Women's Series

First National Bank
Investment Management & Trust

April is Stress Awareness Month

For the 17th consecutive year, April 2009 has been designated Stress Awareness Month. During this thirty-day period, health care professionals and health promotion experts across the country will join forces to increase public awareness about both the causes and cures for our modern stress epidemic.

Sponsored by the Health Resource Network (HRN), a non-profit health education organization, Stress Awareness Month is a national, cooperative effort to inform people about the dangers of stress, successful coping strategies, and harmful misconceptions about stress that are prevalent in our society.

In addition to Stress Awareness Month, the organization also sponsors National Stress Awareness Day, held every April 16th or the day after income taxes are due![1]

1 Source: The Health Resource Network (www.stresscure.com)

APRIL | 2009

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1.	2.	3.	4.
5.	6.	7.	8.	9. Passover	10. Good Friday	11.
12. Easter	13.	14.	15.	16.	17.	18.
19.	20.	21.	22.	23.	24.	25.
26.	27.	28.	29.	30.		

Oops, I Retired Too Early! What Do I Do Now?
2:30 to 4:00p.m., Thursday, April 16, 2009, Boulder

Set the Course for Spending, Saving and Investing
9:00 to 10:30a.m., Tuesday, April 21, 2009, Loveland

Financial Fitness for Women: Questions to Ask Your Advisor
1:30 to 3:30p.m., Wednesday, April 22, 2009, Fort Collins

Strategies for Today's Economic Environment
10:30 to 11:30a.m., Tuesday, April 28, 2009, Fort Collins

Oops, I Retired Too Early! What Do I Do Now?

2:30 to 4:00p.m., Thursday, April 16, 2009
A Spice of Life Event Center
5706 Arapahoe Avenue, Boulder
Has the slumping stock market, falling housing prices, and weakening economy affected your financial peace of mind during retirement? Are you now planning to go back to work? What tax implications are involved with your decisions? How do you develop a new budget and stick with it? Barbara Albert, on behalf of First National Bank Investment Management & Trust will talk about the mistakes you can't afford to make, what investment opportunities are best for these uncertain times, and help you determine a road map on how to get back on track to protect all of your retirement nest eggs. No charge, but reservations are requested. Please RSVP to Francie Sinton at 303.938.6183 by Thursday, April 9th.

Set the Course for Spending, Saving and Investing

9:00 to 10:30 a.m., Tuesday, April 21, 2009
Big Thompson Canyon Room, Medical Center of the Rockies
2500 Rocky Mountain Avenue, Loveland
You may be exercising more, eating healthier and becoming more organized, but what about your finances? Jeff Kadavy, JD, CTFA, Assistant Vice President and Senior Trust Officer with First National Bank Investment Management & Trust will share with you five important strategies for improving your financial situation. Join us for this seminar and give yourself permission to become wealthier and wiser in 2009. No charge, but reservations are requested. Please register by contacting the Aspen Club at 970.495.7500 or mbs@pvhs.org. Co-sponsors for this seminar are First National Bank Investment Management & Trust, the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations.

Financial Fitness for Women: Questions to Ask Your Advisor (Women's Series)

1:30 to 3:30p.m., Wednesday, April 22, 2009
Bisetti's Italian Restaurant
120 South College Avenue, Fort Collins
Presenter: Christie Hoffer, CFA
Senior Portfolio Manager
Investment Management & Trust, First National Bank
This is the second in a series of four seminars designed to provide you with the information needed to make informed decisions regarding your personal finances. Join us at Bisetti's Italian Restaurant to enjoy refreshments and benefit from Christie Hoffer's presentation on Questions to Ask Your Advisor. She will review the top five questions to ask when wondering who to trust with your financial affairs, what you can do to protect yourself, how to plan for retirement in this uncertain economy, and answer other questions you may have about your finances. Limited Seating. No charge. Reservations required. Please RSVP by Wednesday, April 15th to Andrea Hammons at 970.419.5721 or ahammons@1stnationalbank.com

Strategies for Today's Economic Environment

10:30-11:30 a.m., Tuesday, April 28, 2009
The Worthington
900 Worthington Circle, Fort Collins
Is your nest egg cracking? Many of us have found ourselves changing our financial goals and postponing retirement plans after losing a substantial amount of money due to the current economic struggle. With a prolonged recession, each of us should take a hard look at our financial portfolio and adjust goals to meet retirement security. Will your money last? How should you invest during these uncertain times? Will you need to go back to work? Norman Rehme, CRSP, Relationship Manager, First National Bank Investment Management & Trust will discuss these and other recommendations regarding investment strategies. No charge, but reservations are requested. Please RSVP by contacting Andrea Hammons at 970.419.5721 or ahammons@1stnationalbank.com.

IN THE KNOW

The Women's Series Calendar is emailed to you on a monthly basis, and we hope that you will join us for our events. However, should you decide that you'd rather not receive event information, please send an email to FNB-Investment Management&Trust@1stnationalbank.com to opt out. For more information about the Women's Series, please contact Louise Kuntzelman at 970.495.9353 or lkuntzelman@1stnationalbank.com.