



*September 22nd is American Businesswoman's Day*

According to the Center for Women's Business Research, 10.1 million U.S. firms are owned by women (75% or more) and they generated \$1.9 trillion in sales in 2008. One in five firms with revenue of \$1 million or more is woman-owned.<sup>1</sup>

One such success story that most women recognize is Vera Bradley Designs. Barbara Bradley Baekgaard and Patricia Miller were two new neighbors who discovered they shared an interest in fashion design and soon noticed that women lacked functional, attractive luggage for business trips. With \$500 and the name of Barbara's mother, they developed some prototypes for soft, quilted duffel bags and purses. They were the hit of an in-home clothing show, and in just three years, the firm topped \$1 million in sales and has enjoyed steady growth ever since. Today, Vera Bradley Designs' 200 employees produce over 800 products from a 25,000-square-foot manufacturing center in Fort Wayne, Indiana.<sup>2</sup>

American Businesswoman's Day is a great time to tell our local businesswomen, "We appreciate your important contributions."

Sources:  
1. [www.womensbusinessresearchcenter.org](http://www.womensbusinessresearchcenter.org)  
2. [www.score.org](http://www.score.org)

SEPTEMBER | 2009 **1**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1.	2.	3.	4.	5.
6.	7. <b>Bank Closed</b> Labor Day	8.	9.	10.	11.	12.
13.	14.	15.	16.	17.	18.	19. Rosh Hashanah
20.	21.	22. Autumn begins	23.	24.	25.	26.
	<b>Retire Well in Uncertain Times</b> 2:00 – 4:00 p.m., Tuesday, September, Ft Collins		<b>2009 Windsor Expo &amp; Trade Show</b> 2:00 – 7:00 p.m., Tuesday, September 22, Windsor			
27.	28. Yom Kippur	29.	30.			
						Additional details on reverse...

## *Women's Series*

### **Financial Fitness for Women: Retire Well in Uncertain Times (Women's Series)**

2:00 – 4:00 p.m., Tuesday, September 22, 2009

*Jay's Bistro, 137 West Oak, Fort Collins*

The National Institute on Retirement Security research found that 88% of women believe current economic conditions will affect their ability to achieve retirement security. Join Lisa Whannel, QKA, Vice President & Retirement Plan Services Manager, First National Bank Investment Management & Trust, to determine such things as: how much money you'll need to retire; where the money will come from; investing for the future; how to provide for your heirs; and how to preserve your wealth. Also, enjoy the ambiance and great desserts that the chef at Jay's Bistro will prepare for us. There is no charge for this seminar, but reservations are requested for limited seating. Guests welcome. Please RSVP to Jo Nell Lynd at 970.495.1293 or email [jlynd@1stnationalbank.com](mailto:jlynd@1stnationalbank.com) by Tuesday, September 15th.

### **2009 Windsor Expo & Trade Show**

2:00 – 7:00 p.m., Tuesday, September 22, 2009

*Windsor / Community Recreation Center, 250 N. 11th Street, Windsor*

The Windsor Chamber of Commerce and the town of Windsor Parks and Recreation Department are partnering to host this 5th Annual event. This event is free to the public and reservations are not necessary. Be sure to stop by the First National Bank booth to say "hi."

### **Essentials of a Will**

2:00 p.m. – 3:30 p.m., Thursday, October 15, 2009

*Marks Funeral and Cremation Services, 9293 Eastman Park Drive, Windsor*

If you don't have a Will, or you are thinking about revising your current one, this seminar will include information that will be helpful to you. Jacqueline Zipser, JD, Vice President, Manager of Fiduciary Services and Trust Counsel for First National Bank Investment Management & Trust, will cover what to discuss with your attorney; how to choose your personal representative (executor) and trustee based on the responsibilities of each job; how to distribute household and personal items; when to change beneficiaries; what happens if you become disabled by accident or age; where to store your important documents, and much more. Guests welcome. There is no charge for this seminar, but reservations are requested. Please RSVP to Jo Nell Lynd at 970.495.1293 or email [jlynd@1stnationalbank.com](mailto:jlynd@1stnationalbank.com) by Friday, October 9th. Co-sponsors for the seminar are the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations.

### **Set the Course for Spending, Saving and Investing**

6:30 – 8:30 p.m., Wednesday, October 21, 2009

*Friends Room, McKee Conference and Wellness Center, 2000 N. Boise Avenue, Loveland*

Presenters: Chad Jones, CERTIFIED FINANCIAL PLANNER® - First National Bank Investment Management & Trust and Kathleen Thompson, CERTIFIED FINANCIAL PLANNER® - First National Bank Investment Management & Trust

Is this uncertain economy forcing you to assess your household spending plan? If you are re-thinking what you can afford, how to save for retirement, what to pay off first, or how to manage educational, auto, home, credit cards and other debt, you'll benefit from this seminar. Learn the rules of thumb for getting your finances in order to meet your short and long-term goals. We will also discuss how to set-up or revisit your financial plan to make sure it works for you. Bring your financial planning questions and get them answered by the professionals. To Register: Call (970) 635-4001. No goods or services will be solicited in connection with this program. Space limited to 75.

### **The Gift of Generosity**

2:00 – 3:30 p.m., Tuesday, October 27, 2009

*Long's Peak Room, Medical Center of the Rockies, 2500 Rocky Mountain Avenue, Loveland*

Whether you want to eliminate taxes or benefit from an increased income stream, there is a charitable gift to fit every objective. In this seminar, Jacqueline Zipser, JD, Vice President, First National Bank Investment Management & Trust, will focus on planned giving tools that can be used to help you achieve your individual financial agenda while helping a cause close to your heart. Co-sponsors for this seminar are the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations. Guests welcome. No charge, but reservations are requested. Please RSVP to the Aspen Club at 970.495.8565 or 970.495.8560.

#### **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](mailto:lkuntzelman@1stnationalbank.com).  
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