First National Bank
Investment Management & Trust

Women's Series

Take Time for Yourself

There are a number of organizations promoting awareness in November, and many with national recognition such as American Diabetes Month, National Alzheimer's Disease Month, Lung Cancer Awareness Month, Family Caregivers Month, and National Hospice Month. Each organization is important and deserves the utmost attention. However, don't these health-related celebrations make you wonder if it's time to celebrate yourself? If you could take just 15 minutes in a quiet place to focus on a peaceful respite from the busyness of your day, would you have less stress and improved concentration? Or, if you used this time to laugh, get physical, sing…unplug…whatever you love to do…would you have more energy and be able to accomplish more with less? By taking advantage of the spare time you have, perhaps you'll be better prepared to handle your spiritual health, financial health, intellectual health, etc. Don't let your life become a series of tasks to complete, but rather moments to enjoy. Take time for yourself.

Sources: www/lifeorganizers.com and www.associatedcontent.com

NOVEMBER | *2009*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1. Daylight Savings Time Ends	2.	3. Election Day	4.	5.	6.	7.
8.	9.	10.	11. **Bank Closed** Veterans Day	12.	13	14.
15.	16.	17.	18.	19.	20.	21.
22.	23.	24.	25.	26. **Bank Closed** Thanksgiving Day	27.	28.
29.	30.					

Financial Fitness for Women: Planning for Your Future
2:00 – 4:00 p.m., Thursday, November 5, Ft. Collins

Meet the Experts
2:00 – 3:30 p.m., Thursday, November 12, Loveland

Northern Colorado Market Summit
4:00 - 7:30 p.m., Wednesday, November 18, Loveland

Additional details on reverse...

First National Bank
Investment Management & Trust

Women's Series

Financial Fitness for Women: Planning for Your Future (Women's Series)

2:00 – 4:00 p.m., Thursday, November 5, 2009
Stonehouse Grille, 2nd Floor
125 South College, Fort Collins
This is the last in this year's series of four Financial Fitness seminars designed to provide you with the information needed to make informed decisions regarding your personal finances. We've discussed estate planning, advisors, and retirement in the first three events. Kathleen Thompson, CFP®, Account Executive, First National Bank Investment Management & Trust, will discuss how to examine all of your unique financial resources so that you can set life goals, and determine a strategy with the flexibility to change your personal situation and withstand fluctuation in market forces. Join us for refreshments at the Stonehouse Grille, and learn how to create your financial legacy. No charge, but reservations are requested for limited seating. RSVP to Jo Nell Lynd at 970.495.1293 or email jlynd@1stnationalbank.com by Thursday, October 29th.

Meet the Experts

2:00 – 3:30 p.m., Thursday, November 12, 2009
Medical Center of the Rockies, Longs Peak Room
2500 Rocky Mountain Ave, Loveland

Panel: Denise Juliana, CPA, MS, Shareholder, Sample & Bailey, CPAs and Fran Kimes, CPA, CTFA, Assistant Vice President, Senior Trust Administrator, First National Bank Investment Management & Trust

Are you ever confused about taxes? How do you know if you are taking advantage of all of the tax deferrals that are available? Our panel of professionals will provide a forum for discussions regarding Colorado tax updates, college funding, paying off your mortgage early, charitable giving, estate planning, positioning your investment portfolio and much more. Join us for this informative seminar and get your tax questions answered by the experts. No charge, but reservations are requested. Please register by contacting the Aspen Club at 970.495.7500 or mbs@pvhs.org. Co-sponsors for the seminar are First National Bank Investment Management & Trust, the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations.

Northern Colorado Market Summit

Embassy Suites – Loveland
Wednesday, November 18th
4:00 – 5:00 p.m. Breakout Session
5:30 – 7:30 p.m., Presentation

Boulder Market Summit

5:30 to 7:30 p.m., Wednesday, December 2, 2009
St. Julien Hotel & Spa
900 Walnut Street, Boulder

Tax Updates

10:30 – 11:30 a.m., Tuesday, December 8, 2009
Activity Room, The Worthington
900 Worthington Circle, Fort Collins
It is a great time of year to take a little extra time to review your investments strategies from a tax perspective. Fran Kimes, CPA, Senior Administrator, for First National Bank Investment Management & Trust, will discuss year-end planning, significance of the new estate tax changes, how to take advantage of charitable giving updates, tax issues for the current environment, what Build America Bonds means, and the right time to add Muni bonds to your portfolio. No charge, but reservations are requested. Please register by contacting the Aspen Club at 970.495.7500 or mbs@pvhs.org. Co-sponsors for the seminar are First National Bank Investment Management & Trust, the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations.

IN THE KNOW

The Women's Series Calendar is mailed to you on a monthly basis, and we hope that you will join us for some of our events. However, should you decide that you'd rather not receive event information, please contact Louise Kuntzelman at 970.495.9353 or via e-mail at lkuntzelman@1stnationalbank.com.