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THE OFFICE OF THE MONTANA STATE AUDITOR PRESENTS



THE PENNY

CONFERENCE

MONEY MATTERS FOR MONTANA WOMEN

A FREE ONE-DAY WORKSHOP TO
SHIFT YOUR THINKING ABOUT
MONEY OR MAYBE EVEN YOUR LIFE

AUGUST 23, 2016 :: MSU BILLINGS

HOSTED BY COMMISSIONER MONICA LINDEEN

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HOST/SPEAKER

MONICA LINDEEN

Montana Commissioner of Securities and Insurance, State Auditor



Monica J. Lindeen was elected Commissioner of Securities and Insurance, Montana State Auditor in 2008 and re-elected to a second term in November 2012. Monica makes it her mission to protect Montana's securities and insurance consumers through education, fairness, and transparency. During Monica's tenure, her office has returned more than \$374 million to investors and insurance consumers and fielded tens of thousands of phone calls from Montanans struggling with their insurance companies.

Monica was elected President of the National Association of Insurance Commissioners and served in that capacity throughout 2015. She is a strong advocate for states' rights and believes the state-based regulatory system is superior in serving our consumers and markets. Monica's role at the NAIC has ensured Montana has a strong voice on insurance issues at both the national and international level.

In 2013, Monica received the Excellence in Consumer Advocacy Award. She received the honor in recognition for her work as a strong voice for consumer protection and her dedication in maintaining states' rights in insurance regulation.

Monica began her career in public service representing a rural district in the Montana House of Representatives. Due to her hard work in the legislature, she earned a reputation as a common-sense moderate who could get things done. She quickly became a leader in the House and served four terms (1999-2006).

Prior to public service, Monica formed a highly successful Internet business—Montana Communications Network, one of the first Montana-based, local Internet Service Providers.

Monica earned a bachelor's degree from MSU Billings in education, specializing in English and History. She also completed graduate coursework in Educational Foundations at MSU Billings. Lindeen and her husband, David, have a daughter, two sons, and seven grandchildren.

BARBARA WHEELING

Dean of the College of Business,
MSU Billings



Barbara Wheeling is serving as the Dean of the College of Business at Montana State University Billings.

Previously, she served as Associate Dean and Associate Professor of Accounting at Emporia State University in Kansas. She has a PhD in Accounting from the University of Alberta, in Edmonton, Alberta, Canada.

She also has been on the faculties of Montana State University-Billings, Colorado State University-Pueblo and Southern Utah University. She has worked at Montana State University Billings, as Interim Associate Provost, Accreditation Liaison Officer to the Northwest Commission on Colleges and Universities, Assessment Coordinator for the university, and coordinator for AACSB accreditation for the College of Business.

THE PENNY CONFERENCE

MONEY MATTERS FOR MONTANA WOMEN :: AUGUST 23, 2016 :: MSU BILLINGS



LUNCH KEYNOTE ADDRESS

KAREN FAGG

Billings Business and
Community Leader

Karen Barclay Fagg has been a Billings area business and community leader for decades.

She was president, CEO and majority owner of HKM Engineering Inc. from 1995 until its 2008 acquisition by DOWL, where she continued as vice president.

She's currently on the boards of directors of MDU Resources Inc. and the First Interstate BancSystem Foundation. Karen is former chair of the Billings Chamber of Commerce and has served on the boards of numerous institutions around the state including St. Vincent Healthcare, the Billings Clinic, the Montana Board of Investments, ZooMontana and Carroll College, where she also earned a BA in mathematics. From 1989 to 1992, she served as the director of Montana Department of Natural Resources and Conservation.

She's married to Russell Fagg and they have two children, Harrison and Barclay.



MORNING KEYNOTE

RIC EDELMAN

Founder & Executive Chairman,
Edelman Financial Services

Ric Edelman, Founder and Executive Chairman of Edelman Financial Services, has been providing financial education and advice for 30 years. Ranked three times as the #1 Independent Financial Advisor in the nation by Barron's, he hosts weekly radio and TV shows, is a #1 New York Times best-selling author, who has published eight books on personal finance and is an inductee of the Financial Advisor Hall of Fame, sponsored by Research magazine.

In 2013, Ric was named one of the most influential people in the financial advisory field by RIABiz.com. He's a Distinguished Lecturer at Rowan University, resident expert for Dr. Oz, columnist for Financial Advisor magazine and a contributor to INC.com. With 125 financial planners and 42 offices coast-to-coast, Edelman Financial Services manages \$16 billion for more than 30,000 individuals and families.

Visit Ric online at RicEdelman.com.



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MONEY MATTERS FOR MONTANA WOMEN :: AUGUST 23, 2016 :: MSU BILLINGS



AGENDA

8:00 am – 9:00 am	Registration and Breakfast Sponsored by the <i>Women's Foundation of Montana</i>	
9:00 am – 9:30 am	Welcome & Why We are Here <i>Barbara Wheeling, MSU Billings</i> <i>Monica J. Lindeen, Commissioner of Securities and Insurance</i>	LI 148
9:30 am – 10:45 am	Empowering People to Stay the Course, Invest in the Long Term and Build a Successful Path to Retirement <i>Ric Edelman, Edelman Financial Services</i>	LI 148
10:45 am – 11:00 am	Break	
11:00 am – 11:30 am	Building Your Financial Friend Network <i>Moderator:</i> <i>Sarah Brockel, MSU Billings</i> <i>Panel:</i> <i>Wanda Anderson, First Interstate Bank</i> <i>Kiely Sampson, Anderson Zurmuehlen & Co.</i> <i>Anne-Marie Wade, RBC Wealth Management</i>	LI 148
11:30 am – 12:00 pm	Protecting Yourself From Financial Exploitation <i>Jesse Laslovich, Office of the Commissioner of Securities and Insurance</i>	LI 148
12:00 pm – 12:20 pm	Break and Collect "Brown Bag" Lunch Sponsored by the <i>First Interstate Bank Foundation</i>	
12:20 pm – 1:15 pm	Lunch Keynote <i>Karen Fagg, Business Leader and Board Member</i>	LI 148
1:15 pm – 1:30 pm	Break	



BREAKOUT ONE 1:30 pm – 2:15 pm

Planning for Retirement Breakout: Under 55	LA 205
<i>Moderator:</i> <i>Diana Holshue, Federal Reserve Bank of Minneapolis, Helena Branch</i>	
<i>Panel:</i> <i>Barb Barrett, First Interstate Bank</i> <i>Kristy Buckley, Crowley Fleck</i> <i>Kathy Sampson, Employee Benefit Resources</i>	
Retirement Decisions Breakout: Over 55	LI 148
<i>Moderator:</i> <i>Joanne Sheridan, Anderson Zurmuehlen & Co.</i>	
<i>Panel:</i> <i>David Baier, Social Security</i> <i>Sue Bailey, Adult Resource Alliance of Yellowstone County</i> <i>Julie Finnicum, Edward Jones</i>	

2:15 pm – 2:30 pm	Break Sponsored by the <i>Federal Reserve Bank of Minneapolis, Helena Branch</i>	
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BREAKOUT TWO 2:30 – 3:15 pm

Budgeting 101	LI 148
<i>Nolan Glueckert, Montana Credit Unions for Community Development</i>	
Estate Planning	LA 205
<i>Marsha Goetting, MSU Extension</i>	

3:15 pm – 3:30 pm	Closing <i>Commissioner Monica J. Lindeen</i>	LI 148
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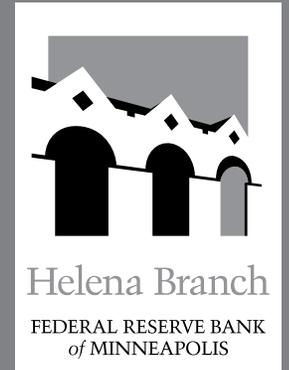
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WANDA ANDERSON

Retail Banking Administrator/Vice President, First Interstate Bank

Wanda is the Retail Banking Administrator/Vice President for First Interstate Bank. She has 34 years of banking experience and has worked in Home Loans, a number of Operations Departments and managed the retail/consumer aspects of banking in branches. Wanda has a BS in Management and a minor in Accounting.



SARAH BROCKEL

Director of Alumni Relations, MSU Billings

Sarah Brockel is the Director of Alumni Relations at MSU Billings. She attended MSU Billings and received a BA in English in 2002 and a Master's of Public Administration in 2009. She currently resides in her hometown of Huntley, MT with her husband, Damien, and two children, Caleb and Kyla.



KIELY SAMPSON

CPA, Anderson Zurmuehlen & Co.

Kiely Sampson, CPA, is a Manager at Anderson Zurmuehlen & Co., P.C. She joined the firm in 2007 in Missoula and moved to Billings in 2013. Kiely has nine years of tax, audit and accounting experience. Sampson has a Master of Accountancy and a Bachelor of Science from the University of Montana



ANNE-MARIE WADE

First Vice President, Financial Advisor, RCB Wealth Management

Anne-Marie joined RCB Wealth Management when it was Dain Bosworth more than 18 years ago. She became an accredited wealth manager ten years ago and a Certified Financial Planner four years ago. She loves her work because she has the potential to positively impact multiple generations and communities. Anne-Marie is married with 2 children, who are 13 and 11.



JESSE LASLOVICH

Chief Legal Counsel, Office of the Montana State Auditor

Jesse Laslovich is the Chief Legal Counsel to Montana's Commissioner of Securities and Insurance, Monica J. Lindeen. In 2000, Jesse was elected to the Montana House of Representatives, becoming one of the youngest legislators ever elected in Montana. In 2004, he was elected to the Montana Senate where he represented Anaconda until 2010. As a lawyer, Jesse has worked in the private sector as an attorney for Datsopoulos, MacDonald & Lind PC of Missoula; an adjunct professor at the University of Montana School of Law; and Assistant Attorney General to Attorney General Mike McGrath.



BARB BARRETT

Retirement Planning Specialist, First Interstate Bank

Barb Barrett, Retirement Plan Specialist, joined First Interstate Wealth Management Division in January 2002. Barb works directly with plan sponsors to facilitate the day-to-day operation of their retirement plans, oversees implementation of industry regulation and provides continuing education for plan participants. She holds series 7, 6, and 66 securities licenses, as well as life, health and disability insurance licenses. Barb has an Associate's Degree in Business and will graduate May 2017 with her Bachelor's in Business Finance from MSU Billings.



KRISTY BUCKLEY

Partner, Crowley Fleck

Kristy is a Partner at Crowley Fleck law firm in Bozeman, practicing Employee Benefits and Executive Compensation. She is an A-rated lawyer who has a master's degree in Accounting and a Master of Laws in Taxation. She focuses on retirement plans and health and welfare plans. Kristy advises employers and regional associations about laws that impact 401(k) plans, 403(b) plans, profit sharing plans, union pension plans, supplemental executive retirement plans, executive bonus plans, self-funded health insurance plans, cafeteria plans, and health reimbursement



DIANA HOLSHUE

Director, Branch Operations and Regional Outreach,
Federal Reserve Bank of Minneapolis Helena Branch

Diana Holshue has 33 years of experience at the Helena Branch of the Federal Reserve Bank of Minneapolis. She holds BA degrees in Accounting and Business Administration with emphasis in Economics and Finance from Carroll College. She also is a graduate of the Stonier Graduate School of Banking and is an inactive CPA candidate. She is a member of the Montana Society of Certified Public Accountants and the American Institute of Certified Public Accountants.



KATHY SAMPSON

CPA, Employee Benefit Resources

Kathy is a shareholder with Anderson Zurmuehlen, P.C. She is also a shareholder and the Business Unit Director of their sister company Employee Benefit Resources, Inc. Kathy provides consulting services related to design and administration of retirement plans. She works with all types of entities including corporations, partnerships, and self-employed individuals. She also assists with ERISA audits. She is a member of the American Institute of CPAs, the Montana Society of CPAs, and the American Society of Pension Professionals & Actuaries.



DAVID BAIER

Montana Public Affairs Specialist, Social Security

David Baier graduated from Montana State University Billings, in May of 2008, with a Bachelor's Degree in Business Administration and Accounting. He started his career with Social Security right after he graduated. He has worked, as a Claims Specialist, and an Office Supervisor. He is currently the Public Affairs Specialist in the state of Montana, stationed in the Billings Social Security Office.

THE PENNY CONFERENCE

MONEY MATTERS FOR MONTANA WOMEN :: AUGUST 23, 2016 :: MSU BILLINGS



JOANNE SHERIDAN

CPA, Anderson Zurmuehlen & Co.

Joanne Sheridan, shareholder, works with corporations, partnerships, and sole proprietorships providing business valuations and litigation support. She is a member of the American Institute of CPAs, the National Association of Certified Valuation Analysts, and the Montana Society of CPAs. She graduated from MSU Billings, with a Bachelor of Science in Business, and the University of Washington with a Master's of Business Administration Accounting and Finance.



SUE BAILEY

Program Manager, Adult Resource Alliance of Yellowstone County
Sue Bailey is the Program Manager of the Adult Resource Alliance Resource Center. The Resource Center provides one place for easy access to information on services available for seniors, individuals with physical disabilities, and both groups' families and caregivers. The staff is available to assist in filling out applications, work as advocates on billing and benefit questions, and help clients contact and receive the service that will help them remain independent. Sue Bailey has worked at Adult Resource Alliance since 1996 in a variety of positions, including RSVP Volunteer Coordinator and Caregiver Support Coordinator.



JULIE FINNICUM

Financial Advisor and Certified Financial Planner, Edward Jones
Julie Finnicum has been a financial advisor and certified financial planner with Edward Jones for the past ten years, and has 17 years' experience serving the financial needs of businesses and individual clients. She graduated *summa cum laude* from Montana State University Billings with a bachelor's of science in business management with majors in finance and economics. In her free time, Julie enjoys traveling, spending time with her grandchildren and golfing. *Photo Credit: Hannah Potes, Gazette Staff*



NOLAN GLUECKERT

Community Development Manager,
Montana Credit Unions for Community Development
Nolan Glueckert is a Montana native with a great haircut. He manages the Matched Education Savings Accounts (MESA) and Individual Development Accounts (IDA) in his role as Community Development Manager. Peppered with his duties with the MESA and IDA programs, he also assists in training at Montana Credit Unions for Community Development. MCUCD is a state-wide nonprofit organization working together with Montana's credit unions to improve the social and economic well-being of all Montanans.



MARSHA GOETTING

Professor and Family Economics Specialist, MSU Extension
Marsha A. Goetting is a Professor and Extension Family Economics Specialist at Montana State University Bozeman. During the past few years she has presented over 800 workshops reaching over 25,000 Montanans with financial and estate planning information. She has also authored over 76 MontGuides and bulletins and has received national, regional, and state awards for her financial management and estate planning programs. Dr. Goetting received her Bachelors and Masters degrees in Family Economics and Adult Education from Kansas State University and her PhD from Iowa State University.



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Established in 1999, the Women's Foundation of Montana works to grow the economic security of women and create a brighter future for girls in Montana. With a permanent endowment of more than \$1 million, the foundation has awarded more than \$500,000 to organizations improving the lives of women and girls in Montana.

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