



# Gold Club



## NEWSLETTER

SPRING 2012

### PREVIEW CHRISTMAS ON THE DANUBE

Preview will be Thursday,  
February 2 at 10 a.m. E.S.T.  
at First Financial Bank  
Conference Center,  
4353 S. 7th St.  
in Terre Haute.  
Join us!

Call 812-238-6427  
for reservations.

SEE PAGE 7

### PREVIEW WESTERN FRONTIERS BY RAIL

Preview will be  
Wednesday, March 7 at  
8:30 a.m. E.S.T. at  
First Financial Bank  
Conference Center,  
4353 S. 7th St.  
in Terre Haute.  
Join us!

Call 812-238-6427  
for reservations.

SEE PAGE 6

## Tulip Time Festival in Holland, Michigan



### May 8-10 —

Imagine...no more snow, just fields of tulips as far as the eye can see. Travel with us to Holland, Mich., as we visit the largest tulip festival in the U.S.! We'll start with some shopping and the quilt show, followed by a tour of Windmill Island Gardens. And before our evening entertainment, dinner will be provided by members of a local church. Your second day will take you to the Frederick Meijer Garden and the Gerald Ford Presidential Library and Museum in Grand Rapids. Back in Holland, you will be treated to the Volksparade, or Peoples'

Parade. Later, dinner and a show by New Odyssey, "3 Guys and Over 30 Instruments," at Hope College will fill out your evening. Dutch dancing and street scrubbing, as well as a guided tour of Holland, are on the agenda for day three. You will also have reserved seating at the "Kinderparade" (Children's Parade) and plenty of time for shopping at the Dutch Marktplaats!

**Cost per member: \$394 double;  
\$485 single; \$363 triple**  
**Cost per guest: \$404 double;  
\$495 single; \$373 triple**

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## **POWER OF ATTORNEY**

**by Brittany Bennett and Brock Dalton, Staff Attorneys, First Financial Bank**

### **What is a Power of Attorney?**

A power of attorney (or POA) is a legal document that authorizes one or more persons to act on behalf of another. The person who creates a POA is called the principal. The person designated to act on behalf of the principal is called the agent or “attorney-in-fact.” The principal can designate multiple attorneys-in-fact to conduct affairs on his/her behalf, and can either require them to act in agreement with one another or allow them to act independent of one another. Just as is the case with most agent appointments, the principal remains responsible to third parties for the actions of his/her attorney(s)-in-fact. Therefore, it is important to choose your attorney(s)-in-fact carefully.

### **How do I choose a POA?**

State law instructs how POAs are created and the instructions vary from state to state. Under Indiana law, a valid POA must meet four requirements: 1) it must be in writing; 2) an attorney-in-fact must be named; 3) the principal must give the attorney-in-fact power to act on his or her behalf; and 4) it must be signed by the principal in the presence of a notary public. You have a choice about when to make your POA effective. Your options are to cause it to be immediately effective, that is once you have signed it, or you can specify a later date, such as upon the happening of a particular event. For example, you can make your POA effective upon your incapacity.

### **How long does my POA last?**

A “durable” POA continues for the duration of the principal’s life, even if the principal loses his or her capacity to enter into a contract. Capacity is a legal term defined differently from state to state. Durable POAs can be quite useful, like when an attorney-in-fact must make medical decisions on behalf of an incapacitated principal. A “limited” POA, on the other hand, continues only for as long as the principal specifies in the POA instrument, such as upon a certain date or event. The manner in which a principal can revoke or cancel his/her POA also varies from state to state. Generally, POAs may be revoked at any time in a writing signed by the principal and identifying the particular POA being revoked. Notice of the revocation usually must be given to the attorney-in-fact; the principal will often continue to be responsible to third parties who rely on his/her POA unless the principal notifies the third parties that the POA has been revoked.

### **Banking Benefits**

A POA can be particularly useful with respect to banking activities. Under a POA, you can authorize your attorney-in-fact to manage your bank accounts, sign or cash checks, receive your bank statements, and even allow access to your safe deposit box. You can set up your POA to confer all general powers under your state’s law or it can be custom-tailored to your specific needs. Simply put, a POA is a tool you should consider if you have the need, now or in the future, to delegate responsibility to a trusted person for those things that you are no longer able, or no longer desire, to do. It is important that you understand any agency relationship you create, including a POA. If you have questions about POAs or want to create a POA, you should seek advice from an attorney.

# FIRST WEDNESDAY

**F**irst Wednesday is our FREE continental breakfast/speaker program held each month at the First Conference Center, 4353 South Seventh Street in Terre Haute. THE DOORS OPEN AT 8:00 A.M. WITH PROGRAMS BEGINNING AT 8:30. The center has ample parking and all First Gold Club members are welcome and encouraged to attend.

**PROGRAMS BEGIN AT  
8:30 A.M.  
INDIANA TIME**



## WESTERN FRONTIERS BY RAIL

**March 7** —Join us for breakfast and stay for a sneak peek preview of our trip west in June. You won't want to miss our first meeting of 2012 with our wonderful hot breakfast and all the details about our trip west by rail!

## WIRE'S WEATHER

**April 4** — David Wire, chief meteorologist at News 10 – WTHI, will be our guest with insights into basic weather information and maybe some spring storm preparation dos and don'ts.

## INSIDE TERRE HAUTE WITH DOROTHY JERSE

**May 2** — Local historian, author, volunteer and columnist Dorothy Jerse will share her insights on Terre Haute and her life here over the past 48 years. Join us for what promises to be an entertaining and informative morning.

## REMEMBRANCE AND CELEBRATION

**June 6** — Mike McCormick, Vigo County historian, will let us know what was going on in Terre Haute and Vigo County during World War II.

**WINTER  
BREAK!**  
No meetings  
in January,  
or February.  
See you in  
March!



# GIVE THE GIFT OF TRAVEL

Give the gift of travel for your friend's or loved one's next special occasion. First Gold Club gift certificates are available in any denomination and are the perfect gift for any reason. You may charge by Visa or MasterCard. Call 812-238-6496 or 1-800-511-0045, ext. 6496, to charge by phone.

## MEMBER MEETINGS

**D**ates and times for affiliate First Gold Club meetings vary. Please contact the appropriate First Gold Club affiliate representative listed for more information on these events.

### **Brazil, Clay City, Poland, Ind.**

**June 5** — Everyone is invited to Clay City for breakfast at Bob and Angie's Hometown Café. Faril Ward from Trans-Care will be our featured speaker.

**Nancy Howald – 812-448-8110**  
**Alicia Jacobs – 812-939-2145**

### **Clinton, Cayuga, Newport, Ind.**

**April 5** — Join us for another season of Gold Club adventures beginning with breakfast at the Covered Bridge Restaurant in Cayuga (Eugene), Indiana. We'll start at 8 a.m. and have plenty of time for fellowship and an interesting program.

**June 12** — Our ice cream social is set for 2 p.m. at the Fairview Park Community Building in Clinton. Join the fun!

**Sue Johnson – 765-832-3504**  
**Ann Lewis – 765-492-3391**  
**Cathy Ringwald – 765-492-3321**

### **Danville, Ill.**

*Unless otherwise noted, all programs will take place at One Towne Centre, Danville.*

**May 15** — Basic Planning for Your Retirement Years and Transferring Property to Your Loved Ones. Join us for this informative seminar conducted by members of our trust department. Light refreshments will be served. Reservations are required. Please call 217-442-0362.

**Patty Clutter – 217-554-1339**

### **Greencastle, Ind.**

No meetings are scheduled.

**Sue Bowser – 765-653-4444**

### **Marshall, Ill.**

**March 14** — Terry Weir of Country Insurance will present our program this morning. Join us at 7:30 a.m. at Harlan Hall.

**June 13** — Join us at 7:30 a.m. at Lincoln Trail Restaurant.

**Lace Wallace – 217-826-6311**

### **Olney, Charleston, Fairfield, Lawrenceville, Newton, Ill.**

No events are scheduled. Watch for a gathering in July.

**Roberta Bursott or Karleen Prosser – 618-395-8676**

### **Ridge Farm, Ill.**

**March 15** — Join us for breakfast at 8:30 a.m. at The Ridge.

**June 21** — We're meeting for lunch at Forest Glen at 11 a.m. See you there!

**Jami Metheny – 217-247-2126**

### **Robinson, Oblong, Ill.**

**March 8 and June 14** — Details will be available in our banking centers as the time nears.

**Linda Hargis – 618-544-8666**

### **Rockville, Marshall, Montezuma, Rosedale, Ind.**

*Reservations for our Gold Club meetings are appreciated.*

**June 20** — Join us for breakfast at 7 a.m. at St. Joseph Family Hall (Hwy E 36) and visit with our bank officers. This is your opportunity for light conversation or to ask questions about our bank or the banking industry. This will also be Linda's last breakfast with First Gold Club.

**Linda Bartlett – 765-569-3171**

### **Sullivan, Carlisle, Dugger, Farmersburg, Hymera, Monroe City, Sandborn, Worthington, Ind.**

No meetings are planned.

**Cherri Strain-Brooks – 812-268-3331**

### **Vincennes, Ind.**

No meetings are planned.

**Karen Tolliver - 812-882-4800**

## SPECIAL EVENTS

**W**e request that you submit a reservation form for any First Gold Club activity. Forms are available in all First banking centers.

### ESTATES AND INVESTMENTS—Planning for the Future

**April 26** — Planning for the future – yours or your loved ones – can be complicated and a bit overwhelming if you try to do it yourself. But help and expertise is available from Trust Services at First Financial Bank. Make plans to join us on April 26 from 2 to 4 p.m. at the First Conference Center, 4353 South Seventh Street, for an informative workshop on estate-planning issues. Representatives from Trust Services will outline what you can do and should do, regarding wills, trusts, estate and gift taxes, and investments. First Gold Club

has partnered with OLLI at Indiana State University to bring you this program, and the afternoon promises to be full of useful information. It is free and is open to any guests you might want to bring. Reservations are requested and forms are available at all First banking centers.

**Cost per member: FREE**

### ABRAHAM LINCOLN AND FREDERICK DOUGLASS DISCUSSION

**May 24 - 2-4p.m** — Two giants of the late 1800s will be brought to life by the Legacy Theater Troupe of the Indiana State Museum. Join us at the First Conference Center for a unique discussion about the issues of the day, from slavery and the preservation of the Union to black voting rights and women’s suffrage. First Gold Club has partnered with OLLI at Indiana State University for this event.

**Cost per member: \$10**

### DRIVER SAFETY COURSE

**July 13** — Plan ahead! First Gold Club and AARP are co-sponsoring this classroom refresher course for people 50 and older who would like to sharpen their driving skills. Topics include dealing with adverse weather conditions, the effects of physical changes on driving and defensive driving techniques. This one-day seminar will meet at the First Conference Center from 9 a.m. to 2 p.m. A continental breakfast and snacks will be provided and there will be a one-hour break for lunch on your own. Guests are welcome and reservation forms are available at all First banking centers. **All participants must bring a valid driver’s license.**

**Cost per member: \$20**



## BUYING U.S. SAVINGS BONDS?



The U.S. Department of the Treasury has ended over-the-counter sales of paper savings bonds in all financial institutions. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds have been discontinued, electronic series EE and Series I Savings Bonds are available for purchase via TreasuryDirect.

This secure, web-based system, operated by the Bureau of the Public Debt., has been used by investors since 2002 to purchase savings bonds online.

Visit [www.treasurydirect.gov](http://www.treasurydirect.gov)

## TRAVEL PACKAGES

**A**s a First Gold Club member, you are invited to take advantage of these exclusive travel opportunities. Come and see the world with your First Gold Club friends. Remember to complete a new reservation for each trip. Forms are available in all First banking centers. Details of cancellation policies are available on the trip reservation form.

### VALENTINE CABARET

**February 14** — Life is a cabaret, so join us as we travel to the Boggstown Cabaret south of Indy for music, laughs and a festive Valentine's Day meal!

**Cost per member: \$76**

**Cost per guest: \$86**

### ST. PATRICK'S DAY IN DUBLIN

**March 17-18**— Okay, so it's Dublin, Ohio. Still, we'll tour the town, enjoy an Irish meal and celebrate the day – Irish or not! The next day we'll stop in Dayton at the Wright Patterson Air Force Base Museum for a tour that includes planes that served as Air Force One. This trip includes lodging, tours, four meals and many extras, so grab your green and join in...the luck of the Irish is with us!

**Cost per member: \$283 double; \$333 single**

**Cost per guest: \$293 double; \$343 single**

### TOYOTA TOUR

**April 11** — Come with us to Princeton for a tour of the Toyota Manufacturing Plant and Visitors Center. You'll be amazed as you see vehicles being assembled in this state-of-the-art manufacturing facility. And since we're in the area, we'll also tour the Azalea Path Arboretum and Botanical Gardens where over 50 acres of forests and landscaped gardens are home to more than 4,000 azaleas and a large variety of unusual plants and trees. Before returning home, we'll stop for dinner at the Log Inn, Indiana's oldest restaurant. Built in 1825 as a trading post and stage coach stop, this family style meal will be the perfect end to a wonderful day.

**Cost per member: \$85**

**Cost per guest: \$90**

### A DAY AT THE TRACK

**May 16** — It's May and time for our annual trip to the Indianapolis Motor Speedway. Watch the drivers practice from our suite on the second turn while you enjoy lunch compliments of First Financial Bank...and tour Gasoline Alley after lunch. Only one day, so make your reservations early...this trip always fills quickly!

**This is a MEMBERS only event.**

**Cost per member: \$50**

### MYSTERY TRIP

**June 12**— Gee, I don't know, do you? Could we find ourselves in a "sticky" situation? Will we get held up when it comes to lunch? Will we need to repent? Will our coach turn into a pumpkin? The answers to these and any other questions you

might have will be answered when you come along on our Mystery Trip!

**Cost per member: \$87**

**Cost per guest: \$97**

### WESTERN FRONTIER BY RAIL

**June 14-25** — Board the *California Zephyr* and prepare for a relaxing overnight train trip across the plains and into the Rockies, arriving in Salt Lake City the next evening. There you will visit Temple Square and the famous Tabernacle on your tour that includes the state capitol and the University of Utah. On the way to Yellowstone, you'll stop in the old and new western town of Jackson before continuing north through Grand Teton National Park into geyser country. Once there, you'll hit the highlights of hot springs, waterfalls, forests and geysers. Make sure you have your binoculars ready so you can look for the elk, bears, buffalo and wolves that call Yellowstone National Park home. Heading east, you'll stop in Cody for a visit to the Buffalo Bill Historical Center and continue on to Sheridan, Devil's Tower National Monument, Deadwood and Rapid City. From there, you'll visit Mt. Rushmore, the Crazy Horse Memorial, Wall Drug Store and Badlands National Park. Turning south, you'll make a stop in Cheyenne, Wyoming's capital, before arriving in Denver where you will again board the *Zephyr* and enjoy the changing landscape as you head to Chicago and the end of your western adventure.

**Cost per member: \$2,599**

**double; \$3,499 single**

**Cost per guest: \$2,699 double; \$3,599 single**

**MEET ME IN ST. LOUIS**

**July 19-20** — Tour some expected and not-so-expected attractions on this two-day getaway. On the list is the Anheuser Busch Brewery, the Missouri Botanical Gardens, the Chinese Lantern Festival, the St. Louis Art Museum and the Missouri History Museum and its special exhibit on the Civil War in Missouri. Grab your comfortable shoes and come on along!

**Cost per member: \$249 double; \$286 single**  
**Cost per guest: \$254 double; \$291 single**

**GENGHIS KAHN, CRUISE AND CUISINE**

**August 10** — Three elements combine to make this Chicago trip a winner...Genghis Kahn, a river cruise and a wonderful dinner in a legendary hotel. Tour the Field Museum with admission to the special Genghis Kahn exhibit and time to explore the other museum wonders. After lunch on your own at Navy Pier, spend the afternoon on the Chicago River, learning about the architecture and design of the buildings from guides from the Chicago Architectural Foundation. En route home, your prime rib dinner will be served at the elegant Hotel Attica.

**Cost per member: \$127**  
**Cost per guest: \$132**

**SEATTLE, VANCOUVER & VICTORIA**

**September 22-27** — The great northwest beckons and after landing in Seattle, Vancouver is

your first call of the not-so-wild. Here you'll visit gardens, tour Chinatown and travel to mountain tops before ferrying to Vancouver Island where Victoria and Butchart Gardens await. Your afternoon in Victoria, a most "British-like" city, may include art galleries, afternoon tea or local street entertainers. You'll return to Seattle by ferry, traveling through the San Juan Islands. Once you land, a tour of the Boeing factory is in order as well as a trip to the top of the Space Needle. And don't miss Pike Place Market, the Chittenden Locks and Pioneer Square!

**Cost per member: \$2,129 double; \$2,622 single**  
**Cost per guest: \$2,179 double; \$2,672 single**

**WASHINGTON DC-**

**September 24-29** — A trip to our nation's capital has always proven to be a popular excursion. The first stop will be the inspirational Flight 93 crash site in Pennsylvania. Then it's on to Gettysburg for a guided tour of the battlefields and a film presentation at the new visitor's center. Once in Washington, we'll have plenty of time to visit all the monuments and museums. We'll cross the Potomac and spend time at Arlington National Cemetery where we'll see the changing of the guard at the Tomb of the Unknowns. On our way home, we'll stop at Monticello for lunch at the Michie Tavern and a tour of another piece of American history. Watch for reservation forms

soon in all the First banking centers with pricing.

**CHRISTMAS ON THE DANUBE**

**Dec. 6-14** — Begin your magical winter adventure in the ancient Franconian wine town of Würzburg, Germany. Then move on to the medieval walled town of Rothenburg before arriving in Nuremberg, where you will board your cruise ship for a six-night cruise on the Danube River. Visit the Christmas markets in Nuremberg, Regensburg, Passau and Vienna. Take walking tours of medieval towns and visit castles, cathedrals and baroque shops filled with treasures to make any season bright. When you're weary, your ship offers all the amenities to restore and rejuvenate body and soul for another day traveling along the beautiful Danube where protestors demonstrated against Communism, or visit one of the many churches. Then drive to Nuremberg and set sail for medieval Regensburg, Passau, Vienna and Budapest, with guided tours and sightseeing in each city. Sail through the fascinating Main Danube Canal and witness the scenic beauty as you cruise past quaint towns. Attend a beer tasting, tour Melk's magnificent Benedictine Abby and experience the music, art, culture and historical sites in romantic Vienna. A truly memorable vacation!

**Cost per member: \$3,299 double outside; Cost per guest: \$3,349 double outside**





**FIRST FINANCIAL  
CORPORATION**

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# Gold Club

## NEWSLETTER



**F**irst Gold Club is an exclusive package of banking services, travel opportunities and monthly programs designed to inform and entertain. First Gold Club is for First customers who are 50 years of age or better.

### MEMBERSHIP REQUIREMENTS.....

There is no membership fee when you maintain an average collected balance of \$5,000 in any one account or combination of checking, savings, CD or IRA accounts. If the balance falls below the required minimum, there is a monthly maintenance fee of \$15.

### FOR MORE INFORMATION OR TO ENROLL.....

For more information about First Gold Club or its activities, contact First Gold Club Coordinator Sally Whitehurst, First Financial Bank, 812-238-6427, or toll free, 800-511-0045, ext. 6427.

To enroll, stop in any First banking center.