

Twelve Months to Financial Clarity

Desperate Housewives

"Helene" has been a widow for about a year now. Losing her husband was a terrible blow, but at least he left her in a secure financial position. She has the resources to live comfortably in retirement, but, as she tells it, she doesn't have sophisticated money management skills. She knew that the bereavement period was the worst time to make important financial decisions, and now she's concerned that her investment income may not be sufficient to meet her needs in the years to come.¹ Ladies, whether through divorce or widowhood, the odds are real that one day you'll be financially responsible for yourself again. At wife.org, they have a slogan: "A man is not a financial plan."² If your husband currently handles the finances in your family, it's probably time you take a look at the books. "Marijane" still remembers the havoc left by her father's sudden death two decades ago, when she was in her early 20's. "My mother knew nothing about the family's finances – nothing," says Marijane.

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Sources: ¹ Merrill Anderson 2007
² Carol Mithers is a freelance writer in Los Angeles



MAY | 2010 **1**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1.
2.	3.	4. Making Decisions Early 1:00 – 3:00 p.m., Tuesday, May 4, Johnstown	5. Cinco de Mayo	6.	7.	8.
9. Mother's Day	10.	11.	12.	13.	14.	15.
16.	17. Women's Skin Wellness: Looking and Feeling Your Best (Women's Series) 3:00 – 5:30 p.m., Monday, May 17, Fort Collins	18.	19.	20.	21.	22.
23.	24. Bank Closed: Memorial Day	25.	26.	27. Social Security in Retirement: What You Need to Know 1:00 – 2:30 p.m., Thursday, May 27, Greeley	28.	29.
30.	31.					Additional details on reverse...



Women's Series

Making Decisions Early

1:00 – 3:00 p.m., Tuesday, May 4, 2010

Johnstown Java & Jams Coffeeshouse

21 N Parish Avenue, Johnstown

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. Limited seating. No charge, but reservations requested. To RSVP by Friday, April 30th, please call Jo Nell at 800/970.495.1293 or e-mail jlynd@1stnationalbank.com.

Women's Skin Wellness: Looking and Feeling Your Best (Women's Series)

3:00 – 5:30 p.m., Monday, May 17, 2010

Twenty Three Trees Medical & Wellness Spa

1107 South Lemay Avenue, Suite 100, Fort Collins

Relaxing, entertaining and educational, this presentation will feature Dr. Michelle Tollefson. She will teach us the value of skin renewal and revitalization, keys to keeping your skin healthy, transitional skin changes during menopause, and of course, how to help heal dry skin caused from our Colorado weather. Tour the spa (and wonderful boutique) and choose one of two complimentary spa services...all while enjoying sparkling champagne and wonderful appetizers. This event is co-sponsored by Poudre Valley Hospital Foundation and Twenty Three Trees Medical & Wellness Spa. Limited seating. No Charge. Reservations are required. Please RSVP by Monday, May 10th to Jo Nell Lynd at 970.495.1293 or e-mail jlynd@1stnationalbank.com.

Social Security in Retirement: What You Need to Know

1:00 – 2:30 p.m., Thursday, May 27, 2010

North Colorado Medical Center Auditorium

1801 16th Street, Greeley

Join us for this exclusive opportunity to get the latest information from Michael Baksa, Lead Public Affairs Specialist for the Social Security Administration's Denver Regional Communications Office. Mike will share how you can:

- Find out how to estimate your SSA retirement benefit
- Understand eligibility
- Work and still receive Social Security benefits
- Learn about Medicare enrollment

Who should attend? Anyone who is thinking about retirement as well as those who are already receiving Social Security benefits should be present. Bring your questions and get them answered by the Social Security expert. This event is co-sponsored by North Colorado Medical Center Foundation. There is no charge for this seminar, but reservations are requested. Please RSVP by Wednesday, May 19th to Donna Benson, NCMC Foundation, at (970) 350-6773 or e-mail donna.benson@bannerhealth.com.

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"She wasn't well off, and she, my sister, and I really had to struggle to straighten things out. I swore that whatever happened, I'd never let myself be in that position." Unfortunately, our estate planning administrators have heard this statement numerous times...if only! Marijane was smart and took the opportunity to learn more about her own finances, and then, when married with children, she decided to work part-time. "He (her husband) earns the money, but I'm in charge of its day-to-day management," she says. "I know where all the paperwork is, and we make the major decisions together. There's not one aspect of our financial lives that I don't know about or am not involved in. I'm not in the position my mother was." Are you a desperate housewife, or concerned about being single without the management skills to make informed financial decisions? An integral part of our success is our emphasis on helping families derive all possible benefit from their financial resources, now and through the years to come. We are here to help you manage and invest money, plan for your estate, and provide for the financial security of your family through secure and worry-free retirement income.

Sources: ¹ Merrill Anderson 2007

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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.