



## Message from Your... **Club Coordinator!**

Hello, everyone!

As I begin writing this letter it reminds me of a very special man I was blessed to have touched my life, my husband's grandfather. I can't remember the number of times he'd smile and say, "You just wait, the older you get the quicker the days pass by." Well folks, how right he was. I can't believe it's time to plan our fall and winter events. Although I look forward to spending time with all of you, it would be great to slow time down just a little. In just five short months we will begin the holiday rush. Speaking of the holidays, we have a little something special planned to help you get in the holiday spirit. Join us as we take a break from life's daily hustle and bustle and visit the National Christmas Museum and end our day at our favorite dinner theatre. So mark your calendar, and don't forget to send in your registration. I look forward to seeing all of you. Read on for more details.

Fondly,  
Kelly Burrows  
*Marketing and Human Resources Associate*

## trip TIPS

One-day trips fill up fast, so reserve your seat early. Payment is due upon receipt of registration for all events, and unfortunately, if you cancel, we cannot guarantee reimbursement. Seats are assigned in the order of receipt of registration and payment. Dress comfortably and be prepared to have a great time.

## TRUST OPEN HOUSE

You are invited to attend West Milton State Bank's Trust Open House. It will be held at our **West Milton office** on **Thursday, October 20, 2011, at 5:30 p.m.** Take this opportunity to meet our Trust Department and enjoy some light refreshments. Our guest speaker, Marshall Parker & Associates, will address "Essential Estate Planning Tools – Wills, Trusts, Powers of Attorney and Advance Care Planning". **Please call Stephanie Young at 568-2610 by Tuesday, October 11, 2011, to reserve your seat.**



## Holiday Party

Join us as we enjoy our Annual Holiday Party at Country Cupboard in Lewisburg on **Saturday, December 3, 2011**. Registration will be from 11:30 a.m. to 12:00 p.m. Lunch will begin promptly at 12:00 p.m. You will enjoy the delicious foods of Country Cupboard's buffet with entertainment following. If you would like to share in the Holiday Spirit, we will be collecting items for "Toys for Tots". Bring your new unwrapped toy to the party, and we will forward it to this worthy cause. **The cost is \$12.00 per person. Deadline for registration and payment is Wednesday, November 16, 2011. Please make your check payable to West Milton State Bank.**

## National Christmas Center & Museum and Rainbow Dinner Theatre

On **Wednesday, December 7, 2011**, we will start our day with a visit to the National Christmas Center and Museum. Nestled in the heart of Pennsylvania Dutch Country, the National Christmas Center and Museum is dedicated to preserving and sharing wonderful memories of Christmas past and present, near and far. Fifteen main galleries and numerous, ever-changing smaller exhibits – 20,000 square feet of life-sized, walk-through, indoor exhibits bring the holiday to life. Next, we are just a hop, skip and jump away from enjoying a delicious meal at Rainbow Dinner Theatre. After dinner, we will join a nice young couple as they settle in for a cozy Christmas together in their New York apartment. No pressure, no parents. Especially her parents, who don't know they're living together... or that she even has a boyfriend, or that he's Jewish while she's not. It would be a beautiful Christmas if her parents don't show up on her doorstep; it'll be a funnier Christmas when they do! Come and laugh with us as we enjoy "Home for the Holidays", Rainbow style. We will depart from the West Milton office at 7:00 a.m. and return at approximately 5:30 p.m. **The price is \$85.00 per person and includes admission, dinner, transportation, and driver's tip. Payment and registration is due Thursday, October 20, 2011. Please make your check payable to West Milton State Bank.**



Member FDIC

940 High Street  
West Milton, PA 17886

### 5 Things to Consider When Investing In a Volatile Market

- Diversification can reduce risk.
- Investors should look beyond short term fluctuations.
- Time is more important than timing.
- Investors can make money in flat markets.
- Dividends can make a difference.

Though today's challenges seem unique, investors have faced similar scenarios before. No period is without uncertainty, but successful investors stay the course, relying on time rather than timing. Call Jill Shambach at 966-8007 or Stephanie Young at 568-2610 today to setup an appointment for a **FREE** consultation.

**did you  
KNOW**

You can view the  
GNC Newsletter on  
our website at...  
[westmiltonstatebank.com](http://westmiltonstatebank.com)?



Full Trust Services Available

*We Care More!*

#### West Milton Office

940 High Street  
West Milton, PA 17886  
(570) 568-6851 • Fax (570) 568-6501

#### Online Banking & Bill Pay:

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#### Telephone Banking:

(570) 568-BANK (2265)



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#### Lewisburg Office

2005 Market Street  
Lewisburg, PA 17837  
(570) 524-7800 • Fax (570) 524-7487

#### Mifflinburg Office

40 Hardees Drive  
Mifflinburg, PA 17844  
(570) 966-2555 • Fax (570) 966-6268

#### Watsonstown Office

1025 Main Street  
Watsonstown, PA 17777  
(570) 538-3698 • Fax (570) 538-3798

#### Beaver Springs Office

19179 Rt. 522  
Beaver Springs, PA 17812  
(570) 658-7542 • Fax (570) 658-2458



Reservation Form

### National Christmas Center & Museum and Rainbow Dinner Theatre

Wednesday, December 7, 2011 • \$85.00 per person

Name: \_\_\_\_\_

Name of Guest: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Total Attending: \_\_\_\_\_

*Due Thursday, October 20, 2011*

Mail Reservation Form to: Kelly Burrows  
West Milton State Bank  
940 High Street  
West Milton, PA 17886



Reservation Form

### Annual Holiday Party

Saturday, December 3, 2011 • \$12.00 per person

Name: \_\_\_\_\_

Name of Guest: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Total Attending: \_\_\_\_\_

*Due Wednesday, November 16, 2011*

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