

Twelve Months to Financial Clarity

Incapacity

Even with today's medical miracles, it's a real possibility that you or your spouse could become incapable of handling your own medical or financial affairs. A devastating illness or serious accident can happen suddenly at any age. Advancing age can bring senility, Alzheimer's disease, or other ailments that affect your ability to make sound decisions about your health, or to pay your bills, write checks, make decisions, sell assets, or otherwise conduct your affairs. This can devastate your family, create debt, exhaust your savings, or undermine your final tax and estate planning strategies.

If you do not authorize someone to make medical decisions for you, medical care providers must prolong your life using artificial means necessary. Your Last Will and Testament will not be helpful in this situation; it is initiated only after you



Source: www.360financialliteracy.org

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1.	2.	3.
4. Independence Day	5.	6.	7.	8.	9.	10.
11.	12. Making Decisions Early Noon – 1:15 p.m., Monday, July 12, Loveland	13.	14.	15.	16.	17.
18.	19.	20.	21. Nuts & Bolts of Estate Planning 1:00 – 2:30 p.m., Wednesday, July 21, Windsor	22.	23.	24.
25.	26.	27.	28.	29.	30.	31. Windsor Fine Arts Festival 10:00 a.m. – 6:00 p.m., Saturday, July 31, Windsor
						Additional details on reverse...

Women's Series

Making Decisions Early

Noon – 1:15 p.m., Monday, July 12, 2010

Medical Center of the Rockies - Boardroom 1st Floor

2500 Rocky Mountain Avenue (I-25 & 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 e-mail mbs@pvhs.org.

Nuts & Bolts of Estate Planning

1:00 – 2:30 p.m., Wednesday, July 21, 2010

Windsor-Severance Library

720 3rd Street, Windsor

This seminar is designed for those who are thinking about transferring wealth from one generation to the next, wanting to limit taxes, contemplating downsizing and liquidation, planning a gift to charity or looking for a fair market appraisal on antiques and collectibles. Rhonda Morehead, JD, CTFA, Assistant Vice President and Senior Trust Officer for Investment Management & Trust will talk about the tools to transfer wealth from one generation to the next, how to protect yourself in case of incapacitation and peace of mind that comes from knowing you have provided for those close to you. Jo Inman, Owner of Lone Pine Estate Services will share how to downsize your estate using auctions, estate sales and work with dealers. Join us for this seminar at no charge. Please RSVP to Jo Nell Lynd at 970.495.1293 or email jlynd@1stnationalbank.com.

Windsor Fine Arts Festival

10:00 a.m. – 6:00 p.m., Saturday, July 31, 2010

10:00 a.m. – 5:00 p.m., Sunday, August 1, 2010

Boardwalk Park, just north of Main (Hwy 392) at 5th Street, Windsor

Don't miss the Windsor Fine Arts Festival! For two full days, everyone is invited to stroll Windsor's signature Boardwalk Park to enjoy the talent of and visit with artists who represent several states in this juried show. In addition to the wonderful fine art, there will be sidewalk chalk art, theatrical skits, musical entertainment and a tent where kids of all ages can enjoy special art projects... something for the entire family! Supporting this event will be a volunteer program of about 100 individuals. If you are interested in being a volunteer, please call Connie Reifschneider at 970.674-3344. Mark your calendars to bring your family to this inaugural premier art show and sale in northern Colorado. No charge!

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pass away. With today's modern technology, physicians can sustain you for days, weeks or months. However, a Durable Power of Attorney for Health Care, drawn by an estate planning attorney, allows you to appoint a representative to make medical decisions for you, and you can express how much power your representative will have.

Other medical directives you should have on file are:

- Living Will - allows you to approve or decline certain types of medical care, even if you will die as a result of the choice
- Do Not Resuscitate order (DNR) - a doctor's order that tells all other medical personnel not to perform CPR if you go into cardiac arrest

If your medical directives are more than ten years old, please consider reviewing them with your attorney to be sure that your wishes are still current.

Source: www.360financialliteracy.org

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.