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TRADITIONAL OR ROTH IRA?

Which is better is a matter of taste.

Traditional IRAs (Individual Retirement Accounts) and Roth IRAs both offer growth, security, and valuable tax advantages – plus total access to your money if you need it. Which one is better depends on your state of life, your tax bracket, and whether you want to build tax-deferred savings for later or if you want to build assets for your heirs.



If you want to build tax-deferred savings for later and benefit from tax-deductible contributions now, a Traditional IRA may be a good choice.

If you want the growth that tax-free earnings provide, plus tax-free withdrawals down the road, a Roth IRA may be just the ticket.

If you're in a higher income tax bracket now, but expect to be in a lower bracket by the time you begin to take money out of your IRA, the tax-deferred growth of a Traditional IRA may appeal to you.

Want to build assets for your heirs? Then putting money in a Roth IRA may be the way to go. You can continue to contribute and don't have to take distributions once you reach age 70 ½.

So, Traditional IRA or Roth IRA? Some have both. Whichever way you go, you can't go wrong.

Tax rules can be complicated. This information is intended to serve as a general overview. Before making any decisions, you should speak with a qualified tax advisor.



**Do you have a New Carlisle
Federal Credit Card?**

You now qualify for rewards!

For more details, visit

www.scorecardrewards.com

The Reasons Why You Should Consider Making a Difference as a Hospice Volunteer

There are many ways to volunteer and give back to your community, and volunteering at a hospice care center is certainly one of the most rewarding and fulfilling ways. This type of volunteer opportunity is a way for everyone involved to develop real friendships, open their hearts and find inspiration through this transformative experience. It's an experience that helps the patient and is rewarding for the volunteer.

Anyone who is looking for a life-changing experience should consider giving their time to a local end-of-life care program. Here are some additional reasons why.



The benefits are out of this world.

While it's easy to think about what an end-of-life caregiver has to share, it really shouldn't be all that hard to understand what they have to gain. Sharing the blessing of a smile or simple squeeze of a hand is enough to do wonders and put things in perspective as you give back to your community and humanity. Having someone to do simple things with, like sit and read, to laugh and cry, to share stories with, to listen to their voice, to bring hope and companionship and to just be there for them, letting them know they are not alone, is one of the most precious gifts you can give to another human being.

Almost anyone can volunteer.

You may be surprised to learn that people of all ages and experience levels can volunteer. Quality care centers can boast of volunteer teams ranging in age, gender, ethnicity and education level, including people from all walks of life.

Regardless of the differences that may be present, volunteers do have a few things in common. They are all caring, compassionate and willing to open their hearts to bring joy to people during this difficult time in their lives. There is no need to have any specific medical or professional knowledge or experience working with elderly people to do this important volunteering work. There are, however, special volunteering opportunities available for certain skilled professionals.



Support is in place for the volunteers as well.

If you are considering volunteering for a care-giving program, remember that you will not be going it alone. Quality hospices will offer an extensive Volunteer Orientation Program ending with certification, but the training doesn't end there. Centers can offer continued support and training for volunteers, even for alternative services such as aromatherapy and healing touch. Whether you offer your time and skills as an administrative, bereavement, general patient care or specialized project volunteer, you will be ready to provide the services necessary and have the support you need as you continue.

Source: <http://www.ArticleBiz.com>

GET TO KNOW... *Gina Roby*

Gina began working at New Carlisle Federal in the fall of 2010 as a Commercial Loan Processor and continues in that capacity today.

Gina enjoys cooking, horseback riding and watching The University of Kentucky basketball team. Gina is originally from Kentucky, which explains her southern draw that we all love here at the bank. As a child in Kentucky, Gina enjoyed working in their gardens, picking fresh blackberries and fishing in their pond.

Today, Gina resides in Troy with her children and enjoys shows such as "48 hours", "Duck Dynasty" and "Snapped". She also likes listening to country music. She and her children enjoy playing with their new puppy; a Bishon Frise named Sugar, which recently joined the family in December.



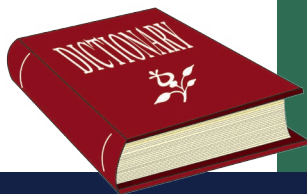


BRAIN BASHER!

Below you will find 8 well-known six letter words, with only their endings remaining. Can you determine the words?

- | | |
|-----------|-----------|
| 1. ...amt | 5. ...mth |
| 2. ...nue | 6. ...iek |
| 3. ...rtz | 7. ...gry |
| 4. ...oze | 8. ...thm |

Puzzles devised by
© Kevin Stone
[www.brainbashers.com]



MONEY MATTERS

— Facts About U.S. Paper Currency

- The Bureau of Engraving and Printing produces 26 million currency notes daily, with a total face value of approximately \$907 million.
- The motto "In God We Trust" first appeared on currency in 1963.
- The Bureau of Engraving and Printing uses about 9.7 tons of ink per day.
- The \$100 bill is the largest denominated U.S. note produced.
- About 4,000 double folds (forward and backward) are required before a note will tear.
- The average life of a Federal Reserve note depends upon its denomination:
 - \$1 bill – 21 months
 - \$5 bill – 16 months
 - \$10 bill – 18 months
 - \$20 bill – 2 years
 - \$50 bill – 4.5 years
 - \$100 bill – 7.5 years



Source: Independent Banker, October 2013

You know you're from Ohio if...



*You don't think of Florida first when someone mentions Miami.
You know what a buckeye really is, and have a recipe for candy ones.
"Toward the lake" means "North" and "toward the river" means "South".
You know that Serpent Mounds were not made by snakes.
Down south to you means Kentucky.
You've ever had to switch from "heat" to "A/C" in the same day.
You know what's knee-high by the Fourth of July.
You know what pop is.
You design your kid's Halloween costume to fit over a snowsuit.
Driving is better in the winter because the potholes are filled with snow.
You always visit more than two amusement parks in one summer.*

Source: www.50states.com/facts/ohio_if.htm

VOLUNTEER IN 15 MINUTES

- Donate 10 inches or more of your hair to Locks of Love
- Donate your old prescription glasses
- Use a charity shopping portal when shopping online
- Be a blood donor
- Support our troops with messages from home by sending cards



Pineapple Chicken

INGREDIENTS:

- 5 Skinless, boneless chicken breast halves
- 1 1/2 (1 oz.) packages dry onion soup mix
- 2 cups water
- 1 (15 ounce) can pineapple drained
- 1 large orange sliced in rounds
- 1 tablespoon vegetable oil

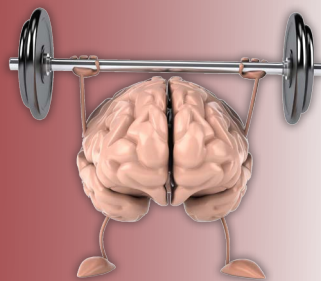


DIRECTIONS:

1. Spray large frying pan or electric skillet with vegetable spray. Brown chicken breasts in pan, meat side down.
2. Turn chicken over; add pineapple chunks, onion soup, and water.
3. Cover, and reduce heat to low. Simmer for 30 minutes. Garnish with cooked pineapple chunks and fresh orange slices.

BRAIN BASHER! ANSWERS

*dreamt
avenue
quartz
snooze
warmth
shriek
hungry
rhythm*



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