



# Golden *ADVANTAGE* passport

*Enhance Your Life*

## New Leadership!

It is my pleasure to introduce Randal R. Greene. In October, a joint session of our Boards of Bay Banks, Bank of Lancaster and Bay Trust Company was held, and Mr. Greene was elected President and CEO of Bay Banks of Virginia and President and CEO of Bank of Lancaster.

Kenneth O. Bransford, who was our Bank President and CEO, indicated his wish to retire at the end of 2011. Mr. Bransford has a 40-year tenure with our company and has brought a great deal of management, lending and retail administration expertise to our Bank. We are all deeply indebted to him for his leadership and years of service. With his desire to retire, we are extremely pleased to have found an individual with the banking and management experience of Mr. Greene.

Randy Greene received his bachelor of business administration from East Tennessee State University in 1982. He began his banking career in 1984 and brings 27 years of community banking and management experience to his new position with our Bay Banks family. From 1996 to 2008, he was President and CEO, Director and Founder of State of Franklin Savings Bank and Chairman of its Executive Committee. Most recently he was a Regional President of State of Franklin Bank, a division of Jefferson Federal Bank in Johnson City, TN.

Mr. Greene has a great deal of knowledge about successfully growing a community bank, with experience in all areas of banking, including managing multiple teams, and as a senior credit officer with years of direct experience working with regulatory agencies. He also has 25 years of lending experience and has been directly responsible for managing the asset quality of a

\$350 million community bank. His expertise in community banking mirrors who we are, and we are excited about the opportunities before us under his leadership.

He and his wife, Kathy, have a son, Randal, in college, and a daughter, Kate, in the 8<sup>th</sup> grade.

Mr. Greene states, "My family and I are excited about our move to Virginia's beautiful Northern Neck, where we look forward to making our home. I am a community banker at heart, and I am extremely pleased to have the opportunity to join an organization so strongly and firmly rooted in its commitment to its customers and the communities it serves. This is what community banking is all about. As your President, I am going to travel throughout the Northern Neck and do my best to personally meet as many of you as I can. However, if you are visiting the Main Office in Kilmarnock, my office is located on the first floor and if you have time, my door is always open and I'd welcome a visit from you.

"When I arrived at Bank of Lancaster, I was impressed to learn about the Golden Advantage Club and its many benefits. I think this is an excellent value-added program; and I welcome, as do Hazel Farmer and Theresa Ransone, your ideas on how we can make it even better.



*Randal R. Greene*

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# A Letter from Your Golden Advantage Director

*Happy New Year!*

With the new year, many people choose this time to make resolutions or lifestyle to-do lists. I urge you to add this special checklist to your 2012 “to-dos:”

- ☑ Make or update your current Will. Don't make the mistake of thinking you do not need a Will. If you own real estate or personal property, you need a Will.
- ☑ Sit down with your financial planner to make sure your retirement plans are on track. If not, make changes.
- ☑ Make or update your current Power-of-Attorney and advise that person of your choice.
- ☑ Make or update your current Medical Power-of-Attorney and/or Living Will and give copies to professionals, family and/or friends so they know of your decisions.
- ☑ Gather all important papers (deeds, titles, certificates, beneficiary forms, password list, etc.) and put them in a safe place. Remember, all Golden Advantage members receive a discount on our secure Safe Deposit Boxes at a Branch Office convenient to you. Advise your attorney, financial planner and beneficiaries of your actions.

Looking forward, Bay Trust Company, Investment Advantage and Golden Advantage will be joining together to offer several seminars and workshops to help you sort out your financial questions from retirement needs to estate planning and all topics in between.

Our Main Office is now the home of Bay Trust Company! Together with Investment Advantage, we now offer a vast listing of Personal Financial Services in our Wealth Management Suite. I would be happy to introduce you to the professionals in our company who can help you grow and manage your family's finances, now and in the future. Please feel free to drop in whenever you are visiting our Main Office, or we can make an appointment to meet you at any of our Branch Offices close to you.

So many of today's and tomorrow's financial opportunities and challenges can be met with help from the professionals here at Bank of Lancaster and Bay Trust Company. Whatever your need, you are not alone. Call us today.

*Theresa W. Ransone*

Theresa Whay Ransone  
Golden Advantage Club Director



*The 20<sup>th</sup> Anniversary Golden Advantage trip was fun and full of surprises for everyone, including an extra night in Vienna, Austria! Here the Captain and senior officers of the M/V Thomas Fontane joined us for a Kodak moment.*



*Member Marge Nash pauses next to one of the beautiful floral displays in Pitlochry, Scotland. We travel near and far ... look on our calendar page for more opportunities.*

## Don't Have a Will Yet?

# Estate Planning Is for Everyone!

Estate planning isn't just for the wealthy, the elderly or those with complex family situations. The unexpected and unthinkable can happen to anyone at anytime.

## But I Have a Job, Not an Estate

Many people believe they don't own enough property or have enough money to need a Will. But if you have a car and a bank account, you have assets. A quick mental inventory may reveal a few more, such as a retirement account through your employer or your grandmother's ring tucked away in the Safe Deposit Box. Making a Will is a great way to take stock of what you own and then ensure the right people can enjoy it when you no longer can.

## My Next of Kin Will Inherit

For some, the family situation is simple enough to make drafting a Will seem redundant. Without a Will, your next of kin will likely inherit and that's who you would designate anyway, so why bother to make a Will? Because dying intestate leaves the court to determine how to distribute your assets. Even if your expectations are carried out, your loved ones will have to spend time in a probate court sifting through your estate. They'll have to determine if there are any claims on your assets, identify all heirs and receive permission from the heirs to sell assets, such as a car or home. The process can take time, cost your loved ones money and cause them unnecessary anxiety as they do work you could already have done with an estate plan. Make a difficult situation easier for your loved ones by making a Will.

## We Can't Agree on a Guardian for the Kids

For married couples with children, the biggest stumbling block to estate planning is often deciding who will care for minor children if both parents die. If you don't make a decision about who will care for your children, the court will be left to decide. That can lead to squabbling among your family and an even more stressful environment for your children. To help settle the question, keep in mind:



*Make a difficult situation easier for your loved ones by making a Will.*

- You can separate the functions of guardian and trustee, appointing different people to each role.
- The health, financial situation and lifestyle of the person you are considering as guardian will affect their ability to care for your children.
- Placing your children with someone who will love and care for them is your top priority.

## I Can't Afford to Have a Will Made

A solidly drafted estate plan does typically require the work of an estate planning attorney, who can help you navigate inheritance and tax laws. But consider the significance to your loved ones. A well-crafted estate plan can help ensure a heartwarming legacy to those you love.

A Will is just one of many estate planning tools that can ensure that you pass your assets to your heirs in a way that best benefits them. The professionals at Bay Trust Company can work closely with your attorney to establish the best estate plan for your needs. For more information or to set up a free appointment, call **(804) 435-4137** or **1-888-266-6880**.



**Francis "Frank" A. Burke**  
President and CEO



100 S. Main Street  
P.O. Box 1958  
Kilmarnock VA 22482  
(804) 435-4137  
Toll-free 1-888-266-6880  
[www.baytrust.com](http://www.baytrust.com)

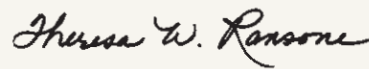
# New Leadership! ... continued from page 1

"I am excited about working with this great organization; I consider it a wonderful opportunity and one I am honored to accept," concludes Mr. Green.

I do hope the opportunity presents itself soon for you to meet Mr. Greene. I encourage you, if you are in the Main Office, to stop by and meet him. We are most

fortunate indeed to have him at the helm, steering us into the future!

Thank you,



Theresa Whay Ransone  
Golden Advantage Club Director

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## Rappahannock Institute for Lifelong Learning Spring 2012 Courses

The Rappahannock Institute for Lifelong Learning has announced its spring 2012 semester courses and instructors. All Golden Advantage members receive a 50% discount on tuition for these courses. Please look for brochures and registration forms in all Bank of Lancaster Branch Offices or call Sharon Drotleff at the RCC/EFI office at (804) 333-6707, toll-free 1-877-722-3679 or via email at [sdrotleff@rappahannock.edu](mailto:sdrotleff@rappahannock.edu).

### Middle Peninsula Courses

**#119: Wine in Three Parts, Abingdon Episcopal Church Parish Hall**

January 26, and February 2 and 9 (Thursdays); 3-5 p.m. Instructors: Beth and Warren Haskell

**#120: Why is Mexico Mexico? – Looking to our South, Mathews Memorial Library**

February 15, 22 and 29 (Wednesdays); 1-3 p.m. Instructor: Morris D. Busby

**#121: Antiques, Appraisals, Auctions; Mathews Memorial Library**

March 5, 12 and 19 (Mondays); 2-4 p.m. Instructors: Larry and Linda Makowski

**#122: Women in Islam, RCC, Glens Campus, Room 158**

March 16, 23 and 30 (Fridays); 2-4 p.m. Instructor: Diana Obeid

**#123: Archaeology and Early Virginia Landscape; Three Gloucester County sites: Werowocomoco, Fairfield Plantation and Rosewell**

April 17, and May 1 and 8 (Tuesdays); 1-3 p.m. Instructors: David Brown and Thane Harpole

### Northern Neck Courses

**#124: Grant Comes East: The 1864 Overland Campaign, RCC, Warsaw Campus, Room 202**

February 24, and March 2 and 9 (Fridays); 1-3 p.m. Instructor: Jon Stallard

**#125: The Genius of Rembrandt (1606-1669); Rappahannock Westminster-Canterbury, Irvington**

March 14, 21 and 28 (Wednesdays); 1-3 p.m. Instructor: Kathleen V. Price, D. Min.

**#126: U.S. Foreign Policy: Where Have We Been and Where Are We Headed? Lancaster Community Library, Kilmarnock**

March 15, 22 and 29 (Thursdays); 1-3 p.m. Instructor: Robert Weekley

**#127: Robert Carter's World, Historic Christ Church, Irvington**

March 27, and April 3 and 10 (Tuesdays); 1-3 p.m. Instructor: Robert Teagle

**#128: The Craft of Travel Writing, Lancaster Community Library, Kilmarnock**

April 18 and 25, and May 2 (Wednesdays); 1-3 p.m. Instructor: Gail Kenna

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### Branch Offices:

- Burgess • Callao • Colonial Beach • Heathsville
- Kilmarnock Main Office • Kilmarnock Northside Office
- Montross • Warsaw • White Stone

24-hr ATMs at all offices.

☎ Customer Care Center: (804) 435-1171

☎ Toll-free: 1-800-435-1140

✉ Golden Advantage Email: [goldenadvantage@banklanc.com](mailto:goldenadvantage@banklanc.com)

🌐 Website: [www.bankoflancaster.com](http://www.bankoflancaster.com)



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Colonial Beach (804) 224-4222

## Gypsy Charters

[www.gypsycharters.net](http://www.gypsycharters.net)  
Kilmarnock (804) 435-2919

## The Highlander Studios

[www.thehighlanderstudios.com](http://www.thehighlanderstudios.com)  
Kilmarnock (804) 436-9999  
Toll-free 1-866-503-FOTO (3626)

## Ingleside Plantation Winery

[www.inglesidewinery.com](http://www.inglesidewinery.com)  
Oak Grove (804) 224-8687

## The Inn at Montross

[www.theinnatmontross.com](http://www.theinnatmontross.com)  
Montross (804) 493-8624

## Jett's Hardware

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## Nino's Italian Pizza Restaurant

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[www.nunnallys.com](http://www.nunnallys.com)  
Warsaw (804) 333-3210

## Papa John's Pizza

[www.papajohns.com](http://www.papajohns.com)  
Colonial Beach (804) 224-4040

## Rappahannock Community College

[www.rcc.vccs.edu/foundation/rill](http://www.rcc.vccs.edu/foundation/rill)  
Warsaw Campus (804) 333-6707

## Rappahannock Hang-ups & Gallery

[www.rappahannockhangups.com](http://www.rappahannockhangups.com)  
Kilmarnock (804) 435-6669

## Rappahannock Westminster- Canterbury Irvington

[www.embraceclifeatwvc.org](http://www.embraceclifeatwvc.org)  
(804) 438-4000

## River Market

White Stone (804) 435-1725

## Stevie's Ice Cream

Kilmarnock (804) 435-2252 (Seasonal)

## White Stone Pharmacy

White Stone (804) 435-1051

## YMCA

Kilmarnock (804) 435-0223  
Warsaw (804) 333-4117

## Yours Truly Photography

[www.yourstrulyphotography.com](http://www.yourstrulyphotography.com)  
Kilmarnock (804) 436-0200



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