

The Classic Times

2009 EVENTS FOR CLASSIC GOLD CLUB MEMBERS

VOLUME 8, ISSUE 1

Estate Planning

Bring your questions, as Attorney Chad Whitfield, from Hunter, Smith & Davis, will join us for a lunch presentation on estate planning on Thursday, September 10, 2009 in the Med Tech board room at noon. Contact your Classic Club coordinator to RSVP by Tuesday, September 1, 2009. Our Med Tech office is located on Med Tech Parkway just off Knob Creek Road and State of Franklin Road.

Regardless of the size or complexity of their estate, everyone needs an estate plan in order to accomplish their individual goals. There are estate planning concerns that every individual faces, including:

- Providing for appropriate asset management and medical concerns in case of incapacity
- Avoiding probate and court entanglements during

incapacity and at death

- Minimize or avoid the cost and expense associated with estate administration
- Ensuring that the right people get the right property, at the right time

The implementation of an estate plan design requires the creation and execution of various basic planning documents.

Chad Whitfield is a partner with the law firm of Hunter, Smith & Davis, LLP. He was admitted to the Florida bar in 1996, the Tennessee bar in 1997, the United States Tax Court in 1998, and is admitted to practice before the U.S. District Court for the Eastern District of Tennessee, and the Tennessee and Florida Supreme Courts. Whitfield was a scholarship tennis player for the East Tennessee State University men's

varsity tennis team where the team won the 1992 Southern Conference Championship. In addition, he enjoyed candidate distinction as an Academic All-American.

Whitfield practices in the areas of estate planning, asset protection, taxation, business transactions, closely held businesses and charitable organizations. He has been a featured speaker on tax-related seminars such as estate planning and charitable giving throughout the Southeastern United States. Whitfield is a past board member of the Tri-Cities Estate Planning Council, and a member of the American, Tennessee and Florida Bar Associations. In addition, the Business Journal selected him as a member of the 2002 "Forty Under 40" class from the Tri-Cities Tennessee and Southwest Virginia areas.

A Look Back at 2008 and How it Will Affect 2009 & 2010

Last year was riddled with uncertainty, stress and insecurity around each corner as America was dealt several financial blows – stock market tumble, American auto industry decline and the bank crisis to name a few. 2009 is expected to be a slow growth year by many. Yet, others foresee a positive year with a new President, auto industry bailout and a corrected stock market.

Join Bank of Tennessee as we discuss how 2008 could affect the coming years. Roy L. Harmon,

Jr., President and CEO, Darla Scott, CFO, Debbie Richards, Director Human Resources, Helen Whitson, Investment Consultant, and Cindy Cantrell, Sr. Marketing & Retail Operations Officer will answer your questions.

Our round table discussion and luncheon will be your opportunity to ask questions of our panel of guests representing a variety of fields – banking, finance, healthcare, insurance, employment, investment, mortgage, marketing, etc. Bring your

questions pre-written and they will be handed to our guests anonymously.

The luncheon will be held at on Thursday, May 7 from 12:00 – 2:00 PM at our Operations Center in Kingsport, near the Tri-City Regional Airport. RSVP to your Classic Club Coordinator by Tuesday, April 28 to secure your seat. Our Operations Center is located at 10431 Wallace Alley in the Northeast Tennessee Business Park between the Tri-City Regional Airport and Interstate 81 exit 63.

Classic Club Coordinators

Contact your coordinator to RSVP to an event or with questions on any of our presentations, directions, the Bank or your account (423) 378.9500.

Kingsport

Sonara Christian
Main Office
301 E Center St
857.2201

Johnson City & Gray

Erin Parks
University
1328 W State of Franklin Rd
262.4303

Erwin

Cynthia Hopson
1230 N Main St
743.1581

Bristol & Blountville

Carla Elliott
Bristol
1223 Volunteer Pkwy
990.6723

We welcome you
and a guest.



Don't Worry, Bank Happy.

P.O. BOX 4980
Johnson City, TN 37602-4980

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Healthy You

To improve the health of you, our customers, the Bank is conducting a Healthy You lunch and learn session at our Operations Center. Fitness instructor for the Bank and two time Olympian, Meg Stone will give personal instruction on how to work with nutrition and exercise to ensure a healthy you.

Wear comfortable clothing and bring your questions, as fitness expert Meg Stone will join us for a lunch presentation on Healthy You on Thursday, July 30, 2009. Contact your Classic Club coordinator to RSVP by Tuesday, July 21, 2009.

- Wear loose fitting clothes or clothes comfortable to exercises in. Meg will discuss the format of an exercise routine including: Warm Up- Workout- Cool Down, Balance and Coordination, Progressive Overload, Specificity and Reversibility – If you don't use it you lose it!!
- We will participate in a practical session which will be monitored carefully regarding your fitness level (as above)
- Towards the end of the practical session Meg shall discuss the nutritional aspect for the more mature population
- Meg will discuss home-based exercises so you do not have to go to a gym to stay fit. Topics will include: How do we change behavior to become more active; Trainability – lifestyle changes - Oh, yes you can, if over 65!; Clinical Guidelines for Exercise; Quality of Life – it must be important to you; Exercise Prescription, Safety, and the Exercise Environment

Meg Stone is the Director of the Center of Excellence for Sport Science and Coach Education and the Assistant Track and Field Coach at East Tennessee State University. She is the owner of Stone Works Fitness in Elizabethton, TN. Recent previous work experience includes: Coaching Manager of the US Olympic Committee, Track and Field Coach with Carmichael Training Systems and High Performance Coach of Track and Field with the Scottish Institute of Sport in Scotland. Stone received both her Master of Arts in Teaching and Teacher Education and Bachelor of Arts Degree from the University of Arizona.

Member Appreciation Lunch

Join us for lunch on Thursday, June 25 at noon as we show our appreciation of your Classic Club membership loyalty. Bank of Tennessee will sponsor a catered lunch in our Med Tech Board Room. Our Med Tech office is located on Med Tech Parkway just off Knob Creek Road and State of Franklin Road.

This 3rd floor room location is the regular meeting room of the Bank of Tennessee Board of Directors. Sit at the Board table as you enjoy a catered lunch. Or gaze off of the 180- degree balcony enjoying the view. RSVP to your Classic Club Coordinator by Tuesday, June 16 to confirm your seat.