



Twelve Months to Financial Clarity

What Do Your Shoes Say About You?

Have you ever thought what your shoes say about you? Shoes can be an opportunity to get to know someone while talking about shoe styles. Do you wear something fancy or frugal on your feet? Bright colors, wild patterns and interesting details (straps, tassels) show that “Tina” craves stimulation and a modern thinker. Tina is probably someone who likes technology and does her banking online. A variety of boots indicates that “Sally” doesn’t let anything, not even the weather, bring her down. She sees her current job as a path to somewhere else, but not sure where. Sally is most likely not saving for retirement yet; she doesn’t see the value since she’s still young. “Cathy” likes neutral colors, like beige and brown, and her shoes carry that forward, embracing the natural world. She is extremely grounded and in step with reality at all times. She works hard for stability, and probably has her finances, as well as her estate plan, in order. Mindset Media revealed that people who purchased more than three pairs of shoes a year are likely to be assertive and spontaneous leaders. How many shoes did you purchase last year? What do your shoes say about your financial mind-set?

Sources: www.marieclaire.com; www.mindset-media.com

FEBRUARY | 2010 **1**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1.	2.	3.	4.	5.	6.
7.	8.	9.	10.	11.	12.	13.
			Hats 'N History (Women's Series) 2:00 – 4:00 p.m., Wednesday, February 10, Windsor			
14. Valentine's Day	15. Bank Closed President's Day	16.	17.	18.	19.	20.
21.	22. Read to Me Week	23.	24.	25.	26.	27.
28.						

Additional details on reverse...



Hats 'N History (Women's Series)

2:00 – 4:00 p.m., Wednesday, February 10, 2010

Windsor Community Playhouse

561 East Garden Drive, Windsor

Entertaining and informative, this program showcases Ms. Cassell's collection of hats that spans a century of art form, style and function. Author and local historian, Colleen (Estes) Cassell will treat us to an afternoon of fun and hat history. She will model and describe a number of hats from her collection of over 600. Learn about hats dated from 1860 to 1960, "when women stopped wearing them," says Colleen.

There is no charge for this event, but reservations are requested for limited seating. Please RSVP to Jo Nell Lynd at 970.495.1293 or email her at jlynd@1stnationalbank.com by **February 1st**.

Financial Planning - Making Decisions Early

Noon – 1:00 p.m., Tuesday, March 9, 2010

Medical Center of the Rockies - Boardroom 1st Floor

2500 Rocky Mountain Ave (I25 & Hwy 34 West)

Who will manage your finances if you become incapacitated? Who will inherit your property when you die? Thinking about these types of questions - before illness or death strikes - is what estate planning is all about. Rhonda Morehead, JD, CTFA, Assistant Vice President, and Senior Trust Officer, First National Bank Investment Management & Trust, will share some of the common concerns and solutions for these very issues.

No charge. Registration limited to 20. This seminar is co-sponsored by the Medical Center of the Rockies and Aspen Club. To register, please call 970.495.7500 or email mbs@pvhs.org.

Federal Estate Tax Update

Much to the surprise of estate planners around the country, Congress adjourned in December without extending the federal estate tax into 2010. Unless Congress acts otherwise, there is no limit to the wealth that can be passed on to heirs without incurring estate taxes through the end of this year. The federal gift tax rate is now at 35%.

Congressional leaders plan to work on the estate tax early this year, and may even pass legislation to retroactively reinstate the tax to January 1, 2010. We will continue to monitor any decisions they make and keep you informed of new developments.

While there is no obvious course of action to take, now is a good opportunity to revisit your estate planning documents to confirm that what you intend to have happen really does. Please contact us if you have questions about your documents. We would be pleased to share our expertise with you.

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.