Celebrating a 15-year milestone, this year’s Women, Faith, and Finance seminar on Friday, April 12, will feature new speakers, new topics, and new partner organizations. Nanette Joell (Joey) Beech of Ankeny, Iowa—author of the new book *A Girl’s Guide to Personal Finance*—will give the keynote presentation, “Money Matters: Master Your Money at Any Age.” Her professional experience in finance combined with personal stories of learning to be wise with money are sure to resonate with women of all generations. Joey’s approach to money management is straightforward and real, with helpful insights and good reminders we can all use in our daily lives.

According to Joey, she is “on a mission to help women flex their money muscle.” She learned valuable money lessons early in life from her mother, then worked her way through college to earn a degree from the University of Minnesota. In her career, Joey has worked with a wide range of financial products from insurance to angel investing. When her daughter started her career, Joey saw a need for clear, objective financial information and decided to combine her personal stories and professional knowledge in a book to help women understand the impacts of daily financial decisions.

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 is included on page 3 of this newsletter.

Based on positive feedback from our 2018 seminar, this year’s sessions will again be designed to appeal to women of all ages, with all participants learning together throughout the day. The program will include a late morning plenary session with a new twist on simplifying and decluttering led by Tabita Green and Zach Row-Heyveld, two local experts on Scandinavian culture. They will share an overview of some of the Scandinavian concepts of living more simply and with less stuff. (This session will build from last year’s seminar session on downsizing.)

Before transitioning to lunch, members of the WFF advisory group will share their personal reflections on key things they have learned at our seminars over the past 15 years and action steps they have taken as a result. All participants will be encouraged to share their favorite learnings at roundtable discussions during the luncheon.

The closing session will look beyond financial support and highlight the many ways women of all ages can volunteer time and talent to serve their communities. Michelle Raymer of the Iowa Commission on Volunteer Service and Deana Hageman of the Northeast Iowa Retired and Senior Volunteer Program (RSVP) will copresent a timely session about the benefits of volunteering and ways to identify needs that align with your skills and interests. Oneota Valley Volunteer Coordinators and local organizations are hosting a volunteer fair from 2 to 6 p.m. at the Hotel Winneshiek, where WFF participants can learn firsthand about local and regional opportunities.

Three sponsors are generously investing in this year’s seminar, including the Arlin Falck Foundation, Decorah Bank and Trust Company, and Wellington Place. These financial contributions help to ensure an excellent seminar program at an affordable price, so area women can take full advantage of this valuable educational opportunity.

We invite you to bring a friend and join us as we celebrate our 15th annual seminar!

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

Though written with her college-age daughter in mind, author Nanette Joell (Joey) Beech has compiled a valuable resource book that offers practical money management insights for women (and men) of all ages. Her personal stories and no-nonsense approach help to boil down the basics of personal finance into understandable and doable bits. (Joey emphasizes that you don’t have to get caught up in spreadsheets to effectively manage your money.) In the opening chapter, the author notes, “In this book, I intentionally keep it simple. If you can understand and apply core financial concepts, you have what you need to live a financially successful life. Being financially stable has far more to do with basic knowledge and good spending habits than with your income or math abilities.” Throughout the book, she offers useful tips to help control spending and be a smart shopper (for purchases large and small). Joey also challenges her readers to think about what financial security, financial freedom, and financial abundance mean to them. For people of all ages, the content offers core concepts, sound ideas, and excellent reminders about a range of money matters. This book is a handy resource and also makes a wonderful gift for young women who need to learn the basics of money management. ($15 value)

Decluttering at the Speed of Life: Winning Your Never-Ending Battle with Stuff
Blogger and self-proclaimed decluttering expert Dana K. White shares her great sense of humor and helpful insights in this easy-to-read book about getting stuff you don’t need out of your house. (She is quick to note this is not a book about organizing—it’s all about eliminating clutter of various kinds.) Through a series of simple guiding questions, the author helps the reader “build a decluttering mind-set” and leads us through a process of decluttering all major areas of a home (starting with those most visible). Her personal stories reflect her own journey with “stuff,” and her honesty is both refreshing and sometimes hilarious. (Dana enjoys making up words like “deslobification” and has coined new phrases such as the “container concept” and “decluttering threshold.”) This book is a must-read for anyone who wants to start taking control of the overwhelming amount of “stuff” in their life. ($16.99 value)

Is Your “Digital Estate” in Order?

If you spend a lot of time on the internet, you’re not just shopping or being entertained or following the news or participating in an online community. You’re probably also dealing with accounts and information that eventually can become part of your digital “estate.” And if this estate isn’t properly looked after, it can lead to confusion and conflict among your survivors, as well as an opportunity for hackers to try to get at whatever resources they can touch.

If you haven’t stopped to think about it, you might be surprised at the number of assets that could become part of your digital estate. You may have financial accounts (banking, brokerage, and bill-paying); virtual property accounts (air miles, “points” for hotel bookings); business accounts (eBay, Amazon, Etsy); email accounts (Gmail, Outlook, Yahoo); social networking accounts (Facebook, Twitter, Instagram); online storage accounts (Google Drive, iCloud, Dropbox); and application accounts (Netflix, Kindle, Apple).

Given all these areas, how can you protect and preserve your digital estate? Here are a few suggestions:

- **Create a detailed inventory of digital assets.** Following the categories listed above, draw up a list of all your digital assets.

- **Document your wishes for how you want your digital assets managed.** If you don’t specify how you want your digital assets managed upon your death or incapacitation, you might be opening the door to lengthy legal battles over access to these assets. In a worst-case scenario, your heirs and beneficiaries might never get the assets you had intended for them.

- **Name a digital executor in your last will and testament.** A digital executor can accomplish a variety of tasks related to your digital estate, such as transferring online assets to your heirs; closing accounts you don’t want transferred; managing personal materials by archiving or deleting files, photographs, videos, and other content you have created; and, finally, informing online communities of your passing. When choosing a digital executor, you’ll want someone you can trust, of course, but you’ll also want to make sure that person is skilled enough in technology to search your computer properly and navigate the internet and multiple websites. Not all states recognize a digital executor, so you may want to consult with a legal professional to learn about the laws governing digital estate planning in your state. Also, even if you have a digital executor, online platforms enforce their own rules about who can or can’t access a deceased person’s accounts. If you are concerned about this, you may want to contact the customer service areas from these types of providers—Google, PayPal, Facebook, etc.—to learn their policies.

- **Review your plans.** Review your digital estate plans on a regular basis, just as you do with your physical/tangible estate plans. The digital world is a fast-moving one, so you’ll need to stay current with changes.

In some ways, managing a digital estate can be more challenging than dealing with a physical estate. But by following the above suggestions, you can help reduce any “cyber angst” your loved ones may feel when it’s time to deal with the digital presence you’ve left behind.

Source: Edward Jones

(NOTE: Iowa does not currently have legislation regarding digital assets, but Minnesota and Wisconsin are among the 28 states that do)
Tentative Schedule

8:30–9:00 a.m.  Registration and Continental Breakfast
9:00–10:15 a.m.  Keynote Presentation
   Money Matters: Master Your Money at Any Age
   Nanette Joell (Joey) Beech
10:30–11:30 a.m.  Late Morning Plenary Session
   Lessons from Scandinavia (simplifying and decluttering)
   Tabita Green and Zach Row-Heyveld
11:30–11:50 a.m.  Celebrating 15 Years of WFF Seminars
   Highlights and Reflections
   WFF Advisory Group Members
12 noon–1:00 p.m.  Luncheon and Participant Reflections
1:15–2:15 p.m.  Closing Session
   Volunteering Time and Talent
   Michelle Raymer and Deana Hageman
2:15 p.m.  Closing Remarks and Door Prizes
2:00–6:00 p.m.  Volunteer Fair (optional public event)

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?

All paid registrants will receive a complimentary 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) 387-1862 or email lovellje@luther.edu.
Event registration form is included in this newsletter!

Volunteer Fair—April 12!

In partnership with the WFF seminar, Oneota Valley Volunteer Coordinators and local organizations are hosting a volunteer fair from 2 to 6 p.m. on April 12 in the Hotel Winneshiek Ballroom (second floor). Stop by to learn about area opportunities to share your time and talent. For details, contact Deana Hageman at rsvp@decorah.lib ia.us or (563) 277-5181.

From the Director

I’m so excited! Every year I look forward to the WFF seminar (and know many of you do, too), and this year I’m especially jazzed. Not only are we celebrating 15 years of this collaborative program, we are featuring new speakers and session topics and partnering with organizations we haven’t showcased in the past (including Vesterheim and the Iowa Commission on Volunteer Service). It’s going to be a fantastic day!

When we think of philanthropy, the phrase “time, talent, and treasure” is often noted. Our past seminars have frequently focused on charitable giving, yet we know many of the women who attend WFF are active volunteers, too. With that in mind, this year’s closing session will focus on creative ways to give back by donating time, skills, and experience to organizations and causes in our region. We’ve also teamed up with Oneota Valley Volunteer Coordinators to cohost a volunteer fair at the Hotel Winneshiek that same afternoon. Our hope is that WFF participants will explore some new ways to get involved by attending this great community event—all in one convenient location!

Throughout our 15 years, the WFF advisory group has been instrumental in developing and hosting this wonderful seminar. We are grateful for the many friendships formed through WFF with tristate area women who have made this opportunity to learn together an annual tradition.

Our 2019 program will bring new voices and fresh perspectives to our journey of being wise with money, giving back in multiple ways (not just financially), and reducing the stuff in our closets and cabinets, so we can focus on what’s most important in our lives. There is always more to learn, and we invite you to join us. Come, be inspired, and help us celebrate 15 fabulous years of the Women, Faith, and Finance Initiative!

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