TO MAKE YOUR RESERVATIONS:

Please return the enclosed RSVP card or call Joan Kokoruda, at Hayden Wealth Management, 203-454-3377; no later than June 15, 2009.

Directions to the New Canaan Public Library
203.594.5003
From the Merrit Parkway, Heading North or South:

- Take the Merritt Parkway to Exit 37.
- Turn left off the Parkway and follow South Ave (Rte. 124) 2 miles North to Maple Street.
- Turn right onto Maple Street.

PARKING:

- Entrance to the Library parking lot is on Maple Street in the middle of the block.
- Municipal parking lot is also available across from the Library on the north and south sides.

Hayden Wealth Management Group, a division of NorthEast Community Bank, is an independent firm located in Westport, CT. This meeting is not sponsored by the New Canaan Library. This forum is presented as a community service and there is no charge.

Hayden Wealth Management Group is an independent firm dedicated to being a trusted financial life advocate and resource. We seek to meet each client's personalized benchmark of success by providing integrated financial planning and investment management based on objective advice, superior service and experienced judgment.

Hayden providing Investment Advisory and Financial Planning services through Geneos Wealth Management, Inc. Investments are not insured by FDIC, are not guaranteed and are not deposits or obligations of the financial institution. Investments are subject to investment risks, including possible loss of the principal amount invested.

HAYDEN WEALTH MANAGEMENT GROUP

830 POST ROAD EAST, SUITE 102 • WESTPORT, CT 06880 • 203.454.3377

For more information on our firm, call us and request a brochure or visit us on the web at: www.haydenwealth.com

You are cordially invited to attend a special forum:

"REGAINING HOPE"

From Crisis to Clarity

Getting a New Investing Game Plan, with:

An Economic Expert
KENNETH H. THOMAS, PH.D.,
Leading national economist and finance lecturer at The Wharton School of Business

An Estate Planning Expert
MARGARET A. DELUCA, ESQ.,
Estate Planning Specialist of Cummings & Lockwood LLC

A Financial Expert
VERN C. HAYDEN, CFP,
Founder, Hayden Wealth Management, Author and financial planning pioneer

DATE: Tuesday, June 23, 2009
TIME: 7:30 pm – 9:30 pm
PLACE: New Canaan Library's
Adrian Lamb Room *(downstairs)*
151 Main St., New Canaan, CT 06840

HAYDEN
WEALTH MANAGEMENT GROUP
A DIVISION OF NORTHEAST COMMUNITY BANK

EXPERT SPEAKERS:

Kenneth H. Thomas, Ph.D.

- Finance lecturer at The Wharton School of Business of the University of Pennsylvania since 1970
- Nationally recognized consultant to the bank & thrift industry since 1975
- Leading national expert on evaluating Federal Reserve Chairman's performance
- Author of "The CRA Handbook", and other publications on the Community Reinvestment Act relating to bank community development activities
- Frequent guest on CNBC

Margaret A. Deluca, Esq.

- Leading Estate Planning Specialist
- Family business succession planning
- Principal, Cummings & Lockwood
- President, Board of Directors: Guardianship & Advocacy Resource Program

Vern C. Hayden, CFP

AUTHOR:

- "Getting An Investing Game Plan – Creating It, Working It, Winning It", 2003 John Wiley & Sons
- "Money: Use It or Lose It", 1979
- Journal of Financial Planning, May 2004 'The Death of Indexing" (Regular Columnist)

EXPERIENCE:

- Past Chairman & Founder, National Endowment for Financial Education
- Independent financial planning practice for 41 years
- Board Member: College for Financial Planning 1999-Present (Creator of the CFP designation)
- Board of Governors: CFP Board of Standards
- Founding President, Financial Planners Association, Hudson Valley 1987
- Frequent guest on: CNBC, Bloomberg, CNN, Fox News, and ABC
- Wheaton College, BA Philosophy 1959. Graduate work at New York University, American University, University of Southern California, CFP 1978

THE FOLLOWING QUESTIONS WILL BE ADDRESSED:

THE ECONOMY – Ken Thomas, Ph.D.

How deep is the current financial crisis?
When will the U.S. economy start to improve?
Has the American banking system stabilized?
Will the Obama administration's economic plans work?
How important is the role of Treasury Secretary Timothy Geithner?
How do you feel Federal Chairman Bernanke is doing?

ESTATE PLANNING – Meg Deluca, Esq.

Why should I have a will?
Should I have a Living Trust?
How can I save on Estate Taxes?
Who benefits from a various Trust arrangements?
Should I have an Irrevocable Life Insurance Trust?
What is the latest legislation and how does it affect me?

INVESTMENT & RETIREMENT PLANNING – Vern C. Hayden, CFP

What investment strategies work in these uncertain times?
Does long-term buy-and-hold investing really work?
What about the other "myths" of prudent investing: *asset allocation, rebalancing, dollar-cost averaging*? Do they still make sense?
What about indexing?
In this crisis environment, how do I plan for retirement?
Should I do a rollover?
What is enough money at retirement?
What do the 3 R's mean (Re-define, Re-assess, Re-plan)?