On Friday, April 6, 2018, the 14th annual Women, Faith, and Finance seminar will feature an interactive keynote workshop led by Consuelo Gutierrez-Crosby and Cindy Aegerter of InFaith Community Foundation in Minneapolis. Through this workshop, “Multiply Your Generosity: Bold Action, Inspired Giving,” participants will discover together how we, as women of faith, answer the call to act boldly in our generosity through intentional giving.

The WFF Advisory Group is excited to offer a more engaging format this year. Throughout the two-hour keynote presentation, participants will reflect on Bible-based stories about women, faith, and philanthropy and gain practical tools for bold giving now and in the future. Not a traditional keynote speech, this format is designed to give women of all ages a more active opportunity to share stories, discuss ideas, and learn about your giving style.

Consuelo and Cindy both work for InFaith Community Foundation, a national faith-based charity with a mission to serve donors, spread joy, and change lives. Consuelo was hired in 2016 as the women’s philanthropy associate to lead the WomenGive in Faith Campaign. Cindy joined the Charitable Giving Services team in 2004 and currently serves as a senior gift planner. Together, they have been presenting a series of workshops for women around the country to help educate, advocate, and activate change through giving.

The annual Women, Faith, and Finance educational seminar, held at the Hotel Winneshiek in downtown Decorah, is open to the public and draws a multigenerational audience from the tristate area. Registration information and an overview of the day’s sessions are included on page three of this newsletter.

This year’s program will include a late morning plenary session led by Jennifer Gumbel, an attorney from Austin, Minnesota. She will share a lively presentation on estate planning considerations for all life stages—what she calls having an “organized (after)life.” Gumbel has a passion for helping people organize their legal affairs to prevent issues from arising in their estates and will share her expertise and enthusiasm with our WFF audience.

After lunch, the closing session will address a topic women of many generations are facing—downsizing and passing on personal property. Michelle Whitehill of Personally Organized and Brenda Ranum of Luther College will copresent a timely session that will offer insights and inspiration for how best to tackle all that “stuff” we all seem to have. Whether preparing for a move yourself, helping loved ones with their many belongings, or simply wanting some motivation to clean your closets, this presentation is certain to generate a lot of stories. You won’t want to miss our dynamic slate of presenters and the useful information they share!

All participants will attend the same sessions this year, and all sessions will be geared toward a multigenerational audience.

Three sponsors are generously investing in this year’s seminar, including the Arlin Falck Foundation, 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 14th annual seminar!

Thanks to another generous sponsorship by Decorah Bank and Trust Company, the first 75 paid registrants for the WFF seminar will have the opportunity to select one of two complimentary resource books again this year. The reviews on page two offer highlights of both choices.

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

International Women's Day, observed on March 8, celebrates the social, cultural, and political achievements of women. Yet women continue to face many challenges. For one thing, women still encounter gender-specific obstacles to their important financial goals, such as a comfortable retirement. What can you do to get past these barriers?

First of all, you need to recognize them. Here are a few to consider:

- Longer life spans—A 65-year-old woman is expected to live, on average, another 20.5 years, compared to 17.9 years for a 65-year-old man, according to the National Center for Health Statistics. That’s another 20 years of life—and 20 more years of expenses.
- Lower incomes—Women working full time in the United States are typically paid 80% of what men earn, according to Census Bureau data.
- More time away from the workforce—Men work an average of 38 years, compared to just 29 for women, according to the Pew Research Center and the Social Security Administration. The gap is largely due to women taking time off to care for young children and elderly parents. Women who work substantially fewer years than men will miss out on hundreds of thousands of dollars in earnings and many years of contributions to 401(k)s or other retirement plans.

These statistics certainly are sobering—but they don’t mean you are powerless to improve your financial security. In fact, you can do quite a lot, including the following:

- Boost your retirement plan contributions—Put in as much as you can afford to your 401(k) or other employer-sponsored plan, and increase your contributions whenever you get a raise. And even if you have a 401(k), you may still be eligible to contribute to an IRA.
- Invest for growth—Some studies have shown that women may invest less aggressively than men. If you invest mostly in conservative vehicles, you may run the risk of falling short of your financial goals. To achieve these goals, you’ll need a reasonable amount of growth potential in your portfolio.
- Extend your working life—If you like your job, you may want to consider sticking with it a couple of years past when you initially thought you’d retire. You’ll be able to add to your retirement accounts, and the extra years of work may help increase your Social Security benefits. These payments are based on an average of your highest 35 years of earnings, so if you have a zero in some of these years, it will pull the average down. Consequently, your extra years of work may help erase those zeros. But even if you have a long, unbroken work record, your extended career can help you in regard to Social Security, because the extra money may mean you can afford to delay collecting benefits—and the longer you wait past 62, the bigger your checks will be—at least until you turn 70, when they “max out.”

You’ll help yourself by becoming familiar with the special issues women face in meeting their long-term goals. As you know, women have met challenges successfully for a long time. After all, Ginger Rogers did everything Fred Astaire did—except backwards, and in heels.

Source: Edward Jones
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.

**Tentative Schedule**

- 8:30–9:00 a.m. Registration and Continental Breakfast
- 9:00–11:15 a.m. Interactive Keynote Workshop
  - Led by Consuelo Gutierrez-Crosby and Cindy Aegerter, CFRE
- 11:30 a.m.–12:30 p.m. Late Morning Plenary Session
  - *Estate Planning for All Life Stages: Organizing Your Legal Affairs*
  - Led by Jennifer Gumbel, J.D.
- 12:30–1:30 p.m. Luncheon
- 1:30–2:30 p.m. Closing Session
  - *Downsizing and Passing on Personal Property*
  - Led by Michelle Whitehill and Brenda Ranum
- 2:30 p.m. Closing Remarks and Door Prizes

**Registration Form**

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.

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The Women, Faith, and Finance seminar is a special one-day event to educate women of all ages about financial management, retirement, estate planning, and charitable giving.

**Friday, April 6, 2018**

9:00 a.m.–2:30 p.m.
Hotel Winneshiek, Decorah

Cost: $30—Bring a friend, and you each save $5!

Registration deadline: Thursday, March 29, 2018

**Online registration is available!**
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www.luther.edu/wff

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| Name ____________________________ (Please print) | Name ____________________________ (Please print) |
| __________________________________________ | __________________________________________ |
| Address ___________________________________ | Address ___________________________________ |
| City _______________________________________ | City _______________________________________ |
| State ___________ ZIP ________________ | State ___________ ZIP ________________ |
| Phone ____________________________ (With area code please) | Phone ____________________________ (With area code please) |
| __________________________________ | __________________________________ |
| Email Address ________________________ | Email Address _________________________ |
| Registration confirmation will be sent by email, when possible. | 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:**
- Downsizing the Family Home
- Get the Most Out of Retirement
- I prefer not to receive a book.

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**first guest**

- Yes, the registration fee is enclosed. ($25 as a 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:**
- Downsizing the Family Home
- Get the Most Out of Retirement
- I prefer not to receive a book.

**second guest**

- Yes, the registration fee is enclosed. ($25 as a 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:**
- Downsizing the Family Home
- Get the Most Out of Retirement
- I prefer not to receive a book.
From the Director

Each year on our WFF evaluation forms, participants say they wish they didn’t have to choose between sessions because they all sound good. Well, this year, we’re offering an impressive lineup that everyone will enjoy together. Instead of having concurrent sessions on different topics, we have envisioned one slate that we believe will resonate with women of all ages. Each of the three presentations—the morning keynote workshop, the late morning plenary session, and the closing session—are being developed to address topics and questions that are important across all generations. Our hope is that by offering fewer sessions with broader appeal, we can spark more conversation among women in different age groups, and we can all learn from each other.

Philanthropy is always the theme of our opening keynote, and that remains at the forefront. In addition, another theme has emerged for this year—organizing. In the late morning, attorney Jennifer Gumbel will share insights on estate planning for all life stages and organizing your legal affairs. After lunch, Michelle Whitehill and Brenda Ranum will copresent on ways to deal with all those personal belongings we have and may also inherit. No matter your age, these sessions will be timely and informative.

As part of this year’s seminar, we are also putting our learning into action by doing a service project to benefit a local cause. With support from a Thrivent Action Team, we will host an on-site project at the end of the seminar for those who wish to participate. Stay tuned for more details about how you can lend a hand and support this effort.

Our WFF advisory group is excited to host another fantastic day of learning for area women. As always, we encourage you to spread the word and invite your friends, family, co-workers, and neighbors to join you. We hope to see you in April!

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