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MONEY MATTERS FOR MONTANA WOMEN

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SHIFT YOUR THINKING ABOUT
MONEY OR MAYBE EVEN YOUR LIFE**

JANUARY 20, 2016 :: MISSOULA

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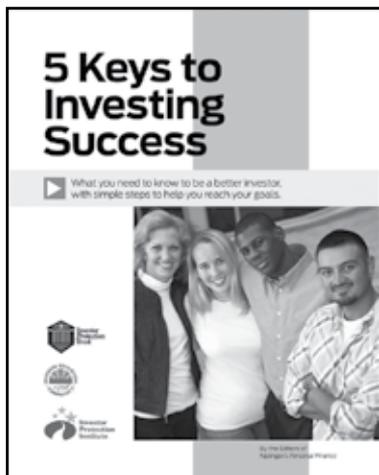
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HOST/SPEAKER

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 in education, specializing in English and History. She completed graduate coursework in Educational Foundations at MSU-Billings. Lindeen and her husband, David, have a daughter, two sons, and seven grandchildren.



KEYNOTE SPEAKER

KERRY HANNON

Personal Finance Expert, Author



Kerry is a columnist and regular contributor to The New York Times, a contributing writer for Money magazine, AARP's Jobs Expert and Great Jobs columnist, contributing editor and Second Verse columnist at Forbes, and the PBS website NextAvenue. org expert and regular columnist on personal finance and careers for boomer women.

Kerry speaks and writes extensively, and has testified before Congress, about the needs of older workers and the changing workscape, as well as the importance of women taking charge of their own financial planning. Her work explores what women need to do at all stages of their lives to prepare themselves for a financially secure future.

Kerry is a fellow of the Columbia Journalism School and the Robert N. Butler Columbia Aging Center's 2015 Age Boom Academy. She is a former MetLife Foundation and New America Media fellow on aging.

In 2006, she developed U.S. News & World Report's "Second Acts" feature — a regular column that looked at people who successfully navigated a complete career change in midlife, their challenges, and their motivations.

She has spent more than two decades covering all aspects of careers, business and personal finance as a columnist, editor, and writer for the nation's leading media companies, including Forbes, Money, U.S. News & World Report, and USA Today. As of January 1, Kerry is a TIAA-CREF's Woman and Retirement expert.

Kerry is also the author of *Getting Started in Estate Planning* (Wiley), *Suddenly Single: Money Skills for Divorcees and Widows* (Wiley), which will soon be released as an updated revised e-book in the spring of 2016, and the *10-Minute Guide to Retirement for Women* (Macmillan).

Kerry lives in Washington, D.C. with her husband, documentary producer and editor, Cliff Hackel, and her Labrador retriever, Zena.

Follow Kerry on Twitter @KerryHannon, visit her website at KerryHannon.com, and check out her LinkedIn profile.

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Michelle Morley is a certified financial counselor at Southwest MT Community Federal Credit Union. Through MCUCD programs, she and countless others at credit unions around the state regularly help members learn to budget, improve credit scores, pay off debt, and otherwise take control of their finances.

Other MCUCD programs helping Montanans increase their financial well-being are Matched Education Savings Accounts (MESA), the 8 Pillars of Financial Greatness, and Financial Reality Fairs.

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SPEAKER

RIS HIGGINS

Leadership Coach,
Owner of Leadership Outfitters

Ris Higgins is a leadership coach, change agent, and innovative thought-leader who offers more than 42 years of experience in working with leaders. She outfits her clients with the tools and practices to engage in extraordinary leadership.

Ris' coaching focus is based on real life applications, not theory. She blends her coaching education with her personal experiences as a corporate leader, government manager, author, entrepreneur, and business owner. Clients appreciate her transforming questions that help them capture insights, achieve breakthroughs, add value, and get results. Bottom line—her personal mission is to make a difference. And she does.

Ris has continually invested in her own development since 1973 when she entered the business world and began honing her talents of innovation, influence, and pioneering with her unique approach to development. Since joining her husband, Joe, in their coaching and consulting company in 1994, she has accumulated over 6,000 hours of coaching work with business leaders and entrepreneurs in an approach they describe as relevant, inspiring, and profound.



She has written a monthly newspaper business column for nine and a half years, has co-hosted a monthly radio show on leadership, and produced a documentary on equine facilitated leadership.

Ris is a former Board President of the Prospera Business Network and currently serves on their Women's Advisory Board for the SBA Women's Business Center in Bozeman, MT, who named her their 2011 Mentor of the Year. In 2012, the SBA named her first runner-up as the Women in Business Champion of the Year. In 2014, Ris was honored with the Athena Leadership Award for Women in Business. Besides the priority of her family, Ris stays active in her community, donates work to non-profits, hikes, camps in the middle of nowhere, dances with Joe, spends "Fridays with Braxton" (grandson), and reads voraciously. Life is good.



SPEAKER

KIM SHAPPEE

Financial Advisor, Educator,
Business Strategist

Kim Shappee is a financial advisor, educator, and business strategist. Prior to joining UBS Financial, the largest wealth planning firm in the world, Kim was the Senior Credit Officer and Senior Vice President at Bank of Montana, a private business bank that she helped found based in Missoula, MT. Under her tenure as Senior Credit Officer, the bank was named as one of the 365 safest banks in the United States by MSN Money. This accolade was given during one of the most challenging periods in banking, the post 2008 "Great Recession".

Kim is President of the University of Washington's 2012 Class of the Pacific Coast Banking School and a Babson Entrepreneurship Graduate. Prior to her work at Bank of Montana, Kim served as an Assistant Vice President at Montana Business Capital Corporation, where she focused on commercial lending, investment banking analysis, real estate development, and economic development lending. Before joining Montana Business Capital Corporation, she worked in South Africa teaching entrepreneurial empowerment to Xhosa, Afrikaans, and Zulu students at the University of Stellenbosch and in South African townships as well as in micro lending. Additionally, Kim's professional



experience includes working at the Gillette Corporation in its Latin American Global Business Development sector. She was born and raised in the state of Montana.

After the 2008 financial crisis, Kim was both dissatisfied by the U.S. education system and inspired to do something locally to improve it. As a response, she wrote and then started offering a free women-specific financial management 4-week seminar. Kim currently works with the Montana Women's Foundation and the Women's Institute for Secure Retirement (WISER) to offer these courses statewide. Kim is often a guest instructor for the Montana Academy of Entrepreneurship Advanced courses at the University of Montana and was a faculty member of the University of Washington's Pacific Coast Banking School. Kim is also a board member for SpectrUM, the University of Montana's science museum, and the Women's Foundation of Montana.

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SPEAKER

AMY GOYER

Family & Caregiving Expert, AARP

Amy Goyer, author of AARP's *Juggling Life, Work and Caregiving* is an aging and families expert, specializing in caregiving, grandparenting and multi/inter-generational issues.

A consultant, speaker and author, she also serves as AARP's Family and Caregiving Expert (www.aarp.org/amygoyer). She has written numerous publications, including the books, *Things to Do Now That You're...a Grandparent*, is a columnist and blogger on aarp.org, has an AARP "Taking Care" YouTube web series with actionable tips for caregivers, and she also vlogs about her personal caregiving experiences.

She is a recognized media authority, including interviews for ABC, NBC, CBS, NPR, The New York Times, The Wall Street Journal, The Washington Post and People Magazine. She has been an advocate for older adults, children, and families for more than 30 years at the local, state, national, and international levels.



Ms. Goyer started her career as a music therapist and adult day services administrator, and later worked at the Ohio Dept. of Aging before joining AARP, where she headed up the intergenerational program and Grandparent Information Center for caregiving grandparents.

A passionate champion for caregivers, she has been one her entire adult life. She was a long-distance caregiver for her grandparents and sister, Karen, and has been primary caregiver for her parents, Patricia and Robert. She is based in Arizona where she lives with her dad, who is 91 and has Alzheimer's disease, along with Mr. Jackson, his service dog. She commutes to Washington, D.C. regularly.



DEBRA CASPER

Certified Financial Counselor, Missoula Federal Credit Union

Debra Casper received her certification from The Certified Financial Counselor School through Credit Union National Association, Inc, in early 2007. Debra spent 15 years in the lending department of Missoula Federal Credit Union, gaining experience with a variety of financial situations. Debra understands the stress and emotions that go along with the financial decisions MFCU members face, and works to create a safe and comfortable environment to help work through those decisions.



TERRY COHEA

Retired Financial Advisor

Teresa Olcott Cohea retired from D.A. Davidson after working as a financial consultant for 20 years. During her time, she served as branch manager of the Helena office, on the board of the Davidson Companies, and as the founder of the Women's Advisory Council. Prior to her work as a financial consultant, Terry served in state government for nearly 20 years. She worked as a researcher for legislative council, an analyst for the Office of Budget, Bureau Chief for the Department of Revenue, and the Chief of Staff to Governor Ted Schwinden.

PATRICIA DAVIS

Member Services Bureau Chief, Montana Public Employee Retirement Administration

Patricia Davis is the Member Services Bureau Chief for Montana Public Employee Retirement Administration. She holds a BA in Finance and Business Administration from Carroll College and has worked in finance related positions for over 20 years. Her work at the retirement administration includes contract administration for DC plans' recordkeeping services, investment advisory services, and Stable Value managers. She also chairs the Public Employee Retirement Board's Employee Investment Advisory Council.



LYNNE EGAN

Deputy Securities Commissioner,
Office of the Montana State Auditor

Lynne Egan is the Deputy Securities Commissioner. Lynne earned an accounting degree from Carroll College, passed the uniform CPA exam, and worked as an income tax auditor for the Montana Department of Revenue prior to joining the Montana Securities Division. In addition to her public service, Lynne also worked in the private securities industry from 1980-1990. Lynne serves on numerous North American Securities Administrator's Association (NASAA) committees, is a trustee for the Investor Protection Trust, a non-profit organization domiciled in Washington, D.C. and is a member of the Montana Family Education Oversight Committee.

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AGENDA

7:00 am – 8:00 am	Registration and Breakfast Breakfast Sponsored by First Interstate Bank Foundation	Lobby
8:00 am – 8:20 am	Welcome <i>Monica J. Lindeen</i> <i>Montana State Auditor, Commissioner of Securities and Insurance</i>	Rm 106
8:20 am – 9:00 am	Building Confidence Through Living a Life of Significance <i>Ris Higgins, Leadership Outfitters</i>	Rm 106
9:00 am – 9:40 am	Women and Money <i>Kim Shappee, Financial Advisor and Educator</i>	Rm 106
9:40 am – 10:20 pm	Building Your Financial Friend Network <i>Moderator:</i> <i>Lynne Egan, Office of the Montana State Auditor</i> <i>Panel:</i> <i>Terry Cohea, Retired Financial Advisor</i> <i>Marsha Goetting, MSU Extension</i> <i>Sue Larew, First Interstate Bank</i> <i>Nicole Rieker, JCCS</i> <i>Joni Walker, Missoula Federal Credit Union</i>	Rm 106
10:20 am – 10:40 am	Break	Lobby
10:40 am – 11:20 am	Taking Chances: Understanding Risk <i>Moderator:</i> <i>Laura Parvey Connors, Office of the Montana State Auditor</i> <i>Panel:</i> <i>Sara Kauk, Design Missoula/No Safe Sallies</i> <i>Dawn McGee, Goodworks Ventures</i> <i>Diane Smith, American Rural</i>	Rm 106
11:20 am – 12:00 pm	Protecting Yourself From Financial Exploitation <i>Monica J. Lindeen and Jesse Laslovich,</i> <i>Office of the Commissioner of Securities and Insurance</i>	Rm 106
12:00 pm – 12:40 pm	Juggling Life, Work, and Caregiving <i>Amy Goyer, AARP</i>	Rm 106



12:40 pm – 1:00 pm	Break and Collect “Brown Bag” Lunch Lunch Sponsored by AARP Montana	Lobby
1:00 pm – 2:00 pm	Best Financial Moves Guidelines <i>Brown Bag Lunch with Kerry Hannon, Financial Educator and Author</i>	Rm 106
2:00 pm – 2:20 pm	Break	Lobby
BREAKOUT ONE 2:20 pm – 3:20 pm		
	Pay Negotiation: Getting What you are Worth <i>Kristi Harman and Amanda Taylor, Missoula Job Service</i>	Rm 123
	Budgeting Your Priorities <i>Nolan Glueckert, Montana Credit Unions for Community Development</i>	Rm 106
	Kids and Cash <i>Debra Casper and Rachel Maki, Missoula Federal Credit Union</i>	Rm 122
3:00 pm – 3:30 pm	Break: Refreshments and Get Up And Move Refreshments Sponsored by the Women’s Foundation Get Up and Move Sponsored by the Women’s Club	Rm 106 Lobby
BREAKOUT TWO 3:30 - 4:30 pm		
	Planning for Retirement (55 and Under) <i>Moderator: Marsha Goetting, MSU Extension Panel: Terry Cohea, Retired Financial Advisor Patricia Davis, Montana Public Employee Retirement Administration</i>	Rm 106
	Retirement Decisions (55 and Older) <i>Moderator: Lynne Egan, Office of the Montana State Auditor Panel: Zeke Guerrero, Social Security Administration Kerry Hannon, Financial Educator and Author Sharon Richetti, Office of the Montana State Auditor</i>	Rm 123
4:30 pm – 5:00 pm	Closing and Raffle <i>Commissioner Monica J. Lindeen</i>	Rm 106



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. Nolan calls Bozeman home. The summer and winter in Montana have lots to offer, and he takes full advantage of Montana's seasons.



MARSHA GOETTING

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.



ZEKE GUERRERO

Claims Specialist, Social Security Administration
Esequiel Guerrero (Zeke) began his career at the Social Security Administration in April 2008. Since starting at SSA, he has enjoyed opportunities providing outreach presentations to increase awareness of SSA's programs. He currently specializes in retirement, survivor, and disability claims with a focus on internet cases. He assists the Missoula SSA office with staff training. His dedication to public service has helped the Missoula office meet the agency goals.



KRISTI HARMAN & AMANDA TAYLOR

Supervisor and Case Manager, Missoula Job Service

Amanda Taylor and Kristi Harman have facilitated Work\$mart's Wage Negotiation training for women for the past two years across the State of Montana. Both Amanda and Kristi are passionate about helping women learn how to negotiate for higher pay. With Montana being 39th place for pay equity in the nation, it is important to get this information into our communities.



Amanda has been employed with the Missoula Job Service WoRC Program for four years and teaches weekly classes on effective job searching.

Kristi Harman has been with the Missoula Job Service for ten years and is a supervisor at the 3rd Street office.

This workshop, created by the WAGE Project, starts with an overview of the wage gap, explains how to negotiate for higher pay, and offers participants the opportunity to role play a negotiation.

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SARA KAUK

Owner, Design Missoula & Founder, No Safe Sallys

A graduate of the Art Institute of Pittsburg, Sara has a diverse marketing background that began in graphic design but quickly grew to include branding, social media marketing, and web design. In 2009, she founded Design Missoula, a boutique design firm that creates powerful, meaningful marketing and storytelling strategies for clients great and small. At the heart of her job, though, is simply connecting the right people with the right resources to obtain the best possible outcomes.



SUE LAREW

Vice President, First Interstate Bank

Sue Larew is a Vice President for First Interstate Bank responsible for Retail/ Consumer Banking, Marketing, Public Relations and Community outreach. She has been with First Interstate Bank for 13 years. Before joining them, she was with Bessemer Trust where she was Senior Vice President working with Clients focused on comprehensive wealth management and Business succession planning. Prior to this, Sue was a Senior Vice President, Consumer Executive at Bank of America in Miami, FL, responsible for sales, operations and administrative management for 73 banks. She studied at the University of Colorado and has her BS in Business Administration and her MBA from the University of Miami.



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.



RACHEL MAKI

Youth Program Coordinator, Missoula Federal Credit Union

Money Management, Budgeting, Loans and Credit Scores are vital topics to discuss with youth because we can all agree that these areas greatly impact young lives as they start to become financially independent! Rachel brings 12+ years of Credit Union experience to the Youth Programs at Missoula Federal Credit Union where her goal is to continue building an engaging youth program designed to give a strong base of financial literacy to support young members in all their future endeavors.



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DAWN MCGEE

CEO, Goodworks Ventures

Dawn is an investor, a leader, a business builder and a lover of place. She is the CEO of Goodworks Ventures, LLC, the President of High Stakes Foundation and the Co-Founder of the Hellgate Venture Network. She encourages innovation, risk taking, integrity, and doing the right thing with the resources on hand. She has sourced and managed deal flow, negotiated and executed transactions, and mentored entrepreneurs committed to a sustainable future for more than 20 years. She has a BA in Economics from the University of North Carolina and a J.D. from Fordham University School of Law.



LAURA PARVEY-CONNORS

Communications Director, Office of the Montana State Auditor

Laura Parvey-Connors is the Communications Director for the Office of the Montana State Auditor, Commissioner of Securities of Insurance. Her background with several start-up businesses has taught her the value of being a "jill of all trades" and maintaining long-term vision while working within the current reality. A graduate of the University of Montana, Laura has a degree in print journalism with a minor in media arts. She lives next to a creek in the Elkhorn mountains with her husband, two sons, and dog.



NICOLE RIEKER

Senior Tax Manager and CPA, JCCS

Nicole Rieker is a Senior Tax Manager and CPA with JCCS, a Montana based accounting firm. Originally from Montana, she was excited to return in 2008. Since then she has had the opportunity to work with wonderful clients who are trying to improve their financial lives by growing businesses, investing wisely, and managing tax burdens. At JCCS, they believe in seeing beyond the numbers to help our clients achieve their goals.



SHARON RICHETTI

Property and Casualty Compliance Specialist,
Office of the Montana State Auditor

Sharon Richetti has worked in the Office of the Commissioner of Securities and Insurance, Montana State Auditor, as a Property and Casualty Compliance specialist for over 12 years. As a member of the PolicyHolder Services team, Sharon has helped to recover over 5 million dollars for Montanans with insurance problems annually. Sharon is the office's State Health Insurance and Counseling Assistance Program liaison, and frequently speaks on Medicare, Medicare Supplement, and Medicare Advantage. Prior to her work at the office, Sharon worked as a producer (agent) for State Farm for 15 years.



DIANE SMITH

Founder & CEO, American Rural

Diane Smith is an entrepreneur, investor, attorney, author, and advocate with extensive background in start-up companies and new industries. She is also the founder and CEO of American Rural, a non-profit dedicated to ensuring robust opportunities for rural and small town Americans.

In 2004, Diane became the co-founder and CEO of a ground-breaking technology company in Northwest Montana that successfully raised millions in start-up capital. Prior to that, Diane was a senior executive with Sprint and Alltel during their most tumultuous and high-growth years.



JONI WALKER

Senior Vice President of Marketing, Missoula Federal Credit Union

In her 23 years with Missoula Federal Credit Union, Joni Walker has worn many different hats (and a pink hard hat), from teller, to Member Service Representative, to official newsletter writer, to construction project owner representative. As the SVP of Marketing, Joni oversees Marketing, Business Development, Community Involvement, Facilities and "other projects as assigned." Armed with a Bachelor of Science in English and an MBA from the University of Montana, she's ready to edit and proofread your term paper, or help you develop a viable strategic plan.

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