

# Rembrandt

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# Foods<sup>®</sup>

*Bringing the goodness of eggs to the world*

Experts in unlocking the magic of the egg as a leading global supplier. Rembrandt's products reach consumers in more than 30 countries and touch virtually every food category, including mayonnaise and sauces, baked goods, confections, pasta, prepared and nutritionally fortified foods.

Our sustainability initiative rests on the principle that the needs of the present are met without compromising the needs of the future.

## Corporate Values

**Beyond boldness**  
*We aspire beyond*

**Action**  
*We get it done*

**Stability**  
*We build to last*

**Integrity**  
*We do things right*

**Collaboration**  
*We work together*

**Stewardship**  
*We live responsibly*



Keelson Harbour Senior Living is Spirit Lake's premier senior living community. Spacious, beautifully designed apartments offer the flexibility to add services and personal care as needed.

Living options for Assisted Living and Memory Care designed with the resident in mind.

#### **Hassle-Free Living**

We offer services for our residents so that they can focus on their relationships, health, and other priorities.

#### **Your Family Has Extended**

Enjoy more time with your family and friends in our various communal spaces. Invite grandchildren to watch a movie with you in our movie theater, visit with old friends over a cup of coffee, catch up with children over a delicious chef-prepared lunch or have a large family gathering in our community room.

#### **Where To Start**

Navigating senior care can be confusing, and overwhelming. As experts, we understand the many challenges you face, and we are happy to help you through it.



Spencer Hospital offers quality healthcare services to people of northwest Iowa and southern Minnesota.

In addition to providing a full-service hospital, Spencer Hospital operates a comprehensive cancer treatment center, an inpatient behavioral health center, a multi-specialty surgical center, three primary care clinics, and two dialysis centers.

Spencer Hospital health professionals work closely with Elderbridge in coordinating services for area seniors, and assisting them in living healthy, independent lives.



- 5 Star Agency
- Nationally recognized as a HomeCare Elite™ award winner
- Low re-hospitalization rates
- Provide a transition from skilled services to ongoing private services
- Able to provide weekend admissions
- Nurse on-call 24 hours a day

We provide the following services:

- Skilled Nursing
- Specialized Wound Care
- IV Therapy
- Physical, Occupational and Speech Therapies
- Home Health Aides

We serve clients in these 9 Northwest Iowa Counties:

Buena Vista

Clay

Dickinson

Osceola

Palo Alto

Emmet

Kossuth

O'Brien

Pocahontas

# Farmers Bank

FARMERS TRUST & SAVINGS BANK

Farmers Trust & Savings Bank has been serving the Spencer, Iowa area - customers and community - since 1916 with a reputation for excellence in personal service - "People First. Service Always."

We offer a full line of business, agricultural, mortgage, consumer deposit, and lending services.

Here are a few of the services we offer;

## Personal

Checking  
Savings  
Debit and Credit Cards  
Mortgage Loans  
Safe Deposit Boxes  
Wire Transfers  
Cash Advances

## Business & Ag Loans

Small Business Administration Loans  
Commercial Lending  
Operating Loans  
Livestock Purchases  
Refinancing  
Facility Loans

## E-banking

Access services from your computer or our mobile app

- Touch ID or PIN Authentication
- View balances & recent transactions
- Deposit checks
- Transfer funds
- Pay bills
- Manage your debit card
- Set Balance Alerts



# NORTHWEST BANK

*Commitment you can bank on.*

Northwest Bank is a family-owned bank based in Spencer, Iowa and we're proud to serve a growing number of locations in Iowa and Nebraska. We are active members of the communities we serve and our bankers make decisions locally—a *commitment you can bank on.*

Here are a few of the services we offer;

## **Personal**

Checking & Savings  
CDs  
E-Banking  
Mobile Banking  
Debit/ATM Card  
Credit Cards  
Loans

## **Business**

Loans  
Checking & Savings  
Credit Cards  
Treasury Services

## **Mortgage**

Mortgage Loan Programs  
Home Equity  
Financial Calculators

## **Agriculture**

Loans

## **Wealth Management**

## **Insurance**



Carstens Financial Group understands that your retirement needs are as individual as you are and works to address those unique needs through estate strategies, pre-retirement and retirement funding and business insurance services.

By taking a “big-picture” approach, the company provides clients with solid communication and candor, as well as a full range of products and services.

Kirt Carstens, President has more than two decades of experience cultivating long-term client relationships and striving to help them create the retirement of their dreams.



*"Where your business is appreciated!"*

Community State Bank offers a complete line of financial services including banking services, a trust department, and investment department. Community State Bank

Value to our community by being a true community bank with involvement in philanthropic endeavors, economic development, and non-profit community organizations to help create a better, stronger local community.

Here are a few of the services we offer

**Personal**

Checking  
Savings/Money Market  
CDs/IRAs  
Loans  
Credit Cards

**Business/Ag**

Checking  
Savings/Money Market  
CDs/IRAs  
Credit Cards

**Investment Options**

Stocks & Bonds  
Mutual Funds  
Annuities  
College Funding s)  
Retirement Planning



The Waterfront featuring the Waters Edge Grille, Bracco, and the Waterfront Event's Center.

The Waters Edge offers American Grille, you'll also find fresh seafood, stuffed crêpes, and cracker-crust flatbread pizza crisped to perfection.

The Bracco is a local, family-owned restaurant and Island Bar. The Bracco is a Lake Okoboji hot spot with a unique menu featuring Island Paradise, Asian, Creole, and American cuisine and also has an extensive drink list featuring the Island favorites.

The WaterFront Events Center is a wonderful lakeside destination to host a wedding or other event. It also has on-site overnight accommodations. The facilities are perfect for rehearsal dinners, bachelorette parties, and elegant outdoor/indoor weddings. Catering staff will help make the event a truly memorable one. The center has outdoor and indoor seating and can accommodate 400 guests.



Looking for high quality, personal service for all of your auction needs?!

Contacting Nattress Auction Service about your auction needs; you are taking the first step to a successful auction. Our years of experience in the local market will provide you with invaluable insight and recommendations to improve the outcome of your auction.

Nattress Auction Service offers professional experience in the following types of auctions:

- Antiques and Collectibles
- Estates and Households
- Real Estate
- Agricultural Equipment
- Construction Equipment
- Commercial Business and Equipment
- Inventory Reduction

The listing of your auction is one of the most important steps for having a successful auction. Nattress Auction Service is very careful to see that all pertinent information regarding your auction items is correctly listed and properly presented.

Whether your auction is large or small, the most important part of an auction is preparing the items to be sold. This involves many different tasks, all of which Nattress Auction Service and Nattress Clerking are happy to assist you with.

The auctioneer, Greg A. Nattress, a lifetime resident of Dickinson County, has 25+ years of experience in the auction business. Greg is familiar with all local markets including the residential market, the commercial market, and the agriculture market. Greg is also a certified Personal Property Appraiser.



Ferguson's Garden Center is a family-owned gardener's haven, managed by gardening experts, with a staff that has a green thumb and design skills to meet all your gardening, planting, and floral needs. Located on Hwy 71, under the giant shade tree, roam through what seems endless greenhouses and nurseries.

Ferguson's has a wide variety to fit your needs any time of the year for flowers, plants, trees, pots, gardening supplies, outdoor patio furniture, watering supplies, and a full-service floral shop. Ferguson's will even go above and beyond, by bringing them directly to your door. We provide custom potted planters with exceptional delivery and watering services.



Slumberland Spencer is a part  
of the Slumberland family  
of furniture stores.

Our mission is to improve the lives of  
our customers. We take pride in providing  
your family with living room and dining room  
furniture, home decor, as well as mattresses and  
bedroom furniture, intended to create a home  
filled with comfort and love.

### Company Values

To work with honesty and integrity.

To treat one another with love,  
dignity and respect, and to be good citizens.  
We remember those in our community who  
are less fortunate and donate a percentage  
of our earnings to charitable organizations.  
In this way, we hope to share our expertise  
and good fortune and to remain focused  
on what counts—friends, family,  
and happy healthy homes.