Mary Quist-Newins, a certified financial planner and financial industry academic, will be the keynote speaker at the 12th annual Women, Faith, and Finance seminar on Friday, April 8, 2016. Her keynote presentation, “Women, Wealth, and Wholeness,” will be followed by a concurrent session on the “financial planning disconnect” faced by many women of all ages.

Owner of Moneyweave™, an independent financial planning firm in Minneapolis, Mary advocates a financial planning approach that synergistically weaves together personal finances, faith, and philanthropy. She also serves as adjunct professor and past director of the Center for Women and Financial Services for The American College. With over 24 years of experience in financial services, Mary is a recognized thought leader for her contributions to the industry and the economic well-being of American women.

The annual Women, Faith, and Finance educational seminar, held at the Hotel Winneshiek in downtown Decorah, is open to the public and draws participants of all ages throughout the tri-state area. Registration information and an overview of the day’s sessions are included on page 3 of this newsletter.

This year’s program will include four concurrent sessions, led by area professionals, on topics ranging from cybersecurity (protecting your information online) and an insurance overview to business basics for women exploring entrepreneurial ventures to supplement their income. In the closing session, Karen Trewin of Thrivent Financial will share some interactive highlights from the new book, Your New Money Mindset. Our dynamic slate of presenters includes several highly rated returning speakers, plus some new faces. You won’t want to miss the valuable ideas and information they share.

Three generous sponsors are investing in this year’s seminar, including Thrivent Financial (Regional Relations Program), the Arlin Falck Foundation, and Decorah Bank and Trust Company. Once again, these financial contributions help to ensure another excellent seminar program, while keeping costs affordable so area women can take full advantage of this valuable educational opportunity. We invite you to bring a friend and join us for our 12th annual seminar!

Special Ticket Drawing for American Spiritual Ensemble performance

On Thursday, April 7 (the night before the WFF seminar), the Luther College Center Stage Series will present the operatic voices of the American Spiritual Ensemble, which blends American hymns and African rhythms through their performance of classic spirituals. Those who register for the WFF seminar receive a discounted ticket price of $10 for this 7:30 p.m. performance. Tickets go on sale Thursday, March 10. To receive this special price for WFF participants, enter the promo code WFF when ordering tickets online at tickets.luther.edu or call the Ticket Office directly at (563) 387-1357.

Would you like a chance to win a pair of tickets to attend this Thursday evening performance? Register by March 10 to attend the WFF seminar, and check the “special ticket drawing” box on the registration form to enter.

Special Thanks

The WFF Advisory Group would like to raise up Michelle Einck for her dedication and years of service. Michelle was a founding member of our group and helped to oversee the seminar registration each year. After changing jobs, she has stepped down from the WFF advisory group. We appreciate all she has done for our program and look forward to her continued involvement as a seminar participant. Thank you, Michelle!
Money Wise: Highlights of New Thrivent Survey about Generosity and Money

We tuck a few extra dollars into the special collection at church. We lend a hand at car washes, spaghetti dinners, and Habitat builds. When there's a natural disaster, we donate to nonprofit organizations that will help families rebuild their lives.

Bottom line: Americans believe it’s important to help those in need by giving of their time, talents, and treasures.

That's what Thrivent Financial found recently when it conducted a survey with Wakefield Research to learn more about Americans’ relationship with money.

While the emphasis on generosity is positive, an emerging theme from Thrivent’s “2015 Money Mindset Report” illustrates that although Americans want to help others, they aren’t preparing financially for their own future. And ultimately, a healthy relationship with money includes both being wise with money and living generously.

Here’s what the survey found:

Americans see themselves as generous and prioritize giving back.

61% would rather be called generous than financially successful.

35%—that’s more than 1 in 3 Americans—think the purpose of the money they make is to give back to others, whether in their lifetime or after.

64% regularly volunteer for a nonprofit organization. The biggest percentage of Americans volunteer at churches and with organizations that help those in poverty.

59% think donating time makes a bigger impact than donating money.

Finding the balance between living generously and being financially secure is a daily struggle for many.

32% of Americans are fairly stable but just making ends meet, while 16% of Americans struggle to keep up with day-to-day expenses. A June 2015 Federal Reserve report backed that up, showing almost half of the Americans surveyed would struggle to pay an unexpected $400 expense.

27%—That’s the small portion of Americans who are very confident they are making the right decisions with their money. A March 2015 survey on American finances by The Pew Charitable Trusts found that only 31% of Americans felt their household was financially secure.

Financial insecurity may stem from a lack of financial preparation.

62% of Americans don’t have a retirement fund. According to the National Institute on Retirement Security, the average retirement account balance for a typical American working-age household was just $2,500 in 2014.

89% don’t have disability income insurance. Yet 1 in 8 workers will be disabled for five years or more during their careers, says the Council for Disability Awareness. What’s more, accidents aren’t usually the reason for a disability. Back injuries, cancer, and other illnesses cause the majority of long-term absences.

53% of Americans don’t have life insurance. But the “2014 Insurance Barometer Study” conducted by LIMRA and Life Happens found that more than half of households would feel the financial impact from the death of a primary wage earner within six months to a year.

To help ease their concerns about finances, Americans turn to their faith.

23%—that’s nearly 1 in 4 Americans—have turned to a faith community, religious leader, or faith-based financial education provider for financial advice.

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The Women, Faith, and Finance seminar is a fun opportunity to learn some new information and socialize with women of all ages, so why not invite a friend or family member to join you? The first 75 paid registrants will receive their choice of a complimentary book, listed below.

Registration Form

Name ____________________________________________ (Please print)
Address __________________________________________
City _____________________________________________
State _______________ ZIP ________________________
Phone ____________________________ (With area code please)

Email Address ________________________________________________________________
(Registration confirmation will be sent by email, when possible)

☐ Yes, the registration fee is enclosed. ($30 single, $25 with guest)
☐ Yes, I plan to attend the luncheon.
☐ I prefer a vegetarian entrée.
☐ I have special dietary needs.
☐ No, I am unable to attend the luncheon.

Book selection:
☐ The Opposite of Spoiled
☐ Financially Fearless
☐ I prefer not to receive a book.

Please return the completed form and registration fee to: Women, Faith, and Finance Seminar, Luther College, 700 College Drive, Decorah, IA 52101. Please make checks payable to Luther College. For more information, contact the Luther College Development Office at (563) 387-1516 or email lovellje@luther.edu.

Tentative Schedule

8:30–9:00 a.m.  Registration and Continental Breakfast
9:00–10:15 a.m. Keynote Presentation
• Mary Quist-Newins
  “Women, Wealth, and Wholeness”
10:30–11:15 a.m. Concurrent Sessions
• Cybersecurity
  (Sue Pleggenkuhle)
• Insurance 101
  (TBA)
11:30 a.m.–12:15 p.m. Concurrent Sessions
• Financial Planning Disconnect
  (Mary Quist-Newins)
• Business Basics
  (Carolyn Corbin)
12:30–1:15 p.m.  Luncheon
1:30–2:30 p.m. Overview of Your New Money Mindset
  (Karen Trewin)
2:30 p.m. Closing Remarks and Door Prizes
From the Program Director

Our WFF Advisory Group—including several new members who joined us last fall—is eager to host our 12th annual seminar. As we prepare to promote this April 8 event, I’m reminded of a quote from Kathy LeMay, founder of Raising Change, a fundraising organization that works to advance social change agendas and generosity worldwide. (Some may recognize her name as the author of the book, *The Generosity Plan*, which we shared with participants at the 2012 WFF seminar.) I heard Kathy speak at Iowa State University’s Women and Philanthropy Workshop in fall 2014. The message was simple: “Empower yourself, so you can empower others.” These words resonated with me, and I immediately thought of our WFF seminars. We always encourage women of all ages to attend in hopes that you will learn information about finance and philanthropy, then share that knowledge (and the motivation to implement it!) with your family and friends.

Coming together to learn more about money—in a shared community with other women from our region—is a core part of the Women, Faith, and Finance Initiative. Women enjoy and appreciate these opportunities to ask questions and expand our knowledge. (And many have told us so in their evaluations!) We always hope that our participants will use these one-day seminars as inspiration—for yourself and others. That’s why we also encourage you to bring a friend. (As with so many things in life, it’s more fun when you share the experience with someone else.)

At this year’s seminar, we have another spectacular array of speakers and topics. We invite you to come and learn. Empower yourself, so you can empower others. Join us!

Jeanie Lovell, CFRE
Program Director, Women, Faith, and Finance Initiative
Luther College