



Better Banking... Real Solutions

532 Atlantic Avenue  
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Morris, MN 56267

[www.riverwoodbank.com](http://www.riverwoodbank.com)



Join us at our  
upcoming events!

50 PLUS CLUB

- Your RiverWood 50 Plus Club membership includes:
- ✓ Exceptional Banking Benefits
  - ✓ Special Trips & Activities
  - ✓ Luncheons & Educational Seminars
  - ✓ Fun & Fellowship



**Renae Olson**  
50 Plus Club Coordinator  
Morris: (320) 589-3454



**Sheryl Madden**  
50 Plus Club Coordinator  
Benson: (320) 843-3330

## Message from the Coordinators

The days are getting shorter and the nights are getting cooler. Fall is in the air. As fall approaches, we are going to start working on growing membership of the 50 Plus Club here at RiverWood Bank. If you know of someone that is interested in becoming a member, please refer them to us.

Renae & Sheryl

## Calendar of Upcoming Events!

- **Branson Country Christmas in MN**  
Nov. 10, 2015. Travel by bus to the Paramount Theatre in St. Cloud, MN. Prior to the show enjoy lunch at Anton's. Call Renae & make your reservations today!
- **California Rail Discovery Travel Show**  
October 19, 2015 / 2:00 pm / RiverWood Bank in Morris. Premier World Discovery Tours will be here to give a short presentation on this trip planned for March 16 – 22, 2016. Call Renae or Sheryl immediately to RSVP for this presentation.
- **Holiday Meal**  
**Morris:** Dec 3, 2015, 12:00 pm, Old No. 1.  
**Benson:** Dec 8, 2015, 1:00 pm, Benson Bowler. Details to follow!

## Upcoming Trips! \*

**December 7-12, 2015 ~ Music Cities Christmas** featuring Branson, Memphis & Nashville. Tour Graceland, Grand Ole Opry & Branson City plus four Christmas shows. Spend two nights in Branson, one night in Memphis and two nights in Nashville. A trip you will never forget!

**March 16-22, 2016 ~ California Rail Discovery** featuring stops in San Francisco, Lake Tahoe & the Napa Valley. Highlights include a ride on the Napa Valley Wine Train and lots of sightseeing including the Golden Gate Bridge and Old Town Sacramento. A trip of a lifetime!

\*A complete itinerary for each trip is available at RiverWood Bank. To sign up for one of the trips listed, please contact RiverWood Bank.

## *What Causes Fall Allergies?*

It's fall and the blooms of summer have faded. So how come you're still sneezing? Fall allergy triggers are different, but they can cause just as many symptoms as you have in spring and summer.

**Ragweed** is the biggest allergy trigger in the fall. Though the weed usually starts releasing pollen with cool nights and warm days in August, it can last into September and October. About three-quarters of people who are allergic to spring plants are also allergic to ragweed. Ragweed loves to get around. Even if it doesn't grow where you live, it can still travel for hundreds of miles in the wind.

**Mold** is another fall trigger. You may think of mold growing in your basement or bathroom – damp areas in the house – but mold spores also love wet spots outside. Piles of damp leaves are ideal breeding grounds for mold.

**Dust mites.** While they are common during the humid summer months, they can get stirred into the air the first time you turn on your heat on in the fall. Dust mites can trigger sneezes, wheezes and runny noses.



### Autumn Apple Salad

- 4 tart green apples, cored & chopped
- ¼ cup blanched slivered almonds
- ¼ cup dried cranberries
- ¼ cup chopped dried cherries
- 8 oz. vanilla yogurt

**In a medium bowl, combine all ingredients. Toss to coat. Serves 4**