Michelle Janssen—development professional and women's philanthropy advocate—will be the keynote speaker at the 13th annual Women, Faith, and Finance seminar on Friday, April 7, 2017. Her keynote presentation, “A Report from the Front Lines: Lessons and Learning for Women Leaders and Philanthropists in 2017,” will be followed by a concurrent session on women’s leadership as volunteers.

A long-time, highly regarded development professional, Michelle is currently dean for college advancement at Wabash College in Crawfordsville, Indiana. She has three decades of successful fundraising experience at both small colleges and large universities, including her alma mater Valparaiso University, Berea College, and Washington University. In her current role at a national liberal arts college for men, Michelle has a unique vantage point on the importance of women's philanthropy and leadership. As the only woman senior administrator at Wabash, she has collaborated with the Women's Philanthropy Institute to articulate the value and impact of women as philanthropists and volunteer leaders.

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 the finances of caregiving and tips about Social Security to family strategies for college planning and helping teens learn more about money. In the closing session, Sue Pleggenkuhle of Senior Medicare Patrol will share an encore of her highly rated 2016 session about cybersecurity, including more tips for protecting your personal information online. You won’t want to miss our dynamic slate of presenters and the useful information they share.

Four generous sponsors are investing in this year’s seminar, including the Arlin Falck Foundation, Thrivent Financial (Regional Relations Program), Decorah Bank and Trust Company, and Wellington Place. 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 13th annual seminar!

On Friday, April 7, the Luther College Center Stage Series will present a performance by the Bad Plus, a trio (bassist, pianist, and drummer) with Minnesota roots that has thrived at the intersection of jazz, indie rock, and iconoclast covers of artists. Those who register for the WFF seminar will receive a discounted ticket price of $15 (a $10 savings!) for this 7:30 p.m. performance. Tickets go on sale Thursday, March 9. 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.

To subscribe to the Women, Faith, and Finance mailing list or request more information, email Jeanie Lovell at lovellje@luther.edu.

Women, Faith, and Finance is a collaborative initiative led by Luther College to educate women of all ages about financial management, retirement and estate planning, and charitable giving.

**Advisory Group**

The Women, Faith, and Finance Advisory Group includes the following members:

Donella Darrington
Dawn Deines-Christensen
Tracy Dostal
Maureen Duncklee
Cindy Hansmeier
Angela Leuenberger
Jeanie Lovell
Lynn Monroe
Maggie Schoepski
Julie Strom Hendrickson
Nicole Waskow

As always, we welcome your ideas and input!
Spending Cleanse
by Nathan Dungan

“Spring is the time of plans and projects,” said noted author Leo Tolstoy.

One common seasonal activity for individuals and families is the annual ritual of spring cleaning. While it requires some extra effort, I find the experience to be immensely gratifying. So what if you applied that same springtime effort to an annual analysis of your spending habits? I call it a spending cleanse.

A spending cleanse is a way to reset your money habits. It means paying attention to where your money goes, to determine if your spending aligns with your values and goals.

We all need a periodic spending cleanse because it’s so easy to let good money habits slide. It’s surprising how quickly we get off track.

No one is perfect with money; we’re all creatures of habit. When we’re stressed out or bored or unhappy, we spend more, which can contribute to our bad feelings. It can become a vicious cycle.

A spending cleanse is a time to step back and be intentional again. It’s a way to enhance your financial well-being and

unpleasant surprises that we experienced with our parents.”

The Other Talk is informational and empowering as it offers a roadmap and tools for engaging your family in end-of-life planning. ($15 value)

The Automatic Millionaire (Expanded and Updated): A Powerful One-Step Plan to Live and Finish Rich

An updated edition of this popular New York Times bestseller, The Automatic Millionaire is a quick read based on “commonsense financial advice that is tried and true.” The title is intended to be intriguing—it doesn’t represent a get-rich-quick scheme, and there are no promises of immediately becoming wealthy.

The “automatic” part comes from the author’s encouragement to make key financial decisions automatic by utilizing payroll deduction, electronic funds transfer, and the like to ensure you are consistently saving and investing for the future over time. (There’s also a great chapter on making a difference with automatic tithing.) The tips Bach shares are simple and actionable; they can be applied to almost any financial situation (not just those with extraordinary resources). Since this book was originally published in 2004, technology has improved and expanded tremendously, making the “automatic” part even easier. Each chapter has a summary of action steps, and readers also get access to free resources on the author’s website. The timeless message of this book is about taking control of your money, so it doesn’t control you. ($15 value)
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.
☐ Yes, the registration fee is enclosed. ($25 as a guest)
☐ Yes, I plan to attend the luncheon.
☐ Yes, I plan to attend the luncheon. I prefer a vegetarian entrée.
☐ Yes, I plan to attend the luncheon. I have special dietary needs.
☐ No, I am unable to attend the luncheon.

Book selection:
☐ The Other Talk
☐ The Automatic Millionaire
☐ I prefer not to receive a book.

Tentative Schedule

8:30–9:00 a.m. Registration and Continental Breakfast
9:00–10:15 a.m. Keynote Presentation
  • Michelle Janssen
  “A Report from the Front Lines: Lessons and Learning for Women Leaders and Philanthropists in 2017”
10:30–11:15 a.m. Concurrent Sessions
  • Tips for College Planning (Karen Trewin)
  • Finances of Caregiving (Scott Marnin)
11:30 a.m.–12:15 p.m. Concurrent Sessions
  • Social Security (Maggie Schoepski)
  • Women and Volunteer Leadership (Michelle Janssen)
12:30–1:20 p.m. Luncheon
1:20–2:20 p.m. Cybersecurity and Identity Theft (Sue Pleggenkuhle)
2:20 p.m. Closing Remarks and Door Prizes
From the Director

As spring approaches (it really is coming!), our WFF Advisory Group is busy planning for the April seminar. This year, we’d like your help in spreading the word about this great event to the women you know. Friends, neighbors, family members, co-workers—invite them all! We believe all women can use a little inspiration and benefit from learning more about money matters.

According to Fidelity’s 2015 Money Fit Women Study, 92 percent of women want to learn more about financial planning, and 83 percent want to get more involved in their finances within the next year. If this sampling holds true among women you know, chances are they’d enjoy the WFF seminar. So extend the invitation, especially among women under 40. We’d love to have more younger women in attendance. While we know there are many factors (work, family, etc.), sometimes it just takes the right person inviting. You decide how best to connect (in person, by phone, via e-mail, or on Facebook) and extend a warm invitation. (Even if you aren’t able to join us this year, we hope you will help us share information about the seminar.) We are proud to offer this wonderful, affordable learning opportunity in our community, and we hope even more women of all ages will take advantage of it.

When asked what would motivate women to become more engaged in their finances within the next 12 months, the top two survey responses were “being more knowledgeable about my options” and “knowing where to go to learn more.” Also high on the list was “being invited to an event with friends where I could learn more about finances.” Being invited. Therefore, we cordially invite you—those who have been with us in the past—to invite new people to join us for this important seminar. What better way to learn than in the company of friends and family! We hope to see you in April.

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