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

Here’s what’s new this month:
• Heart of Texas Tour
• Quebec Christmas Market
• A Tucson Adventure
... and much, much more!

“Summer” The Donna Summer Story
Sunday, October 27 • Playhouse Square, Cleveland • $125 per person

She was a girl from Boston with a voice from heaven, who shot through the stars from gospel choir to dance floor diva. But what the world didn’t know was how Donna Summer risked it all to break through barriers, becoming the icon of an era and the inspiration for every music diva who followed. With a score featuring more than 20 of Summer’s classic hits including “Love to Love You Baby,” “Bad Girls” and “Hot Stuff,” this electric experience is a moving tribute to the voice of a generation. Call today to reserve your seats!

**Price includes:** brunch; Main Floor Orchestra seat for show; transportation from Mansfield; and driver’s tip.

Annual Freedom Years Euchre Party
Saturday, November 2 • 10 am • Dan Lew Exchange - Kobacker Room
28 N. Main Street, Mansfield • $5 per person

Join your Freedom Years friends for a fun-filled time playing Progressive Euchre. Lunch, “fabulous prizes”, and a lot of fun included! Freedom Years Members only, please. RSVP by calling 419.525.8742 by 10/18

Free Square Dance Lessons
Thursday, September 19 and 26
Regular lessons start: Thursday, October 3

7-9 pm • Offered by Johnny Appleseed Squares • Holy Trinity Lutheran Church
525 West Cook Road, Mansfield
Contact: Don Karger at 419.545.6564 or visit: appleseedsquares.com

Castle Noel and The Christmas Story House
Wednesday, December 4 • Medina and Cleveland • $84 per person

The Christmas season is a wonderful time to get out and share the joy of the season with friends. And in this case, some friends you haven’t even met yet! Welcome to the Freedom Years 2019 Christmas Day Tour! We’ll enjoy a guided tour of America’s largest year-round Christmas entertainment attraction, Castle Noel. Santa will be working hard on our included lunch of a traditional Christmas meal of turkey with all the works too! Once we have finished our dessert, we’ll drive up to Cleveland and tour the Christmas Story House. The Christmas Story House and Museum features original props, costumes, and memorabilia from the film along with hundreds of rare behind-the-scenes photos. Transportation from Mansfield, all entrance fees, lunch and driver’s tip are included.
Utah’s Mighty 5

June 16-24, 2020 • Featuring 5 National Parks: Zion, Bryce Canyon, Capital Reef, Canyonlands and Arches National Parks • Final payment: 3/8/20 • Trip Preview: August 28 at 1:30 pm. Call 419.525.8742 to RSVP

Vacation highlights:
- Airfare between Ohio and Las Vegas; returning from Salt Lake City
- Deluxe motor coach transportation
- 8 nights in hotels
- 7 full breakfasts at the hotels
- 2 lunches and 5 dinners
- Mob Museum self-guided tour in Las Vegas
- Leisure time and guided tours through Utah’s Mighty 5: Zion National Park, Bryce Canyon National Park, Capitol Reef National Park, Canyonlands National Park, and Arches National Park
- Admission to Cleveland-Lloyd Dinosaur Quarry
- All taxes on included features
- Gratuities for drivers and guides
- Luggage handling

Pricing per person: $3,699 double occupancy; $4,499 single occupancy; $3,479 triple occupancy. A deposit of $750 per person plus optional insurance premium due at time of booking.

Gems of the Danube

September 9-17, 2020 • Onboard Scenic River Cruises’ MS Scenic Amber • With optional pre-cruise 2 night extension to Prague • Trip Preview: August 28 at 2:15 pm. Call 419.525.8742 to RSVP

All meals, beverages including alcohol, shore excursions and gratuities included!

Connecting eight countries from the Black Forest to the Black Sea, the Danube is Europe’s second longest river. Along the banks of the Danube, where Gothic cathedrals rise from lush vineyards and medieval villages stand as they did thousands of years ago, you can experience it all onboard the MS Scenic Amber. Scenic River Cruise’s innovative “space ships” maximize guest comfort, while the all-inclusive pricing creates a worry-free atmosphere. Enjoy fine dining and luxurious amenities on board and specially designed, customizable shore experiences in port.

Included features:
- Round trip air from Ohio to Munich and Budapest to Ohio
- Round trip airport transfers
- 7 nights on board the deluxe MS Scenic Amber
- All meals on board the MS Scenic Amber – 5-star dining with 3-course dinners, buffet breakfast and lunch with a la carte options available upon request.
- All beverages onboard the MS Scenic Amber, including alcohol and mini-bar
- All shore excursions and local expert guides
- Use of electric bikes and GPS devices
- Complimentary WiFi onboard MS Scenic Amber
- Butler service for every guest
- All gratuities
- Port charges
- Taxes on included features
- Luggage handling

Price per person: suites range from $6,095 (Standard Suite 160 sq. ft.) to $9,695 (Royal Panorama Suite 475 sq. ft). A deposit of $2,000 per person, plus optional travel protection premium, is due at time of booking. Final payment is due on or before May 13, 2020.
Heart of Québec Christmas Market  🎁
December 6-10 • Featuring Montreal & Québec City, Canada • Final payment due: 9/13

Vacation highlights: roundtrip airfare to/from Montréal; 1 night at the Fairmont Queen Elizabeth, Montreal; 2 nights at the Fairmont Le Chateau Frontenac, Québec City; 1 night at a deluxe Montréal airport hotel; 5 breakfasts; 1 welcome dinner; train travel from Montréal to Québec City; city tour of Québec City; 2 leisure evenings to enjoy the magical Christmas Market in Québec City; return deluxe motor coach transportation to Montréal; city tour of Montréal; admission to the Montréal Biosphere and Planetarium; luggage handling at hotels; gratuities for porters, guides and drivers on included features; all known taxes and fees on included features.

*Passport required for travel.

Price per person: $2,099 double occupancy; $2,619 single occupancy. A deposit of $500 per person and travel protection premium is due with reservation.

Tucson Adventure  🏨
February 26 - March 2, 2020 • Featuring The Loews Ventana Canyon Resort; Old Tucson; Tombstone, AZ with optional tour to a spring training baseball game! • Final payment due: 12/5

Call for a detailed brochure!

This 5-night adventure will be a welcomed rest from the cold of our Ohio winter! Enjoy 5 nights at one splendid resort! You’ll have time to soak in the warmth of the desert sun while taking in inspiring sites and an optional tour to a spring training baseball game. It’s all up to you!

Vacation highlights:
- Roundtrip airfare to AZ
- Deluxe motor coach transportation
- 5 nights at the Loews Ventana Canton Resort
- Full breakfast at hotel each morning
- 2 dinners
- Tours of Old Tucson and the Arizona-Sonora Desert Museum
- Tours of Pima Air & Space Museum and Tombstone, AZ
- Resort fee which includes: yoga and fitness access, tennis court rental, shuttle to Sabino Canyon, in-room WiFi
- All taxes on included features
- Gratuities for drivers and guides
- Luggage handling

Pricing per person: $2,299 double occupancy; $3,129 single occupancy; $2,029 triple occupancy; $1,889 quad occupancy. A deposit of $500 per person is due with reservations.

Heart of Texas  🏰
April 26-30, 2020 • Featuring Magnolia Market and HGTV Fixer Upper Tour • Final payment due: 1/30

Call for a detailed brochure!

This tour of Texas has something for everyone! From Presidential sites to sports venues to a BBQ dinner at Southfork Ranch to answer one of the biggest TV questions of all time “Who Shot J.R.?” it’s all in this tour! There’s stockyards and cattle drives to view and the famous Magnolia Market and HGTV’s Fixer Upper tour to take. Who knows, we might just see Chip and Joanna! We hope you’ll join Freedom Years for this Texas adventure!

Vacation highlights:
- Roundtrip airfare from Ohio and Dallas, TX
- Deluxe motor coach transportation
- 4 nights in hotels
- 4 full breakfasts at the hotels
- 1 lunch and 3 dinners
- Tours AT&T Stadium, and JFK sites and locations
- Tour of the George W. Bush Presidential Library and Museum
- Step-on guide and city tours in Dallas, Waco, and HGTV sites
- Tour of the Dr. Pepper Museum
- Free time in the Fort Worth Stockyards Historic District and cattle drive viewing
- Free time at the Magnolia Market at the Silos
- All taxes on included features
- Gratuities for drivers and guides
- Luggage handling

Pricing per person: $1,699 double occupancy; $2,059 single occupancy; $1,579 triple occupancy; $1,519 quad occupancy. A deposit of $500 per person is due with reservation.

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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 Richland 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.
11 ways to save – at every life stage

When you stashed money in your piggy bank, how did that make you feel? Was there pride because you saved money instead of buying candy or a new toy? Did you feel accomplished?

You can – and should – have those feelings at every life stage because saving money has no age restrictions. With that in mind, consider using this timeline to take advantage of savings opportunities no matter how many candles are on your next birthday cake.

Pre-teen years and early teens

Pocket gift money and allowance. You know grandma’s birthday card is coming with cash. You finished your chores, so that’s $20 in allowance this week. This cash flow in your early years is a perfect time to begin a savings account. You likely have some savings goals at this life stage (a game system or bicycle, perhaps), and the earlier you can think about putting money aside for them, the better. Don’t be afraid to ask for cash instead of gifts or gift cards, but there are swap sites that will turn your gift cards into cash if your relatives and friends insist. More than saving money, you’re also building habits to make saving easier later in life.

Start a 529 college savings plan. Some parents start a 529 plan as soon as they know they’re expecting. That’s because with more time to save, the account can potentially grow larger. With college costs showing no signs of slowing down, having as much time on your side is a good thing. Funds in a 529 grow tax-free and aren’t taxed upon withdrawal when used for college costs. Another option is a custodial IRA, which parents or guardians can set up for their children with a minimum $1,000 contribution and invest $5,500 per year. If the child has a job, he or she can contribute to the IRA as well, up to the amount earned at the job. Because the principal amount can be withdrawn at any time for any reason without penalty, that comes in handy for life events such as a first car or college spending money. A minor takes control of the IRA upon turning 18, and there are no bank service fees associated with the IRA until he or she turns 20. One of our local bankers can help establish an IRA.

Later teens and 20s

Apply for scholarships, especially obscure ones. There’s a lot of free money out there to ensure you don’t have to pay full price for higher education. Scholarships can be merit- or need-based, but some are aimed at certain fields of study, geographic areas or specific schools. Then there are the really strange ones where you can win scholarships for duck calling or designing prom outfits out of duct tape. It pays to do your homework so you don’t have to use, or can use less of, your own funds.

Pay yourself first. Before you think about putting your money toward anything else, it might be a good idea to make saving your first move. This savings habit is a key part of reaching your financial goals because it puts your future front and center. If you have a budget, factor in that recurring self-payment. Consider putting aside 10 to 15 percent, but if you feel you need time to adjust start with a smaller percentage and work your way higher. You’ll likely find you can adjust to the difference. Through our bank you can set up an automatic transfer from one account to another, which allows you to save without a second thought. For example, you can open a Priority Series account and schedule a recurring transfer, like $20 a week, to a savings account.

Work while living at home. There’s no better way to increase your savings than by reducing your expenses. With living expenses usually the biggest part of a budget, it makes sense to earn as much money as you can while those costs are low or zero. Our bank believes in helping younger people just starting their financial journey. That’s why we waive the monthly service change for clients between the ages of 16 and 24 who open a Priority Series Access account. It’s easy to open an account online or in any banking office.

KEEP READING ▶
Live below your means. As our income increases, our style of living seems to rise with it. You can avoid that by ignoring when you get raises or bonuses and placing that extra cash directly into savings.

Create a savings account separate from the one you use to pay your expenses so that money isn’t touched until it’s ready to be used for a savings goal. You can also create a budget to identify where your money goes and eliminate unnecessary spending or trim back where you can, such as eating out less or cutting or shrinking your cable bill.

Start a retirement savings through work or our bank. Like the 529 plan, the earlier you start this, the more time you have to grow your money. If your employer offers a retirement plan such as a 401(k), this is a great opportunity to put income aside before it hits your paycheck. If your employer matches up to a certain percentage, it’s a good idea to contribute at least that amount. If you don’t have a retirement plan at work or would like different investment options, we offer a multitude of investment options through a traditional or Roth IRA or our investment management services.

30s and 40s

Build an emergency fund. Unexpected and costly expenses, such as home and vehicle repairs or medical bills, can put you in debt and cost even more if you pay with a credit card and carry a balance. Creating an emergency fund to cover three to six months of expenses helps ensure your savings goals stay on track and reduces your personal and financial stress. Part of ensuring you have enough available funds is trimming your costs wherever else you can. Opening or switching to one of our Priority Series of accounts can help with that by offering opportunities to reduce or completely waive the monthly service charge on any of the four accounts. The Priority Series also offers perks that can save you money, such as free checks, ATM fee refunds when you withdraw cash from an ATM outside of the Park National network, and Overdraft Account Link protection.

Don’t let debt keep you from saving. Once you’ve built your emergency fund, it’s time to decide if you should pay your debt down aggressively or if you can create more of a balance by paying some and saving some. Look at the interest rate your debt carries. If you feel you can get a higher rate of return by investing, it could make sense to pay less on the debt and invest more. If more of your debt is higher-interest credit card debt, it might make sense to pay off that first. Debt alone, however, shouldn’t be the determining factor on whether you save.

Buying bigger and better won’t necessarily make you happier. Warren Buffett, the icon of investment firm Berkshire Hathaway and one of the richest men in the world, lives in the same house he first bought in 1958 for $31,500 (or about $267,000 in today’s dollars). It’s an excellent lesson that you don’t need to leverage your wealth to feel rich as long as your needs are met and you’re happy. His home represents .001% of his wealth, but he’s never considered living anywhere else. Studies show that material things won’t make you happier, experiences will. So save money by bypassing the bigger home, the nicer car or the more luxurious boat, and increase your happiness!

50s and 60s

Max out retirement savings. At this stage you might want to put even more money away, especially if you’re falling short of your retirement goals. Once you reach age 50, you’re allowed to make catchup contributions to your retirement maximums. The amount varies based on the type of plan you participate in. For IRAs, which allow $5,500 in contributions annually, the catchup contribution is $1,000 on top of that. For a 401(k), 403(b) or other profit-sharing plan, which has a contribution limit of $18,500, the catchup is $6,000 annually. Ideally you have enough in retirement to cover 60 to 70 percent of your salary, which would also include any pensions and Social Security. Our retirement planning and investment calculators can help you refine how your future looks – whether you’re on the right path or if there’s more work to do.

As you accumulate more wealth, you want to ensure you’re putting it to good use no matter where it resides. Our Priority Series Advantage account could be an excellent choice as you earn interest on balances of $2,500 or more.