

Twelve Months to Financial Clarity

Love, Marriage and Who Pays the Bills?

If your family was like mine, we never talked about money...except that we didn't have enough of it to cover any extras for six children. We were traditional, in that my father worked and gave his weekly check to my mother so that she could pay the bills. Today, couples aren't always this traditional. Whether we work with a percentage system, split the bills, share the finances with a joint account, or run a dictatorship, it doesn't really matter which option is used if we agree and feel comfortable with the plan. Too many times, however, we see one spouse in charge of the finances, and if he or she is incapacitated or passes away, the other spouse is left to make sense of the paperwork. In such an emotional time, the living spouse sure doesn't want the added stress of financial worries. Is it time for you to re-evaluate your finances? Call us at 970/800.495.1293 if you need help with your finances.



AUGUST | 2010 **1**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1.	2.	3.	4. National Night Out	5.	6.	7.
8.	9.	10.	11. First Day of Ramadan Northern Colorado Women of Distinction 7:30 a.m. – 9:30 a.m., Thursday, August 12, Loveland	12.	13.	14.
15.	16.	17.	18.	19.	20.	21.
22.	23.	24.	25. Wizard of Oz 71st Anniversary	26.	27.	28.
29.	30.	31.	De-clutter Your Stuff Noon – 1:30 p.m., Wednesday, September 1, Greeley			

Additional details on reverse...



First National Bank
Investment Management & Trust

Women's Series

Northern Colorado Women of Distinction

Second Annual Awards Breakfast

7:30 a.m. – 9:30 a.m., Thursday, August 12, 2010

Embassy Suites

4705 Clydesdale Blvd., Loveland

The event architect, Northern Colorado Business Report (NCBR), says that “whether business professionals or community leaders, philanthropists or educators, Northern Colorado Women of Distinction exert their time and considerable talents in ways that strengthen not only their organizations’ interests, but our entire community.” NCBR invites you to celebrate the ten women chosen to be honored for their achievements at this second annual event. Individual tickets are \$39 and corporate tables are \$400. To register for this event, call the NCBR at 970.221.5400, ext 202, or email ddahlgren@ncbr.com.

De-clutter Your Stuff

Noon – 1:30 p.m., Wednesday, September 1, 2010

North Colorado Medical Center Auditorium

1801 16th Street, Greeley

Do you save everything? Do you have a Fibber-Magee Closet? Perhaps you’ve been meaning to file photographs or the piles of papers on your desk, but you’re saving those tasks for another day. Maybe your children are grown and you are thinking about moving but know that you would first have to sell a good portion of your accumulated possessions. What should you do? What should you save? Attend this discussion to learn how to sell items on the Internet, how to leave treasured heirlooms to your family members, and how to make the most of giving treasures to a charity. Rhonda Morehead, Assistant Vice President and Senior Trust Officer for First National Bank Investment Management & Trust will share with you how to clean out stuff. No charge, but reservations are requested. Please RSVP by Wednesday, August 25th to Donna Benson at 970.350.6773 or email donna.benson@bannerhealth.com.

Creditors and Predators: Is My Wealth Really at Risk?

9:00 – 11:00 a.m., Thursday, September 9, 2010

Medical Center of the Rockies Classroom

2500 Rocky Mountain Avenue, Loveland

Presenters:

Amy K. Rosenberg, Attorney, Peterson & Rosenberg, LLP

Jacqueline C. Zipser, JD, VP and Manager of Fiduciary Services, First National Wealth Management

Can you protect your child’s inheritance from a greedy ex-spouse? What if a tenant is injured in the rental house you own? Just what is a fraudulent transfer and how can you avoid making one? Do prenuptial agreements really work? Can you avoid liability for a spouse’s debts? What about yesterday’s “cure du jour” of setting up trusts in foreign countries? Bring your questions and comments; you’ll get tools to keep the wolf from even thinking about heading for your door. A light lunch will be served. This event is sponsored by the PVH Foundation and the Aspen Club. Pre-registration is required. Email communityhealth@pvhs.org or call 970.495.8560. Limited seating.

SAVE THE DATE (Women's Series)

Noon – 1:30 p.m., Friday, September 24, 2010

Jill Tietjen, Co-author of *Her Story: A Timeline of Women Who Changed America*, will be in Loveland to discuss the book that is on “The Denver Post’s” best seller list for the 6th time! Watch for more information in the September calendar.

IN THE KNOW

• The Women's Series Calendar is e-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.