



Twelve Months to Financial Clarity

Finding Common Ground

A survey to identify attitudes about wealth among nearly 1500 high net worth individuals was completed by HNW, Inc. for PNC Financial Services Group in New York. Society has traditionally considered males as heads of households; however the pattern now suggests women really are the managers of the home, and that includes making financial decisions. Data suggests that there are stark differences in how each gender views money. For instance, many women believe that money is a source of security; for men a source of significance. Older couples are more likely to make decisions together, while couples under 30 don't seem to share any of the decisions.¹

Kathleen Thompson, CFP®, Account Executive at First National Bank Investment Management & Trust suggests that couples find a common ground, and offers the following advice to families she works with: 1) Have a serious discussion about money and its role in your lives; 2) Value the differences you have about money; 3) Become equal companions; 4) Develop and implement a household budget; 5) Set short and long-term goals that respect differences; and 6) Make financial decisions based on your common beliefs and values. For more information about Financial Planning, contact Kathleen at 970.498.1922 or Kathleenthompson@1stnationalbank.com.

1. www.harrisinteractive.com

JANUARY | 2010 **1**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1. Bank Closed New Year's Day	2.
3.	4.	5.	6.	7.	8.	9.
10.	11.	12.	13.	14.	15.	16.
17.	18. Bank Closed Martin Luther King, Jr. Day	19.	20.	21.	22.	23.
24. /	25.	26.	27.	28.	29.	30.
31.						Additional details on reverse...



First National Bank
Investment Management & Trust

Women's Series

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.

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.
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