Migrating Bird Hike
Saturday, April 20 • 7:30 am • Free! Donations appreciated
Registration required by: 4/17

Join Ornithologist, Doug Overacker, on a morning hike to explore the wetlands and discover the birds that frequent this area during migration season. We will search for the Common Yellow-Throat and the Northern Parula, as well as other birds that call the wetland home. Terrain is uneven and often wet/muddy at the Estel Wenrick Wetlands. Hiking boots strongly suggested, and closed toe shoes are required.

Ladies Day Out
Friday, May 10 • Columbus • $168 per person • Register by: 4/12

On this behind-the-scenes tour, we’ll be escorted behind locked doors to spend the morning with stylists, not consumers. Enjoy a champagne breakfast and private styling and shopping experience with an exclusive, interactive look at spring fashions, scents, and cosmetics. Our experience doesn’t end when store doors open, pamper yourself with a spa treatment, tasting tour, and exclusive experiences throughout the day!

Included features:
• Champagne breakfast with Nordstrom Stylists at Café Bistro
• Exclusive access to Nordstrom
• The Body Shop spa experience
• Optional experiences: Kate Spade Styling Session or Williams Sonoma Designer Consultation
• Tasting tour at the North Market
• Shopping and special deals at Easton Town Center
• Glenn Street Soaps tour and soap making demo
• $45 in gift certificates
• Limo bus transportation
• Taxes and gratuities for included experiences

Emergency Response Workshop
Wednesday, May 29 • Learn hands on CPR, first aid and choking response 10 - 11:30 am • SEC Main Office, Springfield • $5 per household
Register by: 5/24 • Family and friends welcome!

In the event of an emergency, how would you respond? Join us for an informative, hands-on workshop that could save your life or the life of someone you love. Learn from a team of Springfield’s first responders how to identify signs of a stroke, heart attack, heat stroke, and more. Using special mannequins, learn how to react when someone is choking or in need of CPR. Presented by Chief Rodney Rahrle of the Springfield Fire Department, through this workshop you will understand Good Samaritan Laws, basic first aid responses, and complete hands-only CPR and choking response training. Stay safe this summer! Know you can respond safely and with confidence if an emergency arises.

*CPR Certification not awarded. Certification is available by request.

Member Mingle
*TIME AND LOCATION CHANGE
Friday, April 12 • 9 am
Beans-n-Cream, Cedarville
Register by: 4/10 • Free event!

Freedom Years is so much more than discounts and travel experiences, it’s a community! Don't wait for a trip to say hello! Discover new travel buddies, build friendships, and strengthen old ones as we mingle with fellow Members at Beans-n-Cream.

Free event includes: One drink of choice, and tip for single beverage.

937.324.6834 • TSpencer@SecurityNationalBank.com
Digital Banking Lunch & Learn
**Wednesday, April 17 • 11:45 am • SEC Main Office, 3rd floor conference room • Register by: 4/12 • Free event!**

Banking has changed a great deal since the onset of the internet. Did you know digital banking is MORE secure than writing a check? Join us to learn how you can perform your banking needs safely and securely on the SEC website and mobile app. We'll walk you through accessing your accounts online, securely paying bills, transferring money between accounts, Visa Check and ATM Cards, Telebanking, and eStatements, as well as mobile banking and mobile wallet. Feel free to bring your Wi-Fi enabled device and/or cell phone for hands-on experience within your account, with the support of your banking team. Lunch provided.

Handmade Wonders
**Friday, June 21 • Cincinnati • $115 per person**
Register by: 5/31

Connect to the world of handmade artistry! We'll spend the day immersed in creative wonders, from handmade pottery to mouthwatering delicacies, artistic installations that fill a room, and beautiful hand carved violins.

**Featuring:** Rookwood Pottery; Findlay Market; Cincinnati Art Museum; Baroque Violin Shop and Historic House.

**Price includes:** admissions, tours, deluxe transportation, driver and tour guide gratuities.

Down on the Farm Getaway
**August 6-7 • Featuring Fair Oaks Farm • Reserve by: 6/3**

Escape to the Indiana countryside for two days of fun, food, and agricultural innovation. Take part in three discovery tours where we will experience agriculture through entertaining and interactive exhibits, sample fresh foods, and witness the miracle of life at the Fair Oaks birthing center. We'll learn about the innovative ways the farm reuses or recycles materials, tour the 20,000 dairy cow milking facility that produces 250,000 gallons of milk daily, and much more! Dinner is included at the Farmhouse Restaurant, known for their fresh farm to table entrees. Enjoy a one night stay at the new Barn Hotel located in the heart of the Fair Oaks Farm complex. Join us, down on the farm!

**Trip includes:** deluxe motor coach transportation; 1 night stay at the Fairfield by Marriott Hotel; 1 lunch, 1 dinner, and 1 hotel breakfast; 3 farm tours - Dairy, Pig, and Crop Discovery Tours; gratuities for driver and luggage handling.

**Price per person:** $338 double occupancy; $414 single occupancy; $312 triple occupancy.

To the Moon!
**Friday, July 12 • Celebrating the 50th anniversary of the Apollo 11 Lunar Landing • $90 per person**
Register by: 6/1

The historic Apollo lunar landing on July 20, 1969 paved the way for future space exploration and opened the door to boundless curiosity and discovery. Experience the legacy of the first lunar landing walking in the footsteps of Ohio's own Neil Armstrong.

**Included features:** Airstream factory tour; following Armstrong tour; Armstrong Air & Space Museum.

**Price includes:** admissions, tours, deluxe transportation, driver and tour guide gratuity.

Ricky Skaggs and Kentucky Thunder Concert
**Saturday, August 3 • Ohio Star Theater • $165 per person • Register by: 6/24**

Fourteen-time Grammy Award Winner, Ricky Skaggs was forever immortalized in the prestigious Country Music Hall of Fame in 2018. Alongside the current configuration of Kentucky Thunder, Skaggs will take the stage for an afternoon of lively, cross-cultural, and inspirational music. Enjoy a delicious lunch at the Dutch Valley Restaurant before the show.

**Price includes:** meal at the Dutch Valley Restaurant, Ricky Skaggs and Kentucky Thunder Concert, deluxe charter transportation, driver gratuity.
**Rock & Roll to Woodstock**  
*Wednesday, August 14* • Celebrating the 50th anniversary of Woodstock • Cleveland  
$110 per person • Register by: 7/1

Pull on your tie-dyed shirt, put flowers in your hair, and grab your love beads because Freedom Years is headed back to the Summer of ’69! Have a groovy time checking out the vinyl selection at Blue Arrow Records before The Music Box Supper Club serves up an outtasight three course meal, complete with music from Woodstock. We won’t let the man keep us down as we explore the Rock & Roll Hall of Fame Summer of Love special exhibit and more.

**Price includes:** Rock & Roll Hall of Fame admission; lunch at The Music Box Supper Club; deluxe charter transportation; driver gratuity.

**Mountains and Moose**  
*September 14-21* • Featuring Maine and New Hampshire • Reserve by: 5/30

Call for a detailed brochure!

**Included features:**  
- Tour of Kennebunkport  
- Tour of Maine Wildlife Center  
- Tour of Maine Balsam Fir Factory  
- Private program at Bethel Historical Society  
- Weather Discover Center  
- Mineral and gem sluicing experience  
- Moose spotting tour at Grafton Notch State Park  
- Photo stops at the Artist’s Covered Bridge and waterfall  
- Visit Jackson Covered Bridge  
- “On Golden Pond” narrated pontoon boat tour  
- Castle in the Clouds  
- Optional Old Sturbridge Village tour  
- 7 nights in hotels (Ogunquit ME, Bethel ME, Lincoln NH, Sturbridge MA, Wilkes-Barre PA)  
- 13 meals (7 breakfasts, 1 lunch, 5 dinners)  
- Taxes and gratuities  
- Tour guide and driver gratuities  
- Deluxe charter bus transportation with Wi-Fi  
- Moderate walking required

**Pricing per person:**  
$1,995 double occupancy with optional travel protection $115; $2,495 single occupancy with optional travel protection $145; $1,895 triple occupancy with optional travel protection $115.

**Payment:** A deposit of $500 per person plus the optional travel protection premium is due at the time of booking.

**Beyond the Bourbon Trail**  
*October 23-25* • Featuring tasting experiences and behind the scene tours • Small group trip: Only 20 seats available! • Register by: 6/30

**Included features**  
- Deluxe limo-bus transportation from/to Ohio  
- 1 night at the historic Old Talbott Tavern Bed & Breakfast, Bardstown  
- 1 night at the Homewood Suites, Downtown Louisville  
- 6 meals (2 breakfasts, 2 lunches, 2 dinners)  
- Woodford Reserve tour, tasting, and lunch  
- Wild Turkey tour and tasting  
- Oscar Getz Museum of Whisky  
- Historic Talbott Tavern Talk: The Oldest Stagecoach Stop in the USA  
- Jim Beam tour and tasting  
- Lunch at Fred’s Smokehouse, Jim Beam Distillery BBQ  
- My Old Kentucky Home tour  
- Barton 1792 Tour and Tasting  
- Breakfast at the Horseman’s Track Kitchen  
- Private visit with a Kentucky Derby Jockey  
- Behind the Scenes tour of Churchill Downs  
- Kentucky Derby Museum  
- Peerless Distilling Company tour and tasting  
- Frazier History Museum  
- Fourth Street Alive!  
- Farwell dinner at the Silver Dollar  
- Time on your own to enjoy Louisville nightlife  
- Luggage handling, 1 bag per person  
- All taxes for included features  
- Gratuities for drivers and tour guides  
- Moderate walking required

**Pricing per person:**  
$999 double occupancy, travel protection $58; $1,180 single occupancy, travel protection $93. A deposit of $300 per person plus optional travel protection premium due at the time of booking. Final payment due August 1.

**Country Christmas in Music City**  
*December 10-13* • Featuring the Gaylord Opryland Hotel and Amy Grant and Vince Gill Christmas at the Ryman Show • Final payment: 9/13 • Register by: 6/30

Call for a detailed brochure!

**Included features:**  
- Deluxe motor coach transportation from/to Ohio  
- 3 nights at the Gaylord Opryland Resort  
- 5 meals (3 breakfasts, 1 lunch, 1 dinner)  
- Tours of RCA’s Studio B and the Country Music Hall of Fame  
- Tour of the Fontanel Mansion  
- Private lunch with a Nashville songwriter  
- Matinee show at the Texas Troubadour Theatre  
- Opry Mills Mall and admission to Madame Tussauds  
- ICE! Display and Delta Riverboat Christmas Cruise (both located at the Gaylord Opryland Resort)  
- Country Christmas Dinner Show with Trace Adkins  
- Reserved seating at the Ryman Auditorium for the Amy Grant and Vince Gill Christmas Show  
- Luggage handling  
- All taxes for included features  
- Gratuities for drivers and guides

**Pricing per person:**  
$1,399 double occupancy; $1,729 single occupancy; $1,289 triple occupancy; $1,239 quad occupancy (4 sharing a room).

**Payment:** A deposit of $500 per person plus the optional travel protection premium is due at the time of booking.
DAY TRIPS, SEMINARS & EVENTS

2019

APRIL 12
Member Mingle
Beans N’ Cream, Cedarville

APRIL 17
Digital Banking Lunch & Learn
SEC Main Office

APRIL 19
Newsies - The Musical
LaComedia
Dinner Theatre, Springboro, OH

APRIL 20
Migrating Bird Hike
Estel Wenrick Wetlands, Medway

MAY 3
The Sound of Music
Kuss Auditorium

MAY 6
Cincinnati Reds vs. San Francisco Giants
Fox Sports Champions Club, Cincinnati
Waitlist

MAY 9
Emergency Response Workshop
SEC Main Office, Springfield

MAY 10
Ladies Day Out
Columbus

MAY 29
To the Moon!
Featuring Airstream and the Armstrong Air and Space Museum

JUNE 3
Indulge in the Best of Switzerland
Waitlist!

JUNE 12
Coin Appraisal
SEC Scioto Street Office

JUNE 21
Handmade Wonders
Cincinnati

JULY 12
Folk & Country Getaway
Waitlist!

JULY 19
Rodeo Week!
Waitlist!


declaration

EXTENDED VACATIONS & GETAWAYS

APRIL 27 - MAY 1
Plaids & Stripes
Waitlist!

JUNE 8-17
Indulge in the Best of Switzerland
Waitlist!

JULY 15-20
America’s Heartland
Featuring Iowa and Illinois

AUGUST 6-7
Down on the Farm Getaway
Fair Oaks Farm

AUGUST 25 - SEPTEMBER 1
Big Sky Country
Glacier National Park
Waitlist!

SEPTEMBER 14-21
Beyond the Bourbon Trail
Kentucky

APRIL 14
Rock & Roll to Woodstock
Highlighting the Rock & Roll Hall of Fame

SEPTEMBER 12
Champaign Co. Farmer’s Gathering Breakfast
OSU Extension, Urbana

The Sound of Music
Friday, May 3 • 8 pm • Kuss Auditorium, Springfield
$65 per person • Register by : 4/17

The hills are alive, with the sound of music! Enjoy the spirited, romantic, and beloved musical story of Maria and the von Trapp family.

Price includes: Center Mezzanine tickets, taxes, and facility fees.

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 Security 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.

SECURITYNATIONALBANK.COM
A good case for a corporate fiduciary

As they say in the movies, the following is based upon a true story.

Alex was in the market for a boat slip. He found one, owned by a brother and sister, Jack and Jill. They had inherited it from their father. However, they seemed emotionally tied to the slip, which was odd because neither of them owned a boat of their own. Jack and Jill needed to meet Alex, and when they did, they concluded that their father would approve of him.

Further investigation revealed that they didn’t own the boat slip after all. It was owned by a trust established by their father. They didn’t have the right to sell it, at least not yet.

Additional background
The story of the trust was pieced together over a period of months of interactions. The father in this story had remarried. He had two children of his own, and his second wife, Janet, had a son named Sam.

The father attended an estate planning seminar on the benefits of having a living trust. He was sold on the idea. He wanted to protect his second wife, while also providing a significant inheritance for his own children. A lawyer was hired to draft the trust, which would include his home, the boat slip, and some $400,000 in investment assets. The trust included a restriction on the selling of the home.

The trust became irrevocable at the father’s death. The trust beneficiaries were the surviving spouse, Janet, and the father’s children, Jack and Jill. Jill and Janet were named as trustees.

Jill spent $3,500 on a lawyer to learn about her responsibilities as trustee. However, the investment did not do her much good.

Janet asked the probate court to replace Jill as trustee with her son Sam. In making the request, it appears that the trust agreement presented to the court was miscopied. A clause that stipulated that a trustee could only be replaced for misconduct, which was at the bottom of page, was not included in the version given to the court. Jill should have contested being replaced as trustee, but she had already spent $3,500 on a lawyer and did not want additional expense. The change of trustees was approved by the court.

Jack and Jill did not hear much about the trust after that. Sam lived in another state, and was not very communicative. They did not get reports or statements of the trust assets. The house was sold, in violation of the trust terms, and Jill thought that fraud must have been involved.

When Janet died, the remaining trust assets passed to Jack and Jill. But all that was left in the trust was the boat slip. There was no accounting explaining what Sam did with the rest of the trust assets.

The reason Jack and Jill had such odd emotions about the boat slip was that it was all they received from their father.

Flip over to the back page for the rest of the article.
Two mistakes
The father in this case didn’t completely trust his wife to protect the financial interests of his children, which was why he liked the idea of the trust. That instinct proved to be sound. But had he named a corporate trustee, such as Security National Bank, the protection would have been much better. He may have thought that he was saving the expense of a trustee’s fee by naming his wife and daughter as trustees, but that was penny wise and pound foolish. A corporate trustee provides reporting of trust assets as a matter of course.

The second error was in Jill not taking the role of trustee seriously enough. One of the drawbacks to choosing inexperienced relatives for trusteeship or estate settlement is that they will incur fees for professional services to be able to do the job properly. Jill’s unwillingness to spend that money, and her failure to demand more of the trustee, led to the loss of nearly all of the children’s inheritance.

A message from Terri Belliveau, Trust & Investment Services • 937.324.6950
Trust management is one of our areas of expertise. If you would like to know more about the advantages for a corporate trustee, just give me a call. We’ll set a time to meet.