.

Although a pharmacist cannot legally advise consumers to use medication past an expiration date, most over-the-counter pain relievers and drugs in pill form should still be fine. Certain liquid antibiotics and drugs made up of organic materials can expire faster than others. For those who still want to err on the safe side, routinely clean out medications from cabinets once they expire. However, if an expired medication is taken by mistake, there's little need to worry about potentially adverse effects.

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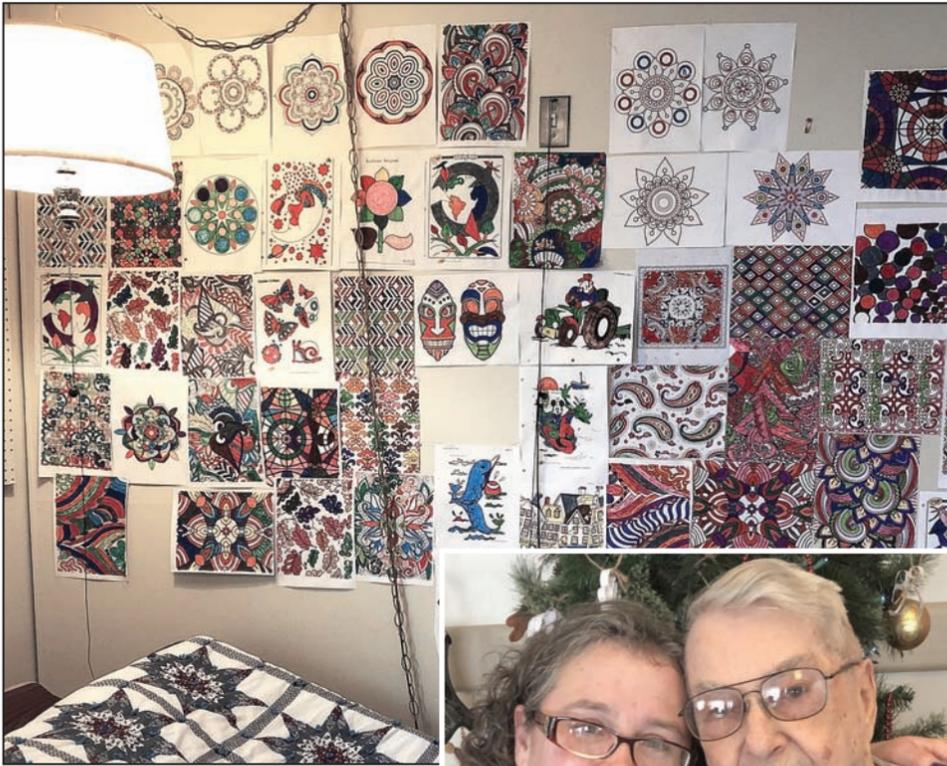
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EARLING -- The walls at Little Flower Haven have been brightened by colorful paintings by resident and retired farmer Gerald "Jerry" Bruck (at right) and several other residents.

Activities director, Tonia Birks said, "Jerry and several other residents continue to come up with new colorful creations."

(Photos contributed)



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- Saturday.....8 am - 6 pm
- Sunday.....noon - 6 pm

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Friday, Feb. 15, 2019 | Page 9

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Harlan Senior Center Activity Calendar

**Therkildsen Activity Center
& Harlan Senior Center**

706 Victoria, Harlan, 755-2757
www.cityofharlan.com/ActivityCenter.htm

Senior Center Hours 8:30 am - 2 pm
Mondays & Friday - crafts/quilts -- held at 9:30 am
Wednesday -- bingo at 1 pm

Monday - Friday meals served at noon (except holidays and other special dates, call to confirm) • Call the day before to register

Check us out on FACEBOOK/Harlan Senior Center for Programs



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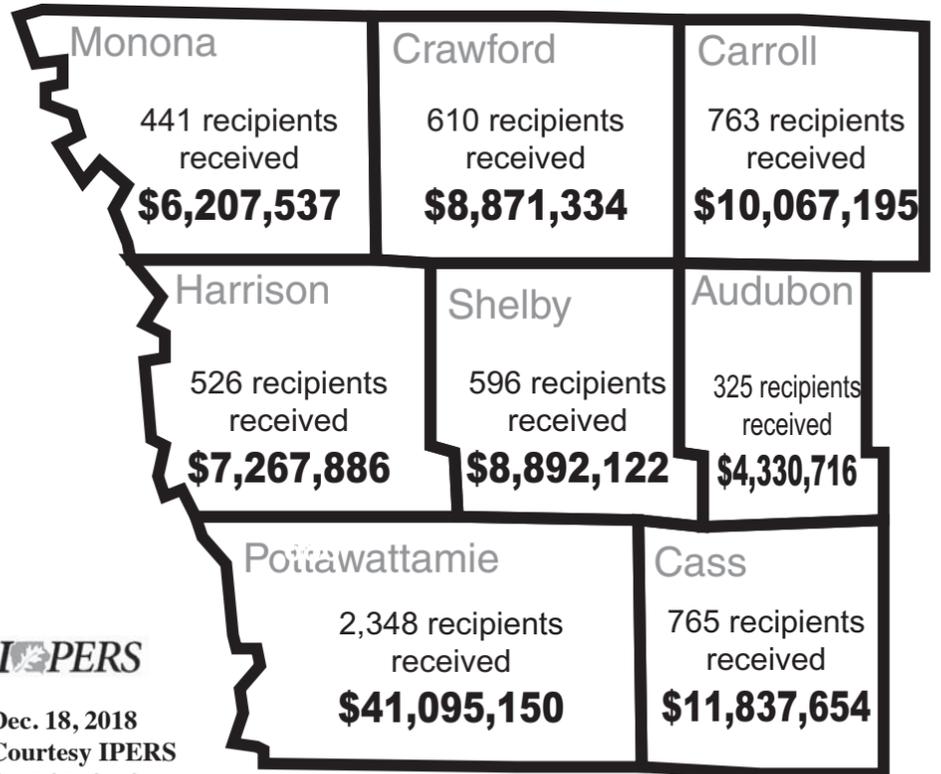
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Social Security Help For Those Nearing Retirement

SOCIAL SECURITY TOOLS

A good place to start is socialsecurity.gov and click on the “Retirement” tab at the top of the page and access their retirement planner tools.

Or, if you would rather have face-to-face assistance, you should call below and schedule an appointment to visit with a nearby claims representative.

CARROLL Office

818 Bella Vista Dr F
Carroll, IA 51401
(800) 772-1213 for appointment

Co. Bluff Office

20 Arena Way #1,
Council Bluffs, IA 51501
(866) 331-9094

The Social Security Administration also offers a bevy of free publications (see ssa.gov/pubs) that you can have mailed directly to you. “Retirement Benefits,” “When To Start Receiving Retirement Benefits” and “How Work Affects Your Benefits” are three popular publications for those nearing retirement.

OTHER RESOURCES

“Social Security Claiming Guide” which is published by the Center for Retirement Research at Boston College. This easy-to-read 24-page guide sorts through all the options and frequently asked questions (socialsecurityclaimingguide.info).

“When to Take Social Security Benefits: Questions to Consider” (whentotakesocialsecurity.info). Offered by the National Academy of Social Insurance, this 16-page booklet uses a question-and-answer format to guide you through the key issues. To get a free hardcopy mailed to you, call 202-452-8097.

Hospice volunteers needed in the greater Council Bluffs area

Are you a compassionate individual looking to make a meaningful impact on the lives of others in the Council Bluffs area? Consider volunteering for EveryStep Hospice, formerly Hospice With Heart.

Volunteers are an important part of the Hospice team, providing support in many ways, from helping with special events and office projects, to visiting patients and providing companionship and hope to those facing life-limiting illnesses.

Our volunteers bring care to patients wherever they call home: in long-term care facilities, in hospitals and at home. Training is provided.

That's exactly what Janell O'Connor and therapy dog, Conrad, do. A volunteer since the summer of 2018, Janell and Conrad have already made an impression on EveryStep patients and their families. Visiting patients in their homes and in local nursing homes and hospitals, Conrad is the star of the show, offering a listening ear and a comforting head nudge to all he visits.

Those interested in learning more about volunteering with EveryStep Hospice are encouraged to contact Angela Fisher, volunteer coordinator, at 712-325-6802 or at afisher@everystep.org.

Upcoming Orientation:

The Council Bluffs EveryStep Hospice office will host an orientation for anyone interested in volunteering with the organization from 5:30 to 8:30 p.m. Feb 20 to Feb 22. The orientation will take place at EveryStep Council Bluffs, 300 W. Broadway Suite 114.

Registration is required: To register or for more information contact Angela Fisher at afisher@everystep.org or 712-325-6802 or 712-310-3814.

There are a number of volunteer opportunities at EveryStep:

Hospice Volunteering Opportunities

- **Companionship.** Volunteers can read to hospice patients, play cards or just offer a comforting presence.
- **Homemaking Duties.** Volunteers can assist patients and their families with homemaking tasks and outdoor work.
- **Run Errands.** Volunteers can help run errands.
- **Transportation.** Hospice volunteers can take patients to doctor appointments and deliver supplies.
- **Veteran-to-Veteran Program.** Our Veteran-to-Veteran Program is a special service pairing Veterans who are volunteers with patients who have served our country. If you are a Veteran, a specialized Veteran-to-Veteran volunteer can provide companionship while talking, reading and sitting with patients.
- **Music.** Volunteers can sing, play musical instruments or play CDs for patients' musical enjoyment.
- **Life Review.** Specially trained volunteers interview patients about their lives. The conversations are recorded and given to patients/families as a gift for a long-lasting memory.
- **Story Book.** A specially trained volunteer assists the patient by recording the patient reading a story that can then be shared for generations to come. The patient and family are given the CD and the book for a keep sake.
- **Community Outreach.** Volunteers help spread the word about our mission at community events and speaking engagements
- **11th Hour Program.** Specially trained volunteers can provide a quiet presence during the final hours of life, providing companionship and support for family members through our 11th Hour Program.

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Nearing age 65 ? Medicare rules and guidelines explained

By Judy Franklin
Social Security District Manager in Council Bluffs, IA

Social Security and Medicare have a few things in common. Both programs help safeguard millions of Americans as well as improve the quality of life for our family and friends. Although both programs are household names, many people may not be familiar with the details of Medicare.

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have original Medicare coverage, you can buy a Medicare supplement policy (called Medigap) from a private insurance company to cover some of the costs that Medicare does not.

Medicare has four parts:

- **Medicare Part A (hospital insurance)** helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- **Medicare Part B (medical insurance)** helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

- **Medicare Part C (Medicare Advantage)** includes all benefits and services covered under Part A and Part B. Some plans include Medicare prescription drug coverage (Medicare Part D) and other extra benefits and services.
- **Medicare Part D (Medicare prescription drug coverage)** helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirement.

Want to learn more

Learn more about Medicare's different parts are further explained in our publication at socialsecurity.gov/pubs/EN-05-10043.pdf.

If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at socialsecurity.gov/benefits/medicare.



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Commanders Club

With Commanders Club Coordinator, Teresa Coenen



Upcoming Commander Club Events

March 2: Church Basement Ladies, Council Bluffs, "Rise Up Oh Men." \$95 per person for show & lunch. Trip is FULL, but you are welcome to add your name to the waiting list.

March 28: *Come From Away* (Broadway musical), at the Orpheum, Omaha. Main floor, center aisle matinee seats. \$129 per person, includes lunch.

April 23: Amish Lifestyle and More, Pawnee City NE. Nine different stops and events. Cost is \$138 per person, payable with registration.

May 30: *Miss Saigon* (Broadway musical), at the Orpheum, Omaha, 7:30 pm show. Main floor, center aisle seats. Epic story of a young Vietnamese woman named Kim who meets an American GI. \$154 per person, includes dinner.

June 4-11: Mackinac Island motorcoach tour, includes ten different stops and events. \$1841 per person/dbl. Reserve with \$100 deposit before April 12.

As details/prices come available, we will print brochures and get information out to you. Please give us a call if you have interest in any of these trips.

Don't forget Movie Day: 2nd Tuesday each month – coffee & rolls 8:30 am, movie 9:00 am, Harlan Theater.
Tickets can be purchased in advance at any SCSB office (by the Friday before the movie) for \$2, or purchased at the door for \$3.

Contact Teresa at the Main Branch 755-5112 for more specific trip information



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When it comes to Social Security payouts, the “when” can be as important as the “how much.”



Americans in retirement, or nearing it, have multiple options on when to start collecting Social Security benefits. The attractiveness of each option depends on a myriad of factors, including income need, health, and career/retirement status.

Make no mistake; there’s an abundant amount of cash on the table with Social Security. According to the U.S. Social Security Administration, approximately 62 million

Americans will take \$955 billion in Social Security benefits in 2017.

But not all Americans will take Social Security at the same age, and for good reasons. Here are three common scenarios for when Americans start withdrawing money:

Scenario 1 (age 62):

Starting Social Security payouts at age 62 makes sense for someone who is no longer working and has limited retirement resources. That person, like many Americans, may not have a traditional pension, and his or her 401(k) may not be sufficient to provide for retirement needs. Consequently, for Americans who have few options for gaining paid employment, starting Social Security at age 62 is often necessary to make ends meet.

Scenario 2 (full retirement age):

There is a strong financial argument for waiting until full retirement age (currently age 66) to take Social Security benefits. (Full retirement age rises gradually for those born from 1955 to 1959, and it is age 67 for those born in 1960 or later.)

If you are eligible to receive \$750 a month at age 62 (the year recipients are initially eligible to collect Social Security) but wait until your full retirement age of age 66, you would receive \$1,000 a month.

Under the same scenario, someone who begins collecting at age 62 would receive \$3,000 less each year than the person who waits until age 66. (But the person who began collecting early would have received \$36,000 in benefits by the time he or she reached full retirement age.)

Scenario 3 (age 70):

Delaying Social Security until age 70 makes sense for individuals who plan to keep working until age 70 or have resources they can utilize in their early retirement years. Recipients should know that for each year they delay retirement (up until age 70), their Social Security payments will increase.

The benefit grows over the years before you start collecting Social Security, and if you wait you get a small additional bonus, since a portion of the larger Social Security payment is not taxed when you start receiving the benefit. Additionally, for married couples, the larger benefit can serve as an inflation-adjust-

ed income stream for the rest of their lives.^{2,3}

Make sure you consult with a financial professional before you make your final decision. Your financial situation is unique, and a trained money management professional can help you determine the best time to begin taking Social Security payments.

This educational third-party article is provided as a courtesy by Randy Pash, Agent, New York Life Insurance Company. To learn more about the information or topics discussed please contact Randy. You’ll find his ad in the lower left hand corner of this page. New York Life Insurance Company nor its Agents offers tax or legal advice, Please contact your legal or tax adviser to find out whether the general concepts in this article apply to your individual circumstances.

- Sources:
- Social Security Administration Fact Sheet. www.ssa.gov/news/press/factsheets/basicfact-alt.pdf
 - Lance Davis, “Best Age for Social Security Retirement Benefits,” Bankrate.com, Sept. 27, 2017 www.bankrate.com/retirement/when-to-take-social-security/
 - Reed Karaim, “When to Start Collecting Social Security,” Interest.com, Nov. 7, 2017 interest.com/retirement-planning/news/6-step-guide-when-to-start-collecting-social-security/

#82 Keep your eye on what matters most.

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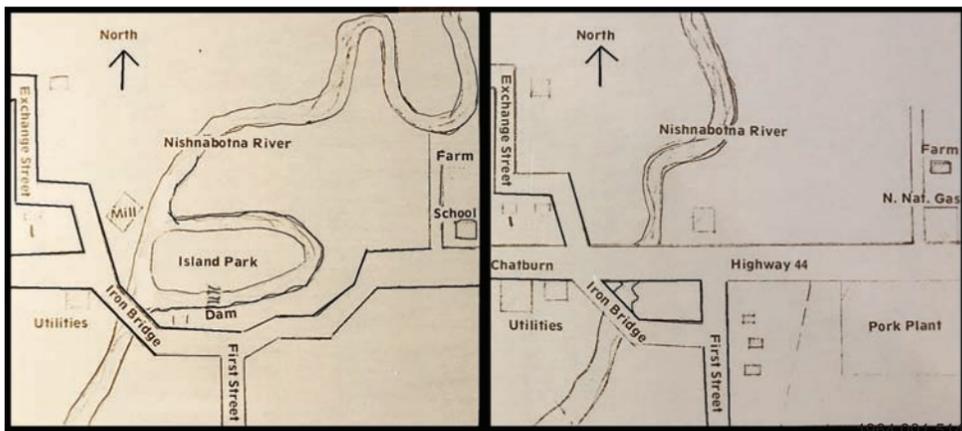
Hanging said part of our history

CONTINUED FROM PAGE 5

great lengths to describe this chase and the events that preceded the suspects' flight.

A firefight ensued when William Hardy and Simpson T. Crawford found themselves surrounded by an angry mob that had gathered from the surrounding counties. The gunfire left Crawford and John Wesley Maddy, a druggist from Marne, both dead. Maddy had gathered with local citizens to try and put a stop to the killings that spring and summer. Authorities brought Hardy to the county seat of Harlan to await trial.

However, a crowd that had worked themselves to a fevered pitch sought extralegal justice. They forced their way into the jail and took Hardy from his cell. They marched him down to the river and hung him before dumping his body in the river.



This sketch completed by Alan Mores, shows the geography of the river and nearby buildings when the mill operated compared to how the area looked in the 1970s.

Unfortunately, many of the details of this story remain murky at best, in large part, to the number of people who found themselves involved.

Additionally, it is possible that some of the details may have been altered in order to protect those involved with the events. But the facts remain that a crowd of local residents stormed the jail, entered Hardy's cell and marched him to the river, rousing J. W. Chatburn from his slumber before hanging Hardy nearby.

The waters of the Nishnabotna River hold many secrets. They have long-guarded the bones of many animals, some now extinct. Only nature knew the course that the water would take in Chatburn's day but he found a way to harness its power for almost fifty years. These waters have long provided a place of recreation whether people crossed over onto the island or dove off of the bridge into the waters below. Canoeing and rafting along the river remain popular to this day. It is no surprise then that one single body of water can tell so many stories of the humanity (and inhumanity) of one small community, serving as the backdrop for this county's development and evolution.

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706 Victoria, 755-2757

Harlan Senior Center...at the Therkildsen Activity Center

The Harlan Senior Center, 706 Victoria, is open Monday - Friday, to all residents age 60 and over for services and information resources.

Harlan Senior Center is one of 50 Iowa senior centers in 20 counties operated by Connections Area Agency on Aging.

Noon Meals at the Center:
Each day, the Harlan Senior Center serves a hot, delicious, and nutritious meal. The meal is available to any senior (age 60 and over) at the suggested contribution rate of \$3.50. Spouses of seniors who are not yet 60 may also receive a meal at the suggested contribution rate.

All meals are served at noon, Mon., thru Fri., and reservations are required (755-2757).

ALSO - Reservations must be made by 11 a.m. on the day prior to the day that you wish to attend.

Persons under 60 years of age may eat at the Harlan Senior Center at a cost of \$6.50 paid to the manager. There are no regular evening meals on the dining schedule.

Take a break from your day and enjoy a great luncheon, pool or bingo. To learn more about the senior center call 755-2757.

Meals Delivered:
Home delivered meals (suggested payment \$3.75) for those who are confined to their home, or who would have difficulty getting to the Senior Center for the noon meal. Arrangements can be coordinated for home delivered meals by calling the Center.

Pool:
Come join a friendly game of pool every week at the Center.

Craft & Quilting:
Every Monday and Friday morning experience quilting and crafting adventures.

They have sewn over 200 quilts for Omaha's Open Door Mission and have crafted dozens of activity bags for children who are visiting the Veterans Hospital, Omaha. The group also does a variety of other crafts such as small bags as well as Christmas stockings.



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