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

Here's what's new this month:
- Cleveland Cavaliers Game
- Freedom Years Euchre Party
- Exploring Southwest Texas and Southern New Mexico
... and much, much more!

Christmas Craft: Sock Snowman
Wednesday, November 8 • $10 per person • 1 - 3 pm
Richland Bank Main Office Board Room, Mansfield

Soon the fires will crackle and the chestnuts will roast. With Christmas right around the corner, what better way to jump into the holiday spirit than to make your very own sock snowmen? They will be the perfect duo to make your home holiday ready! Freedom Years will supply all the pieces necessary to make and decorate two of your own sock snowmen. We hope you join us for this fun, one-of-a-kind class that will put you into the holiday spirit!

Price includes: supplies necessary to create and decorate two Christmas sock snowmen.
There are 20 spaces available for this holiday crafting.

Cleveland Cavaliers Game: Cavs vs. Jazz
Saturday, December 16 • Cleveland • 7:30 pm • $117 per person
Seating: Section 110, Rows 24-26 • Payment is due with reservation

Join Freedom Years for a fun night at Quicken Loans Arena as we cheer on LeBron, Dwayne Wade and Isaiah Thomas as they face Rodney Hood and the Utah Jazz. Seats are lower bowl, section 110, rows 24-26. Game time is 7:30 pm.

Annual Birthday Bash 2018
Wednesday, March 14, 2018 • $74 per person

If you're having a birthday in 2018 this day trip is for you! One of the stops on this day tour will take us back to the John Herzig Funeral Home in Dover (Famous Endings Museum) so you know it's going to be a fun time! What? You're asking how a stop at a funeral home can be fun? Join Freedom Years to find out how. A wonderful lunch, touring, snacks, motor coach transportation from Mansfield and a lot of fun is included.

Join Freedom Years and learn from an expert on how to declutter your life! We'll welcome a professional organizer to lead us down the road to an organized, junk room free home/office or even purse!

RSVP by March 12 by calling Barb at 419.525.8742.
## Outlaws, Angels, and the Wheeling Jamboree

**April 6 - 8, 2018** • Featuring Ronnie Milsap and tribute artists Johnny Cash, Willie Nelson, Dolly Parton & Loretta Lynn • Final payment due: 2/1/18

Join Freedom Years for this toe-tappin’ fun time just across the Ohio River. This tour will feature three big country shows – The Highwaymen & Honky Tonk Angels, Outlaw Prison concert, and the 85th anniversary of the Wheeling Jamboree with celebrity country singer and pianist, Ronnie Milsap.

### Included features:
- Motor coach transportation
- 3 big country shows: The Highwaymen & Honky Tonk Angels, Johnny Cash “Outlaw Prison Concert,” and 85th anniversary of the Wheeling Jamboree featuring Ronnie Milsap
- 2 nights in a hotel
- 2 breakfasts
- Lunch at Wilson Lodge
- Special “Jailbird Feast” Prison Dinner
- Oglebay Mansion tour, Carriage House and Glass Museum tour
- Baggage handling at hotel
- All taxes on included features
- Driver and guide gratuities

### Price per person:
- $699 double occupancy; $879 single occupancy; $679 triple occupancy. A deposit of $100 per person plus the optional insurance premium is due at the time of booking. Optional travel insurance is $58 per person for any room category.

## Ireland: An Irish Adventure

**April 30 - May 10, 2018** • Featuring 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?

### Vacation highlights:
- Roundtrip air to Dublin, Ireland
- Deluxe motor coach transportation throughout tour
- Local driver/Guide throughout tour
- 9-nights in hotels (2 Dublin, 5 Killarney, 2 Cabra Castle Hotel in Kingscourt)
- Pre-payment of hotel in Dublin for immediate check-in on arrival day, including breakfast or lunch
- Full breakfast daily
- 2 lunches and 4 dinners
- Tour of Dublin
- Scenic train ride from Dublin to Mallow
- Ring of Kerry tour
- Dingle Peninsula tour
- Gap of Dunloe tour including boat ride on Gearhameen River
- Visit to Boyne Valley Visitor Center
- Backpack, ticket wallet, luggage tags, and strap
- All local taxes
- Baggage handling at airports and hotels
- Gratuities on included features and to driver/guide

*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.

## Annual Freedom Years Euchre Party

**Saturday, April 14** • 10 am • Cafe on Main, Mansfield • $5 per person

Join your Freedom Years friends for a fun-filled time playing Progressive Euchre. Lunch and a lot of fun included!

Please RSVP by calling 419.525.8742 by 4/6.
14-night Alaska Great Frontier Expedition Land Tour & Cruise
July 21 - August 4, 2018 • Final payment due: 3/17/18

Your 14-night land and cruise includes visits to:
- Fairbanks
- Denali National Park
- Talkeetna
- Anchorage
- Hubbard Glacier (cruising)
- Juneau
- Skagway
- Icy Strait Point
- Inside Passage (cruising)
- Vancouver, British Columbia

Land and cruise vacation highlights: airfare from OH to Fairbanks, AK and from Vancouver, BC to OH; 2 nights in Fairbanks; 2 nights in Denali; 1 night in Talkeetna; 1 night in Anchorage; Fairbanks city tour, Riverboat Discovery Cruise, and visit to Museum of the North; travel onboard the Wilderness Express train between Fairbanks and Denali, Denali and Talkeetna, and Talkeetna; and Anchorage in glass-domed train cars; Tundra Wilderness tour in Denali National Park; visit to Alaska Native Heritage Center in Anchorage; 7-night cruise onboard the Celebrity Millennium; all meals and entertainment onboard the ship; 1 overnight post-cruise in Vancouver including breakfast allowance; Vancouver sightseeing tour; all air, cruise, and Hotel taxes and fees; all gratuities for adventure specialist, guides, train staff, and drivers on included tours, transfers, and train rides during land portion of tour; all onboard gratuities for ship dining room staff and cabin attendants onboard the Celebrity Millennium; all luggage handling throughout.

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 7 - 15, 2018 • Featuring Big Bend and Carlsbad Caverns National Parks • Final payment due: 6/7/18

Throughout our tour, explore incredible caverns, magical white sands, and unexplained phenomena of America’s desert southwest, while visiting real working ranches, eating West Texas BBQ, and gazing at stars like you’ve never seen before.

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

Vacation highlights:
- Round trip airfare to El Paso, TX
- 8 nights in hotels
- 8 breakfasts, 2 lunches, 4 dinners
- Ground transportation on board deluxe motor coach
- Entrance fees at all parks, recreation areas, museums, and monuments as indicated above
- All local taxes
- Baggage handling at airports and hotels
- Gratuities on included features and driver/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 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.
Charitable Giving and IRAs

Charitable giving in the U.S. rose 2.7% last year, reaching an all-time record of $390.05 billion. That’s also a record in inflation-adjusted dollars, reports the Giving USA Foundation in its annual report on philanthropy. Individuals, foundations, and corporations contributed to the robust growth in philanthropy, while bequests were projected to have declined by 9%. Some 72% of charitable gifts come from individuals—an average of $2,240 per U.S. household.

Religious organizations are the largest beneficiaries of charitable giving, receiving 32% of the total gifts. Education comes in a distant second, at 15%, followed by human services with 12%.

The charitable IRA rollover

One reason for the growth in giving may be the growth in assets. As the stock markets touch new highs, people can afford to be more generous. Another factor might be that as top marginal tax rates have increased, the value of charitable deductions for top taxpayers has grown as well.

A popular charitable giving tax break has been made permanent, one that has been dubbed the “charitable IRA rollover.” Those who are over age 70½ may want to consider the gift of a direct distribution from their IRAs. Up to $100,000 may be transferred to charity in this manner. Couples may transfer up to $200,000 if each partner has an IRA. In contrast to normal IRA distributions, amounts transferred directly to charity won’t be included in ordinary income (and so no charitable deduction is appropriate).

The definition of who is permitted to take advantage of this tax strategy dovetails perfectly with those who are required to take required minimum distributions (RMDs) from their IRAs. Some taxpayers simply opt to direct their required minimum IRA distributions to charity, because the distribution requirement will be satisfied, even though the amounts distributed aren’t included in taxable income.

Extra tax advantages

In some sense, the income tax exclusion for a transfer to charity from an IRA might not seem like such a big deal. After all, one always has been allowed to follow an IRA withdrawal by a charitable contribution and claim an income tax deduction. However, the full benefit of that deduction is not available to all taxpayers.

- **Nonitemizers.** There are a great many taxpayers who do not itemize their deductions, even in the upper tax brackets.
- **Big donors.** Percentage limits on the charitable deduction mean that some donors can’t take a full charitable deduction in the year that they make a gift.
- **Social Security recipients.** An increase in taxable income may cause an increase in the tax on Social Security benefits for some taxpayers. The direct gift from an IRA avoids this problem.

Accordingly, if you are 70½, you should consider a charitable gift from your IRA if:

- You do not itemize tax deductions;
- Your charitable deductions have been maximized; or
- You do not need the additional income made necessary by your required minimum distribution.

As welcome as this tax planning opportunity is, every taxpayer’s situation is unique. See your tax advisor before taking any action.

A message from Charla Irvin, Trust & Investment Services • 419.525.8707

If you have questions about your IRA or would like to know more about our retirement planning and investment management strategies, please give me a call. We’ll schedule a time to meet! If you have specific tax questions, please consult with a tax professional. To see some frequently asked questions addressing RMDs visit the IRS web site at [www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-required-minimum-distributions](http://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-required-minimum-distributions).