

June 2009

ambassador program 



Linda Williams Hammer
3601 Wabash Avenue
Springfield, IL 62711
217.698.4401
lhammer@townandcountrybank.com

Our New Ambassador Coordinator

Inside This Issue:

Our New Ambassador Coordinator

A Note from Linda

Photos

Financial Planning - What We Can Do for You

Benefits of Membership

INSERT: Calendar

INSERT: Survey - We Want to Know!

Linda is a professional with a nursing and legal background, a love of travel, and a penchant for new challenges. Her background experiences have helped her hone her organizational, communication, and problem solving skills. Linda enjoys meeting new people and experiencing new places, cultures, and foods.

As much as Linda loves to travel, she is most passionate about her sons. Grant Hammer [fiancé, Jennifer Walsh] and Jordan Hammer who are both graduates of Southern Illinois University and are living and working in Springfield.

Linda grew up in Benton, a small town in southern Illinois. She received her diploma in nursing from De Paul Hospital School of Nursing in St. Louis and later her bachelor degree from University of St. Francis in Joliet, Illinois.

Linda came to Springfield in November of 1974 and went to work on a surgical unit at St. John's Hospital. She later became a critical care/trauma nurse specialist and spent several years working in the emergency room at Memorial Medical Center.

Prior to coming to Town & Country Bank, Linda served as a Legal Nurse Consultant for the defense law firm of Heyl, Royster, Voelker, and Allen. Linda has been a stay at home mom, a mentor, and a volunteer for the public schools, her church, the Boy Scouts, and several youth sports programs including youth hockey.

Linda has traveled to most of the western, southern, and Midwestern states. Her travels have also taken her to London, Paris, Rome, Florence, Sicily, Prague, Switzerland, Austria, China, Vietnam, Cambodia, Mexico, Cozumel, and throughout the Caribbean.

Linda states her personal mission statement as, "Town & Country Bank is committed to giving you the very best in banking service. I am committed to providing to you the opportunity to enrich your life through travel, informative seminars, and friendship."

Please contact Linda for more information on upcoming trips and events. (Phone: 217.698.4401 or E-mail: lhammer@townandcountrybank.com)



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Springfield, IL 62791-3255
PO Box 13255
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Benefits of Ambassador Membership



- Travel
- Workshops and Seminars
- FREE Visa Debit Card
- FREE Checks
- FREE Online Banking and Online Bill Pay
- FREE Notary Service
- FREE Money Orders and Official Checks
- FREE 24 Hour Telephone Banking Line
- FREE Consultation with our Private Client Group

Check out the Ambassador Calendar and Photos on our Website:
www.townandcountrybank.com or www.logancountybank.com

If you no longer wish to receive Ambassador Program correspondence, please call 217.698.4402 or e-mail Linda at lhammer@townandcountrybank.com.



A Note from Linda

You may have heard of “staycations” [vacations close to home] and “naycations” [not traveling at all] but now there is a new term: “Yaycations” as in, “Yay, now I can actually afford a vacation!”

In the midst of a down economy, it is a great time to travel! When the economy hurts us it also hurts the travel industry allowing for a plethora of cost savings.

I am finding as I do my research to plan exciting trips for you that there are plenty of bargains to be had as the travel industry tries to lure people back. Tour companies are discounting their trips and including special incentives such as free airfare.

In looking for travel opportunities, one of the best bargains you will find is your own Town and Country Bank Ambassador Club. I am working to bring you several choices for trips, both in the USA and abroad, for the upcoming year at great prices. Keep watching the web site and the newsletter as these plans unfold.

Hope to see you soon!

Linda

Photos from the May Meet-and-Greets



Financial Planning - What We Can Do for You

Have you ever wondered about exactly how much you are going to need for retirement? What about how much you should allocate to send your children to college? How about adequate life insurance coverage between you and your spouse should something happen to either of you? All of these are questions that have come across our minds at one time or another. Unfortunately, because we do not know the answer, we shuffle these thoughts to the back of our head and focus on the present, allowing these thoughts to accumulate and begin to weigh on us.

Luckily for you the Trust and Investment Service providers have obtained new software allowing us to perform a complete individual financial analysis in order to answer these looming questions. In conducting the analysis, we are able to statistically compare what your financial picture looks like in the present and from there, predict what it will look like in the future, based on historical returns. The benefit to this is that once your financial picture is drawn, we can align it with your individual future financial goal, and set into action a plan allowing you to reach such a goal. In developing your individual plan, we can provide as much or as little detail as you want. A full analysis can range up to 200 pages or we can provide a general summary – it is up to the individual.

Now you are thinking... “What does this cost?” At most brokerage houses, this type of complete analysis can cost up to \$1,000. Presently, we are not charging a fee for this service for employees, prospects, and customers.

To begin the process, there are two types of documents that need to be completed. The first is a risk tolerance questionnaire and the second are asset gathering tool(s). These items are used to ensure your returns are positioned adequately in relation to the amount of risk you are comfortable taking. The more accurate the information provided to us on these documents, the more accurate the results we produce are.

Finally, we want to stress that all personal information submitted to Trust and Investment Services is strictly confidential and handled with care.



To begin your financial analysis or to obtain further information and ask questions, feel free to contact Tom Gallagher (Phone: 217.698.4208 or E-mail: tgallagher@townandcountrybank.com).



Please Remember ...

Sign Up Early: We must make reservations and deposits several weeks and/or months in advance of a trip. Early registration is necessary to avoid possible trip cancellation!

Full payment for all tours is due 30 days prior to departure.

Guests are always welcome!

Cancellations: If you cancel, please call as soon as possible. Refunds will be dependent on non-refundable admissions/or meals. Refunds may not be given unless your ticket can be resold. Extended travel cancellation fees will be per agreement with the tour company.

E-mail: We will be sending notification of Ambassador activities, seminars, etc. via e-mail as well as reminder notices, deadline notices, and other promotional information. To be included in these mailings please e-mail me: lhammer@townandcountrybank.com