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

Here’s what’s new this month:
• Annual Birthday Bash Mystery
• Virginia International Tattoo
• Best of New England Tour
... and much, much more!

“Rudolph The Red-Nosed Reindeer: The Musical”

Sunday, December 9 • Matinee show • Connor Palace Theatre: Playhouse Square, Cleveland • $79 per person

Want a terrific day to spend with your grandkids, kids, family and friends? This is it! Get into the spirit of the season with the beloved TV classic, Rudolph! Come see all your favorite characters from the TV special including Santa and Mrs. Claus, Hermey the Elf, the Abominable Snow Monster, Clarice, Yukon Cornelius and of course, Rudolph, as they come to life in “Rudolph The Red-Nosed Reindeer: The Musical.” It’s an adventure that teaches us that what makes you different can be what makes you special. Don’t miss this holiday tradition and leave the driving to Freedom Years. Children are welcome! Family and friends of Freedom Years members are welcome for this holiday tour! Seats are limited so call in your reservations right away.

Price includes: deluxe motor coach transportation from Mansfield, great main floor orchestra seats, driver tip.

“Miss Saigon”

Tuesday, January 29 • Playhouse Square, Cleveland • $88 per person

Experience the acclaimed new production of the legendary musical Miss Saigon, from the characters of “Les Miserables.” Based on Giacomo Puccini’s opera Madame Butterfly, “Miss Saigon” is set in the 1970’s. The Vietnam War is in its final days, and American soldiers are celebrating in careless escapades with Saigon’s “ladies.” Chris, a sergeant with a distaste of the club scene, falls in love with the new bargirl, Kim. Chris bargains for Kim’s freedom from the notorious bar owner named The Engineer. A love saga begins that puts the characters’ moral convictions and honor codes to the test!

Price includes: deluxe motor coach transportation from Mansfield, great main floor orchestra seats, driver tip.

Wonders of Michigan

June 9-14, 2019 • Featuring Mackinaw City, Mackinac Island, Traverse City and Grand Rapids

When the warm-weather months return, there’s no place quite like that state to our North. Join us for beautiful scenery, interesting places and fun adventures! This 6-day tour will take you to the car-free island of Mackinac with its salt-water taffy stands and charming island style. We’ll brunch in style at the impeccable Grand Hotel and tour around the island in a carriage with the fringe on top. We’ll set sail on a tall ship in Traverse City and learn about the mushroom houses. We’ll speed around the sand dunes in Mears before settling in Grand Rapids and visiting the gorgeous Frederick Meijer Gardens. Join Freedom Years as we explore the Wonders of Michigan.

Vacation highlights:
• 5 breakfasts, 4 lunches, 4 dinners
• 5 nights in hotels (1 Mackinaw City, 1 Mackinac Island, 2 Traverse City, 1 Grand Rapids)
• Mackinac Island highlights: Ferry transportation to/from Mackinac Island, carriage tour of Mackinac Island, lunch buffet at The Grand Hotel, overnight at the Bicycle Street Inn.
• Traverse City highlights: 2-hour sail aboard the Manitou Tall Ship, tours of the Music House Museum, Castle Farms & driving tour of the mushroom houses, 2 nights at the Bayshore Resort.
• Grand Rapids area highlights: Mac Woods Dune Rides, tram tour and lunch at Frederick Meijer Gardens, 1 night at the Holiday Inn.

Price per person: $1,425 double occupancy; $1,925 single occupancy.
Birthday Bash 2019!  🎂

**Wednesday, March 20 • $79 per person**

If you’re having a birthday in 2019, this day trip is for you! Join Freedom Years for this fun annual event. Lunch, snacks, touring really neat places, and motor coach transportation from Mansfield is included.

---

Home of the Brave: Virginia International Tattoo  🇺🇸

**April 26-30, 2019 • Final payment due: 2/15/19**

The Virginia International Tattoo, the largest spectacle of Music and Might in the United States of America offers an astounding display of inspirational military music, majestic massed pipes and drums, show-stopping drill team maneuvers, colorful and elegant dancers, and much more. Throughout the tour we will salute the brave men and women who have served our country.

**Vacation highlights:**
- Deluxe motor coach transportation
- 4 nights in hotels (2 in Norfolk, 2 enroute)
- Breakfast daily, 1 lunch; 3 dinners (1 dinner theater, 1 Stripers Norfolk, 1 Taste of Tattoo buffet)
- Premium seating at Tattoo; 2-hour Norfolk Harbor cruise
- Guided tours of Monticello, Norfolk Naval Base, Norfolk City Highlights and Nauticus Museum
- All luggage handling, gratuities, and taxes.

**Price per person:** $999 double occupancy; $1,499 single occupancy; $985 triple occupancy. A deposit of $150 per person due with reservation. Optional travel insurance available.

---

Indulge in the Best of Switzerland  🇨🇭

**May 21-30, 2019 • Featuring Zurich, Lucerne and Montreux • Final payment due: 2/6/19**

*Call for a detailed brochure!*

**Vacation highlights:**
- Roundtrip airfare to/from Zurich
- 7 nights in Swiss hotels (3 Zurich, 2 Lucerne, 2 Montreux)
- Deluxe motor coach transfers throughout tour
- Full breakfast daily at hotels
- 1 lunch and 3 dinners, including 2 “dine around” dinners at local restaurants
- Guided city tours in Zurich and Lucerne
- Travel by train from Lucerne to Montreux
- Full-time tour manager/guide
- Luggage handling at hotels
- All taxes on included features
- Gratuities for drivers and guides
- Optional tours are offered to Lake Constance, Mt. Pilatus, Schilthorn, and a Cheese, Chocolate & Farm tour with visits to local farms.

*Passport required for travel.

**Price per person:** $5,995 double occupancy; $6,995 single occupancy. A deposit of $1,000 per person is due with reservation.
Big Sky and Majestic Lakes

July 23-30, 2019 • Featuring Glacier National Park and Coeur d’Alene Resort • Final payment due: 4/10/19

Trip Preview: 9/26 at RB Ontario Office • Please RSVP: 419.525.8742

Join us on a tour that delivers the pristine wilderness and the soaring beauty of the Rockies in Montana and Idaho. In Montana, visit stunning Glacier National Park, where you’ll enjoy a thrilling drive on the spectacular Going-to-the-Sun Road aboard a famous, vintage red “Jammer” bus. Our tour will also include a stay at the stunning Coeur d’Alene Resort located on Lake Coeur d’Alene in Idaho. Along the way we will see magnificent scenery and amazing wildlife. Join us and discover why this area is referred to as the “Crown of the Continent”!

Vacation highlights: airfare from OH to Bozeman, MT and returning from Spokane, WA; services of professional tour director onboard the coach; 7 nights in hotels (1 Bozeman, 1 Helena, 2 Whitefish, 3 Coeur d’Alene); deluxe motor coach transportation throughout tour; breakfast each morning; 2 lunches and 4 dinners; admission to Museum of the Rockies and Grizzly Encounter in Bozeman; gates of the Mountains Cruise; Red Jammer Bus tour in Glacier National Park; Silver Mine tour in Wallace, Idaho; luggage handling at hotels; all taxes on included features; gratuities for drivers and guides.

Price per person: $3,699 double occupancy; $4,895 single occupancy; $3,395 triple occupancy and $3,295 quad occupancy.
A deposit of $500 per person is due with reservations.

Best of New England Tour

September 7-14 • Featuring North Conway, NH, Portland, ME, and Stowe, VT • Payment due: 8/1/19

On this scenic tour, you will see the very best of New England by land, rail, and sea! You’ll enjoy spectacular views with train rides up the highest mountain in the northeast, and boat tours that takes you past the lighthouses of Portland, Maine and along the shores of New Hampshire on one of America’s largest lakes. You will stay at the luxurious White Mountain Hotel & Resort where you will enjoy the finest amenities including deluxe accommodations, exceptional cuisine in the famous Ledges Restaurant, year-round outdoor heated pool and Jacuzzi, and a state of the art fitness center with Finnish saunas, spa services, and a professional 9-hole golf course.

Vacation highlights:
• Deluxe private motor coach transportation (WiFi and power outlets on coach)
• 5 nights at the White Mountain Hotel & Resort
• 2 nights in Syracuse, NY (1 as we travel to NH, 1 returning from NH)
• Welcome reception at the White Mountain Resort
• 12 meals: 5-breakfasts, 2 lunches, 5 dinners
• 2 evening entertainment presentations
• Guided day trip to Vermont with visits to the Trapp Family Lodge and Green Mountain Keurig Visitor’s Center
• Ride on the historic cog railway to the summit of Mt. Washington
• Guided boat cruise on Casco Bay in Portland, ME
• Photo stop at the Portland Head Lighthouse
• Maine lobster lunch at DiMillo’s on the Water (steak and chicken also available)
• Cruise on the M/S Mt. Washington along the shores of Lake Winnipesaukee with an included buffet lunch
• Special cocktail pricing at the White Mountain Hotel & Resort
• All admissions as per itinerary
• All taxes and gratuities for included features, guides and driver tips & all baggage handling

Price per person: $1,789 double occupancy; $2,400 single occupancy; $1,625 triple occupancy. A deposit of $300 per person and optional insurance premium is due at time of booking.

Albuquerque Balloon Fiesta

October 11-16, 2019 • Featuring Albuquerque and Santa Fe, NM • Final payment due: 7/1/19

Call for a detailed brochure!

From a small gathering of 13 balloons in 1972, the Albuquerque International Balloon Fiesta has grown to become the largest balloon event in the world and now attracts almost 600 balloons and 1,000 pilots. Join us for this once in a lifetime experience in Albuquerque!

Vacation highlights:
• Roundtrip airfare to Albuquerque, NM
• 5 nights in hotels (2 Albuquerque, 3 Santa Fe)
• Full breakfast at hotel each morning
• 1 lunch and 2 dinners
• Deluxe motor coach transportation throughout tour
• Morning mass ascension at Albuquerque International Balloon Fiesta
• Evening balloon glow event at Albuquerque International Balloon Fiesta
• Admission and guided tour at the Indian Pueblo Cultural Center
• Admission to the Los Alamos Bradbury Science Museum
• Guided tour at Taos Pueblo (subject to availability)
• Taos city tour including a visit to El Santuario Chapel
• Santa Fe city tour
• All taxes on included features
• Gratuities for drivers and guides
• Luggage Handling at hotels

Price per person: $3,499 double occupancy; $4,199 single occupancy; $3,319 triple occupancy; $3,199 quad occupancy.
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 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.
Q&A on Gift Taxes

Here is a sampling of questions we frequently hear regarding taxation on gifts.

Q. With the federal estate tax exemption over $10 million per person (over $20 million for married couples), I’m no longer concerned about that tax. Do I still need to worry about the gift tax?

A. Yes, you do. You are not likely to ever owe federal gift tax, but you are required to file a gift tax return for any year in which you give someone more than $15,000. That’s the “annual gift tax exclusion,” and it’s available each year. If you gave your child $10,000 per year for 10 years, no gift tax return would be needed. But if you gave $20,000 in a single year, then a gift tax return would be required.

Q. How much gift tax would I owe on that $20,000 gift?

A. None, most likely. The excess amount, $5,000, would reduce the amount of your eventual federal estate tax exemption. Nevertheless, the gift tax return must be filed.

Q. I have three children, so am I limited to $5,000 for each of them?

A. No, the $15,000 is per person. Say an individual has three children, four grandchildren, and three great-grandchildren. Gifts of $15,000 per year may be given to all 10 descendants, removing $150,000 from the taxable estate.

Q. I paid my child’s college tuition this year, over $30,000. So do I have to file a gift tax return on that?

A. No, you don’t. Paying someone’s tuition directly does not count as a taxable gift, no matter the amount of the payment. However, giving the child the cash to make the tuition payment would be a taxable gift.

Q. Any other exceptions like that?

A. Direct payment of medical expenses is also not a taxable gift. Imagine that Mary paid $10,000 directly to health care providers on behalf of her son John this year. She also gave him $12,000 in cash to help him with his household expenses. Mary made direct tuition payments for each of her three grandchildren, totaling $90,000. Finally, she gave each grandchild $10,000 cash for “spending money.” Mary has given away $142,000 worth of her wealth to family members, but with this combination of exceptions, she won’t have to file a gift tax return.

Q. What about state gift taxes?

A. Unless you live in Connecticut, you no longer have to worry about gift taxes—all the other states have repealed their gift taxes.

Q. I’m married. I want to give my son $25,000. Should I just give him $15,000, and have my husband write a check for the other $10,000?

A. That would be the simplest, when the gift is of cash. But what if the gift is a block of stock worth $25,000? In that case, you and your husband may “split” the gift to apply both of your annual exclusions to the transfer. You have to file a gift tax return reporting the transfer to obtain split gift treatment, but it won’t affect your eventual federal estate tax exemption.
Q. I have some stocks that I bought for $5,000 years ago. I can make a gift of that without filing a gift tax return, right?

A. No, your tax basis does not come into play on this question. What matters is the fair market value of the shares today. Are they worth less than $15,000? Then no tax return is needed. But if the market price is $15,001 or more, a gift tax return will be required.

Q. Why do all this paperwork when I am almost certainly never going to have to pay a gift tax?

A. You'd have to ask your Congressman about that. That phrase “almost certainly” holds the key to answering your question.

Q. What happens if you win the PowerBall, and are suddenly worth $100 million?

A. You almost certainly will be paying estate and gift taxes, and the prior gift tax filings will come into play. There is another possibility. The current large estate tax exemption is set to expire after 2025. That would bring the exemption down to $5 million (plus inflation adjustments). There has long been support in the Democratic party for reducing that exemption to $3.5 million, and perhaps dropping the inflation adjustments, which are a fairly new phenomenon.

Keep in mind also that just 15 years ago, the federal estate and gift tax exemption was only $1 million. You might not be off the hook, after all.

A message from Charla Irvin, Trust & Investment Services • 419.525.8713

We invite you to put our experience to work for you and your family. Full information about our trust and estate administration is yours for the asking. Just give me a call! I’m happy to arrange a meeting at your convenience. Thank you.