

A CAUSE FOR CELEBRATION - 15 YEARS AND GROWING

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On October 3, 2006, **GTrust** hosted a party for nearly 300 friends and clients to celebrate 15 years of success. It was a small token of great appreciation to all the fine people who have been integral in the continuous growth the company has experienced.

Many of our friends and clients are aware of **GTrust's** humble beginnings, but the hundreds of clients who have joined us since then, do not. It's a story we'd like to share.

Briefly - the two founders of the company, Daryl Craft and Steve Miller (now retired), left their employment with a bank to start their own trust company. The motivation behind the move was to serve clients with trust needs in a full-service trust environment. "Steve and I felt we wanted to start a company that truly focused on the needs of each individual. We wanted more flexibility in terms of the services offered and a more client-centered approach," Daryl related.

Precluded by law from soliciting the bank's trust clients, Daryl and Steve were fortunate that nearly all the clients they had served at the bank sought them out because they had faith in their abilities, trust in their ethics and well, they just liked the guys.

President Daryl Craft will be the first to admit the first few

years were lean and hungry. However, they were willing to personally sacrifice while concentrating on offering the best service and value to the fledgling company's clients. Daryl was confident that their resolute commitment to the role of a fiduciary, coupled with a client-centered approach would bring them the success they were seeking. 15 years of abundant growth has proven the company was founded on a rock-solid basis.

Originally founded as **The Guardian Trust Company**, the idea for the company name was derived from the highest standard of care imposed by equity or law - the duty of a fiduciary. A fiduciary is a person or corporation to whom property is entrusted for the sole benefit of another. A fiduciary exhibits extreme loyalty to the person they owe the duty. They never put their personal interests before the duty and do not profit at the expense of the fiduciary relationship. "If you were to personify that duty, that high standard of care, I think a 'guardian' best exemplifies our role as a fiduciary. In effect, we are the guardian of our clients' assets," Daryl explained.

In 1998, the use of "Guardian" was challenged by an insurance company based in New York. "Our company wasn't the only target. The insurer in question sued every entity it could find using the word



Building a trust company from the ground floor is an intricately involved process. There are a lot of "moving parts."

'guardian' in the name of the company. After eighteen months of heated battle, we finally agreed to sell the rights to 'guardian,' and the company has been known as **GTrust** ever since," said Daryl.

The company further distinguished itself by offering all services on a fee only basis. No hidden fees or commissions eliminate conflict of interest issues between client and advisor. "The focus then becomes the client, their needs and how best to reach their goals. By building financial security for our clients, the company prospers, as well," Daryl observed.

The final building block for the new company was a commitment to professional training. **GTrust** officers and staff have a level of education unprecedented in the trust and financial services industry. The company also supports an environment of continuing education by sending representatives to industry conferences, offering in-house training and more formal education offered by accredited institutions.

The final result? One great company with a bright future!

*Energy and Persistence
Conquer All Things.
Benjamin Franklin*



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A PERSONAL TRIBUTE TO GTRUST

BY PHIL SHIDELER
BOARD OF DIRECTORS

"Our lives occasionally offer some remarkable pleasures along the way and being associated with GTrust over the years has been one of those events in my life."

As a member of the board of directors for **GTrust** (originally The Guardian Trust Company) since its formation in 1991, I have been part of and observed a company that has grown from firmly grounded roots to one that has blossomed into one of the strongest and most dedicated trust companies in the nation. It all began with a vision by Daryl Craft and Steve Miller to form a pure Trust Company that provided a full range of trust needs and eventually included financial planning for individuals, families and a variety of for-profit and non-profit businesses for protection and growth of financial assets. They sought to create a company that would be fully devoted to the trust business with its success completely dependent upon the attention and dedication to trust work as separated from and sometimes diluted by the normal banking business.

In 1991, Daryl Craft, President of this new company, asked if I would serve on the board of directors. I was honored to be considered, and although somewhat reluctant at first, questioning my ability to contribute, I did accept with great enthusiasm and have treasured that involvement and relationship with the firm from the very beginning. The growth of the firm has truly been a success story and although as with any new company, there are difficulties that occasionally arise along the way - wise, thoughtful and successful solutions to addressing those obstacles have added to the strength of **GTrust**.

The company began small and included Daryl Craft, Steve Miller and initially five employees. Now it has grown to a staff of twenty members with satellite offices in Kansas at Overland Park, Wichita and Larned, serving clients in over 25 states. The strength of any company is its staff which has been selected with the greatest care and is one of the most professional and caring groups of people that I have ever been associated with. They carry out their assignments to the fullest, and more importantly, work together as a team to fulfill the **GTrust** mission.

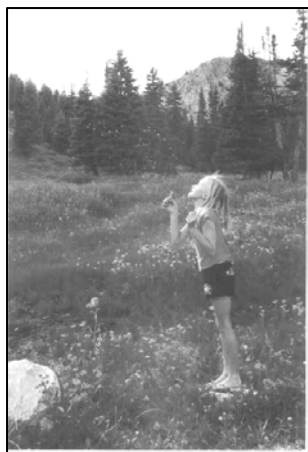
Over the years and in attendance at many meetings with officers and a close association with the staff, I have observed a company that is fully dedicated to the needs of their clients and give each their fullest attention. They recognize the huge commitment that a client makes in selecting a person or a firm to handle their finances and do their level best to earn their trust. I have also witnessed a group that places great emphasis on protection of assets and selection of those investments that demonstrate the highest degree of safety. This group is disciplined and full of dedication, determination, patience and a desire to develop relationships with people that go well beyond what is normally expected.

Our lives occasionally offer some remarkable pleasures along the way and being associated with **GTrust** over the years has been one of those events in my life. After retiring from 35 years in the field of meteorology, it was a golden opportunity to remain actively involved with an outstanding group of people. I could only recommend that anyone in need of services provided by **GTrust**, give these officials and this staff an opportunity to fulfill those needs.

And The Winner Is...

GTrust has supported 4-H for many years and our office in Larned has been further privileged to sponsor the Pawnee County 2006 Grand Champion 4-H Photography Exhibit. This year's grand champion was Hayley Milch. She writes of her craft, "I have always been interested in taking pictures, especially during family vacations and reunions. Pictures are a great way to capture any moment that is worth remembering. I used a digital camera to take the picture of my sister. Digital cameras give you a lot more options than just a regular 35 millimeter camera, which makes photography even more fun."

Steve Funk, Julie Smith and the entire **GTrust** staff congratulate Hayley on this achievement. We are always happy to encourage the interests of young people and the Pawnee County Grand Champion 4-H Photography Exhibit is a wonderful venue for showcasing promising talent. Although we wish our readers could see the original photograph with all the vividly colored wildflowers, we're sure they will agree, Hayley captured this moment of a family vacation beautifully.



Samantha J. Kopek Awarded CFP® Designation

Samantha J. Kopek, Trust Officer and Advisor for the **GTrust** office in Overland Park, Kansas, has successfully completed the requirements for the Certified Financial Planner (CFP®) designation administered by the Certified Financial Planner Board of Standards, Inc. (CFP Board). The CFP Board is a professional regulatory organization acting in the public interest by fostering professional standards in personal financial planning. The CFP Board establishes and enforces education, examination, experience and ethics requirements for CFP® certificants. As a CFP® certificant, Kopek was required to meet rigorous qualifications including:

- Examination – the CFP Board's comprehensive examination, which tests an individual's knowledge on a multitude of key financial planning topics.
- Experience – Depending on the level of degree work completed in a collegiate setting, a CFP® certificant must acquire three to five years of financial planning-related experience prior to earning the right to use the CFP registered trademark.
- Ethics – The individual must voluntarily ascribe to the CFP Board's Code of Ethics and requirements as mandated. This voluntary decision empowers the CFP Board to take action if a CFP® certificant should violate the code of ethics, including disciplinary action involving permanent revocation of the right to use the CFP® designation.
- Education – A CFP® certificant must obtain 30 hours of continuing education every two years in the body of knowledge pertaining to financial planning areas such as estate planning, retirement planning, investment management, tax planning, employee benefits and insurance.

Upon successful completion of all the requirements defined by the CFP Board, Kopek is authorized to use the certification marks CFP® and Certified Financial Planner™ as well as the official CFP® logo in accordance with CFP Board certification and renewal requirements. The marks identify individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. As a CFP® certificant, Kopek also voluntarily agrees to meet ongoing continuing education requirements and to uphold the CFP Board's *Code of Ethics and Professional Responsibility and Financial Planning Practice Standards*.

Samantha Kopek has been serving clients for **GTrust** since August 2000. She received a degree in Psychology from the University of Kansas in Lawrence and is a graduate of the KU-WSU Mini MBA Program and the Kansas-Nebraska School of Financial Services. In addition to being a CFP® certificant, she holds the Enrolled Agent designation awarded by the IRS. Kopek will serve on the 2007 Board of Directors for the Kansas City chapter of the Financial Planning Association (FPA) as the Director of Membership. She also is a member of the National Association of Tax Professionals (NATP). Samantha is involved in her community by being a member of the PTA at John Diemer Elementary and the Staff-Parish Relations council of Red Bridge United Methodist Church. Samantha's employment in financial services dates back to 1996 and includes positions in banking, accounting, tax preparation and planning, financial planning and trust administration.



Samantha Kopek, CFP®, EA

Congratulations, Samantha!

GTrust

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We're on the Web!
www.GTrust.com

*The greatest compliment you
can offer
is to refer GTrust
to friends and family.*



GTrust is a full service trust company serving the Topeka, Overland Park, Wichita and Larned areas of Kansas, as well as clients in over twenty-five states.
Specialized services include: Investment Management ~ Administration of Living Trusts ~
Fee-Only Financial Planning ~ Estate Planning ~ Retirement Planning ~
Retirement Plan Administration ~ Individual Retirement Accounts

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Be Charitable and Lower Your Tax Liability, Too

Charitable contributions are an excellent way to lower your tax liability and help make a difference in the world. On August 17, 2006, President Bush signed the "Pension Protection Act of 2006" which changed some of the rules for charitable deductions. Starting January 1, 2006, and ending December 31, 2007, any individual aged 70½ who owns a traditional IRA account may donate up to \$100,000 per year directly from the account to a designated, qualified charity. The entire amount of the donation will be excluded from gross income on your tax return and as an added bonus, it can be used to satisfy the IRA owner's required minimum distribution for the year.

Few caveats are attached to this remarkable giving opportunity: (1) The organization you designate must be a qualified charity as defined by IRS rules. Needy individuals or family do not qualify. (2) The exclusion does not apply to monies gifted from other retirement plans such as SEP-IRAs or SIMPLIFIED. (3) The gift must be made directly by the IRA trustee to the charitable organization.

The Act also defines guidelines a donor must follow in order to deduct other types of charitable deductions against adjusted gross income. Effective August 17, 2006, all monetary gifts must be documented in the form of a bank record, cancelled check, or a written communication from the receiver showing the name of the charity, date of the gift and the amount of the gift. For any non-cash gifts made after August 17, 2006, the IRS will not allow a charitable deduction for any clothing or household item unless the item is in good used condition or better. They will deny any charitable deduction for those items considered to be of minimal monetary value such as socks and undergarments. It should be noted that to capture these types of charitable deductions, each person will be required to itemize their deductions and keep good records.

Gifts from your traditional IRA is an amazing giving opportunity which supercedes any income or deduction limitations you may have. However, gifting from any source benefits the receiver and creates a positive ripple effect throughout our communities. Please check with your tax professional about the rules to obtain the greatest charitable deduction for your particular tax saving strategy.