In this month’s Insider, you’ll find some exciting day trips and awesome vacation getaways!

Here’s what's featured this month:
• Estate Planning Basics
• Phantom of the Opera
• Exploring Southwest TX and Southern NM
... and much, much more!

Holiday Happening
Wednesday, December 6 • Noon luncheon • Zanesville Country Club
$29 per person • Final payment: 11/20

Join us in celebrating a wonderful time of the year! Our luncheon will feature a cranberry and apple stuffed chicken breast served over a roasted vegetable medley, with salad, rolls and triple chocolate cake for dessert. Following a scrumptious meal… sit back, relax, and enjoy a fun energetic show by Bob Piascik.

Bob Piascik has been an entertainer in Central Ohio for over 25 years. A soloist of extreme versatility, he can set a perfect mood with Sinatra-style cocktail jazz or liven things up with Jimmy Buffet songs and other sing-a-long favorites. He is especially adept at interactive performances with children and sings many of the latest hits from Radio Disney.

Shop ‘til You Drop
Friday, December 8 • Tanger Outlets & Polaris Fashion Place • $35 per person
Final payment: 11/7

Grab your coat, put on your walking shoes, and join us for a day of shopping at the Tanger Outlets north of Columbus. There are over 140 stores and you will have approximately 3 hours to shop this morning. Since there isn’t a food court we’ll make a stop at Polaris Fashion Place for you to enjoy lunch on your own with additional shopping opportunities. We hope you’ll join us for this fun holiday shopping experience. Space is limited to 25, so call early!

Price includes: deluxe motor coach transportation, VIP coupon booklet, all applicable taxes, and gratuities on included items.

Stan Hywet Hall
Thursday, December 14 • $49 per person • Final payment: 11/10

Join us for an evening of holiday lights! We’ll start the festivities at Hartville Kitchen where you’ll have time to enjoy a delicious meal, on your own, and browse through the bakery and kitchen shop. Your next stop is sure to be the highlight for today: Stan Hywet Hall’s “Deck the Hall!” The estate is illuminated inside and out with more than 850,000 lights and the historic Manor House is decorated and inspired by the theme of Postcards from the Past. DAZZLE is a fantastic outdoor light show choreographed to three new songs this year and Gingerbread Land, the popular Playgarden is “dressed up” for the holiday season. This self-guided tour with its beautiful light displays and decorations is one of Ohio’s largest and most spectacular holiday traditions!

Price includes: deluxe motor coach transportation, admission to Deck the Halls, all applicable taxes, and gratuities on included items.
Estate Planning Basics - Call to reserve your space today!
Thursday, November 9 • 5:30 - 7 pm • CNB Market St. Lending Center, Zanesville
Probate and tax laws are constantly changing. The evening’s presentation by Jody Spencer from our Centur Investment Services team will explain how to prevent your assets from going through probate, how to protect unnecessary taxation, and how to retain control of your affairs. Learn about medical and financial powers of attorney, wills, and living trusts. We’ll discuss how “gifting” can affect you and your recipients, including gift tax laws, capital gains tax laws, as well as general overview of one’s eligibility for Medicaid and Veterans benefits. We will also address the myths and truths surrounding the probate process and answer any questions you may have regarding trusts, probate, or estate planning.
Investments are not FDIC insured, not bank guaranteed, and may lose value.

Tapas & Pairings
Friday, October 20 • 6 pm
The Virtues Golf Club • $28 per person
Final payment: 10/2
Tapas (a wide variety of small plate heavy appetizers) are growing in popularity on menus and around the globe. This evening is your chance to learn more about the origin of Tapas and enjoy a five to six course sampling of Executive Chef Jeff Stotts selections. You will have the opportunity to sample the wine or beer pairings for a few of the Tapas courses. Tapas might mean “small plates” but we’re sure you won’t leave hungry.

Paints & Pallets
Saturday, November 4 • 9:30 am • CNB Market Street Lending Center • $28 per person • Final payment: 10/25
Are you ready to roll up your sleeves and create a DIY masterpiece that you can be proud of for years to come? Local designer Tami Neff will guide you through a hands-on wood sign workshop to create a customized piece just for you.
The designs and projects for DIY wood signs are endless. Today’s customized creation can be as simple or as elaborate as you would like. Just bring your creativity and a willingness to have fun, and you will create a piece of art worthy of your walls. You are welcome to bring your friends and family to share in our workshop.

Wildlights! Columbus Zoo & Aquarium
Friday, November 17 • $42 per person • Final payment due: 10/16
A favorite family holiday tradition is gearing up for another season with more than 3 million twinkling lights, Santa Claus’s arrival in the Holiday Village, reindeer viewing, and a variety of festive activities for the family. The Columbus Zoo and Aquarium’s Wildlights extravaganza is a wonderful way to start the holiday season. We will stop for dinner (on your own) at Easton Town Center before arriving at the zoo.
Price includes: deluxe motor coach transportation, admission to Columbus Zoo & Aquarium Wildlights, all applicable taxes, and gratuities on included items.
Ireland: An Irish Adventure
May 1-11, 2018 • Dublin, Killarney, Ring of Kerry, Dingle Peninsula, Gap of Dunloe and 2 nights in Cabra Castle • Final payment due: 1/10/18

If you haven't experienced Ireland with its amazing landscape, breathtaking scenery, and energetic cities, what are you waiting for? This adventure takes you to Dublin, Killarney, Ring of Kerry, Dingle Peninsula, Gap of Dunloe, and the Cabra Castle.

*Passport required for travel

Price per person: $4,995 double occupancy; $5,685 single occupancy. A deposit of $500 per person is due with reservation.

15-day Alaska Land Tour & Cruise
July 21 - August 4, 2018 • 7 nights onboard the Celebrity Millennium • Final payment due: 3/17/18

Call for a detailed brochure!

*Passport required for travel.

Price per person: all pricing is per person based on 2 people sharing a room (single, triple and quad pricing available and subject to availability). $6,499 interior stateroom; $6,999 ocean view stateroom; $7,899 deluxe ocean view stateroom with veranda; $8,129 concierge class stateroom with veranda. A deposit of $750 a person is due with reservations.

Exploring Southwest Texas and Southern New Mexico
September 25 - October 3, 2018 • Featuring Big Bend and Carlsbad Caverns National Parks

Final payment due: 6/7/18 • TRIP PREVIEW DATE: Thursday, November 16 at 4 pm • CNB Brandywine Office

Explore incredible caverns, magical white sands and unexplained phenomena of America's desert southwest, while visiting real working ranches, eating West Texas barbeque, and gazing at stars like you've never seen before.

Our 8-night tour includes visits to: El Paso, Marfa, Big Bend National Park, Fort Davis National Historic Site, TX; Carlsbad Caverns National Park, International UFO Museum & Research Center in Roswell, Ruidoso, Billy the Kid National Scenic Byway, Lincoln Historic Site in Lincoln, Smokey Bear Historical Park in Capitan, Valley of Fires Recreation Area in Carrizozo, White Sands National Monument, Las Cruces, Old Mesilla, NM.

Vacation highlights: roundtrip airfare to El Paso (TX); 8 nights in hotels; 8 breakfasts, 2 lunches, 4 dinners; deluxe motor coach transportation; entrance fees to all parks, recreation areas, museums, and monuments included in the trip; all local taxes; baggage handling at airports and hotels; gratuities on included features, driver and guides.

Price per person: $2,999 double occupancy; $3,799 single occupancy; $2,699 triple occupancy (using existing bedding). A deposit of $500 per person is due with reservations.
Trip/Event Cancellation Policy: The cancellation of Freedom Years one-day trips or events will be non-refundable after payment is made unless the space is filled from an available wait list or a substitution is made by another member. Trips may be paid for by cash, check, or Visa. Checks should be made payable to Century National Bank - Freedom Years. Refund policies on extended vacations vary from trip to trip. Please review the cancellation policy included on each trip brochure.

Travel/Health Policy: It is required that persons needing assistance be accompanied by a companion who is capable and totally responsible for providing that assistance. Neither Freedom Years nor its suppliers may assist with medications, wheelchairs, or physically lift persons onto transportation vehicles. Travelers needing special assistance must notify Freedom Years when they make their reservations. Please note that the Americans With Disabilities Act does not apply outside the United States.
How could someone who earned $650 million over 17 years be broke? That’s the question the actor Johnny Depp recently put to a team of forensic accountants and his new business manager, according to a Vanity Fair article (“How Did Johnny Depp Find Himself in a Financial Crisis?,” August 2017). The team determined that Depp’s business managers of 17 years were guilty of mismanagement, breach of fiduciary duty, and disbursing funds without Depp’s knowledge. The team filed a lawsuit seeking $25 million.

The business managers, who had never been sued before, fired back with a lawsuit of their own. A partial list of why Depp went broke, according to them, was that Depp owned:

- 14 residences, including a chateau in France;
- A 156-foot yacht, which was expensive to maintain;
- 12 storage facilities filled with memorabilia, such as collectible guitars and art;
- $30,000 worth of exotic wines flown to him monthly; and
- He employed 40 full-time employees, costing $300,000 per month.

As an example of his extravagant lifestyle, Depp spent $5 million for a memorial service for his idol, journalist Hunter S. Thompson. A 153-foot cannon was built at Thompson’s home to blast his ashes into the air.

The business managers seek damages of $560,000 and a statement by a court declaring that “Depp caused his own financial waste.” The trial is expected in January.

Adding guidance to an inheritance

Although Johnny Depp may be an extreme example of financial management failure, it’s stories like these that cause some parents to wonder about the financial capacity of their own heirs. Even responsible adults have been known to have moments of weakness when faced with a large inheritance.

That’s why so many are turning to trust-based management of inheritances. When management of the inheritance is administered by a professional trustee, like us, the beneficiaries get financial management according to the terms of the trust, along with investment management of the assets. There’s no guarantee that a trust will last for a lifetime, but it does improve the odds for lifetime financial security.

By the way, Depp paid 10% of his income to his business managers and his lawyer, some $65 million over $17 years. The management fee for all of our services is a fraction of that percentage. Ask us for details!