

**Don't forget to **Complete Your Survey** (paper or QR code) and **Pick Up Your Door Prize** at the registration desk!**

**Mark Your Calendar for April 5, 2024**

**It will be Our "Golden" Birthday...the 5<sup>th</sup> annual Conference on the 5<sup>th</sup> of April!**

**Have an Incredible Year!!! Call on all of Your Great New Resources!  
AND Don't Forget to Watch for **Our New Logo!!!****



# **Our Financial Conference**

# *2023*



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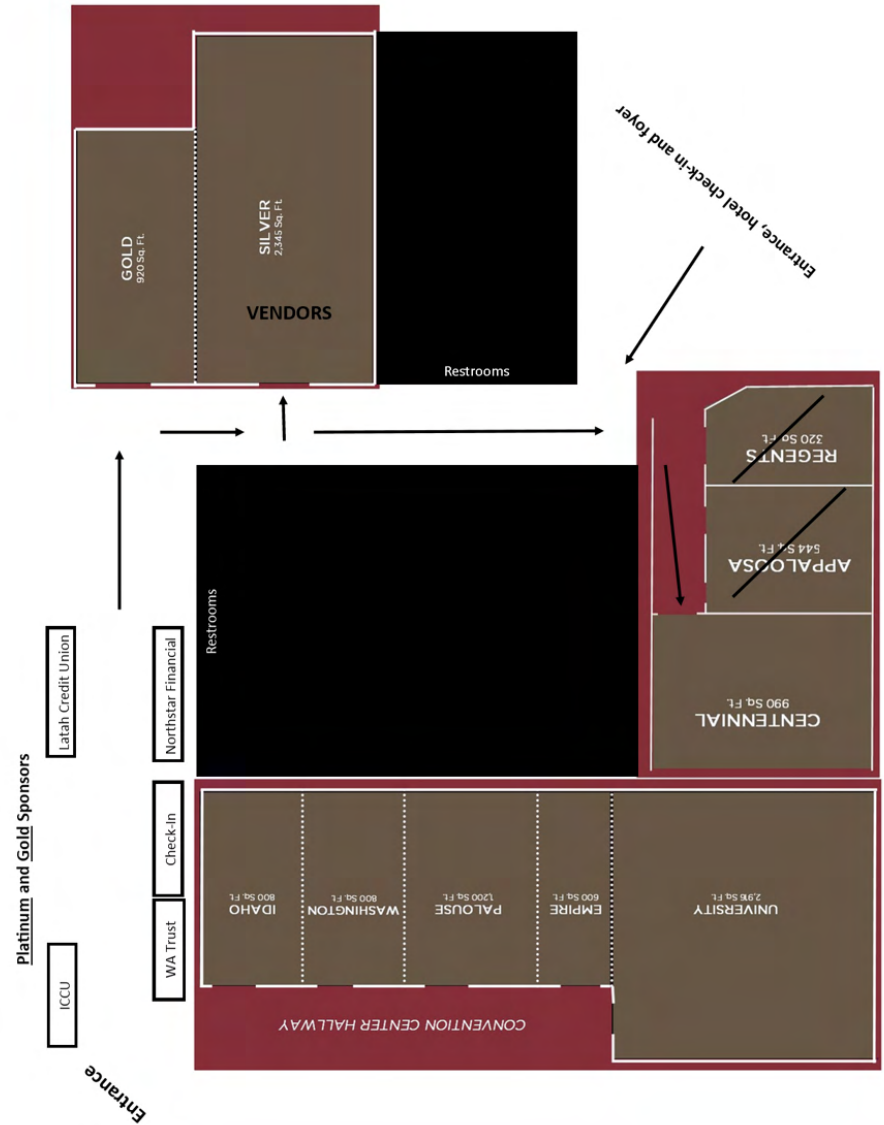
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**Our Financial Conference**



# Notes

**Welcome to the fourth annual Our Financial Conference!**

**We are so happy you are here!**

**This conference is like no other because it is made up of local financial professionals who are providing information that is timely and relevant to YOU and your fellow community members. We see and hear you on a daily basis, so we've tailored the conference specifically to regional challenges.**

**Today, you will meet some of the most amazing financial gurus in the area! They will give you tools and resources to succeed...whatever your focus is! And since this conference is in-person, you will make some great connections, not only with the educational team, but with your peers as well!**

**Please be sure to fill out the survey (see the yellow 1/2 sheet enclosed in this booklet). We want to hear from YOU so we can continue to meet the needs of the community.**

**We are committed to improving your financial wellness! Sit back and let your toolbox be filled!**

**-The *Our Financial Conference* Team**

# Conference Agenda

- 8:00 - 8:30 am **Doors Open for Participant Check-in at West Entrance and Vendor Visits in the Silver Room**  
Check in, get your swag bag, grab a coffee and a snack, begin visiting vendors, and find a seat.  
\*\*If space permits, walk-in registration will be taken after registered guests are seated.
- 8:30 - 9:30 am **General Session** – Welcome, Introduction to Conference, and a little inspiration to start the day  
**(Main Event Room)**
- Karen Richel, University of Idaho Extension
  - Marlys Wilson, Former Pres. of Latah Credit Union
- 9:30 - 9:40 am **Visit Vendor Booths** on your way to Breakout #1 (**West Entrance and Silver Room**)
- 9:40 - 10:40 am **Breakout #1**
- I’m 75, How Do I Take Care of My Financial Future? Panel (Centennial Room)**
- Bruce Longmeier, Northwest Planning Inc.
  - Dustin Allbery, Northwest Planning Inc.
  - Ross Anderson, Peak Elder Law
  - Rhonda Comstock, AARP
- Working Parent Resources Panel (Gold Room)**
- Casey Holcomb-Hawkes, Washington Trust Bank
  - Dulce Kersting-Lark, Community Childcare Advocate
  - Nick Thiros, Ideal – Idaho College Savings Program
- Investing Hands-On Workshop (Main Event Room)**
- Luke Erickson, University of Idaho Extension
  - Chris Morin, Idaho Central Credit Union
  - Kaitie Jones, Northstar Financial Management, Inc.
  - Mark Mooring, Northstar Financial Management, Inc.
- 10:40 - 11:10 am **30 Minutes of Quality Vendor Time** on your way to Breakout #2 (**West Entrance and Silver Room**)
- 11:10 - 12:10 pm **Breakout #2**
- Business Start-Ups 101 Panel (Centennial Room)**
- Kyle Guelcher, Idaho Small Business Development Center at Lewis-Clark State College
  - Fran McCully, McCully Bookkeeping and Consulting

# Notes

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## Conference Agenda

- 11:10 - 12:10 pm **Interactive Budgeting Simulation...Plus (Gold Room)**
- Karen Richel, University of Idaho Extension
- What is Happening with the Housing Market? Panel (Main Event Room)**
- Misty Curry, Latah Realty
  - Lisa Callahan, Idaho Central Credit Union
  - Tim Kinkeade, Novus Home Mortgage
- 12:10 - 12:30 pm **More Vendor Booth Time and Lunch Pick Up** - This is a great time to visit the vendors as the hotel and sponsors set up for lunch. Please come to the vendor area and we will announce when it is time to go back into the Convention Center for lunch. **(West Entrance and Silver Room)**
- 12:30 - 1:30 pm **Lunch with a Sponsor!** Have a burning question that only a financial planner can answer? Or maybe a credit union or lawyer? Our sponsors are treating you to lunch along with some great FREE quality time with them to ask any question you want. Come and enjoy *Lunch with a Sponsor*. **(Main Event Room)**
- 1:30 - 1:45 pm **Last Chance with the Vendors** – Our vendor booths will be leaving soon – stop on your way to Breakout #3 **(West Entrance and Silver Room)**
- 1:45 - 2:45 pm **Breakout #3**
- Retirement Readiness for All Ages Interview (Centennial Room)**
- Justin Swift, Northwestern Mutual – Trail and Swift
- Finding Financial Professionals Class (Gold Room)**
- Luke Erickson, University of Idaho Extension
- I’ve Been Asked to be an Executor...Now What? Interview (Main Event Room)**
- Ellis Eifert, Eifert Law Firm
  - Aaron Roepke, Westberg Roepke Moore PLLC
- 2:45 - 2:55 pm **Walk Back to General Session**
- 2:55 - 3:30 pm **Don’t Leave Yet... Final Comments and Door Prizes!** Please come join us! You are not going to want to miss the final door prizes. **(Main Event Room)**

## Class Descriptions

### Breakout #1

#### **I'm 75, How Do I Take Care of My Financial Future? Panel (C)**

Your financial life doesn't stop when you retire. There is still a lot of planning for the future to be done. In this panel, our amazing speakers will talk about long-term care planning, wills and trusts, legacy planning, and elder fraud protection. They will share resources and tools to help you take care of your future.

#### **Investing Hands-On Workshop (M)**

Investing your own money?! It is kind of like saying "operating on yourself." You aren't a financial professional (or a doctor) so what does investing really mean?! You hear about stocks, bonds and mutual funds but how do they work? What do all the terms mean? How do you know what to invest in? Well, we have you covered. In this VERY interactive workshop, some of our finest financial professionals are coming to help you get a simple, behind-the-scenes look at investing. Participants will actually walk through the investing process using one of our investment tools. Plus, our team will share apps, tools and resources to help you be a better investor and they will cover investment vehicles and how they work. Best of all, you will leave this workshop with a better understanding of what investing is, a new appreciation for your financial professionals and a bunch of resources to help you secure your financial future.

#### **Working Parent Resources Panel (G)**

What is the hardest job in the world? If you guessed "parent," you win. When you throw busy schedules on top of this massively important job, it leaves little time to research all of the resources available for our kiddos. With our team of exceptional experts, we are going to help you. Our panel will focus on financial resources for parents, childcare alternatives and options to help you balance your busy lives, ways to plan for your future and your children's, and tools to teach your kiddos how to be great money managers in their own future. Lots of resources; lots of knowledge on this panel.

# Notes

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## Class Descriptions

### Breakout #3

#### Retirement Readiness for All Ages Interview (C)

Whether you are 25, 45 or 65, its never to early (or too late) to begin preparing for your future retirement. Join us for an interview -based session with Justin Swift to get your retirement planning and investment questions addressed no matter where you are in your retirement planning journey. Bring your own questions and join us for a pulse check on your current planning.

#### I've Been Asked to be an Executor...Now What? Panel (M)

A family member just asked me to be their executor...What an honor, right? But what does this really mean? Being an estate representative comes with a list of duties. Our legal team is going to share this list with you along with the steps you will need to take to make sure your loved one's final wishes are honored. They will also answer questions about wills and trusts and how to choose the right one for your job, what probate is and why not to be afraid of it, and why having a medical directive and other end-of-life planning tools is such a gift for those you love. This is a not-to-be-missed session.

#### Finding Financial Professionals Class (G)

CPA, bookkeeper, financial planner, bank loan officer, financial services, family lawyer, estate planner, ahhhh?!? Who do I turn to for help with my finances? And where do I go? Where are they? There are so many great resources out there but how do I know who I need to talk to and how to get in touch with the one (or ones) that are going to help me the most? AND what questions do I ask them once I am sitting in their office? How do I know if they are qualified? What about online services? Are they safe? There are just so many questions! In this session, Luke will be covering the answers to these ponderings and so much more.

## With Special Thanks! We couldn't have done it without you!

**Cosette Roberts**, Director of Catering and Conference Services at Best Western Hotel, for help with conference design and catering

**Melissa Weitz**, Amplify LLC, for conference photography

**Ember Powell**, Program Manager,  
**Morgan Thompson**, Program Intern,  
& **Zoey Sohns**, Program Assistant, at the University of Idaho, Latah County Extension for help with event planning and design

**Melissa Rockwood**, Graphic Designer with Rdesign, for designing our beautiful, new *Our Financial Conference* logo





## Additional Speakers



**Peak Elder Law, PLLC**  
Ross Anderson  
Speaker  
400 S. Jefferson Street, Suite 400  
Spokane, WA 99204  
(509) 878-7071  
info@peakelderlaw.com  
<https://www.peakelderlaw.com/>



**University of Idaho Margaret  
Ritchie School of Family and  
Consumer Sciences**  
Luke Erickson, Ph.D.  
Speaker  
1904 E Chicago Street, Suite AB  
Caldwell, ID, 83605  
(208) 538-9936  
erickson@uidaho.edu



**Westberg Roepke Moore, PLLC**  
Aaron D. Roepke  
Speaker  
530 W. Asbury Street, Suite 2  
Moscow, ID 83843  
(208) 883-1520  
aroepe@wrm-law.com

### **Interested in becoming a sponsor or speaker for the 2024 Our Financial Conference?**

Contact the UI Latah County  
Extension office:  
**200 S. Almon Street, Suite 201**  
**Moscow, ID 83843**  
**208-883-2267**  
[\*\*latah@uidaho.edu\*\*](mailto:latah@uidaho.edu)

Platinum Sponsor - \$3,500  
Gold Sponsor - \$2,500  
Lunch Table Sponsor - \$300  
Vendor Booth Sponsor - \$75  
\*Subject to change in 2024

## Questions to Ask

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## Platinum Sponsors



# University of Idaho Extension Latah County



**Karen Richel**  
Conference Director  
Speaker  
200 S. Almon Street, Ste 201  
Moscow, ID 83843  
(208) 883-2241  
krichel@uidaho.edu

**Karen Richel** is a University of Idaho Extension Associate Professor in Latah County and is the Family Finance Extension educator for all ten North Idaho counties. Karen reaches residents with research-based information to help families build strong financial foundations and balanced lives. She caters to every age and socioeconomic group with one-on-one counseling/coaching sessions, classes, workshops, and simulations on topics ranging from goal setting and tracking expenses to retirement and end-of-life planning. Karen can reframe challenging past money memories (financial coaching), guide the way to managing resilient finances (financial education and counseling) and then help design a sustainable path to wealth planning (retirement and estate planning). Her educational background and certifications as an Accredited Financial Counselor® and a Certified Money Coach® allow her to provide all of these services to every resident.

## Additional Speakers



**Dulce Kersting-Lark**  
Speaker  
Moscow, ID  
dulce.kersting@gmail.com



**Idaho Small Business  
Development Center**  
Kyle R Guelcher  
Speaker  
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isbdc@lcsc.edu



**Northwest Planning Inc.**  
Bruce Longmeier  
Speaker  
1 N. Monroe Street, Suite 202  
Spokane, WA 99201  
800-435-9577 Toll-Free  
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509-324-8892 Fax  
www.NorthwestPlanning.net



**Northwestern Mutual,  
Trail & Swift Financial**  
Justin Swift  
Speaker  
408 S. Jefferson Street  
Moscow, ID 83843  
(208) 892-5724  
justin.swift@nm.com

## Sponsors



**SHIBA - Department of Insurance - Medicare - Senior Health Insurance Benefits Advisors**  
Janine Wilson  
2005 Ironwood Parkway, Suite 143  
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(208) 664-5480  
janine.wilson@doi.idaho.gov  
<https://doi.idaho.gov/shiba>



**Spokane Retirement Resource Center**  
Dustin Allbery  
Speaker  
1 N. Monroe Street, Suite 202  
Spokane, WA 99201  
(800) 435-9577  
[www.TheTrustedRetirement.com](http://www.TheTrustedRetirement.com)



Elissa Edmonds  
208-882-3431

**State Farm Insurance**  
Elissa Edmonds, Agent  
116 W. C Street  
Moscow, ID 83843  
(208) 882-3431  
elissa@elissaedmonds.com  
[www.elissaedmonds.com](http://www.elissaedmonds.com)



**Umpqua Bank**  
Stacey Swift  
795 SE Bishop Boulevard  
Pullman, WA 99163  
(509) 334-7940  
sswift@columbiabank.com

## Platinum Sponsors



**Chris Morin** started working at Idaho Central in December 2020. He came to ICCU with 15 years of banking experience, previously serving as a private banker at Wells Fargo and a Wealth Advisor at First Interstate. He joined Idaho Central's Wealth Management team because of the unique planning process and state-of-the-art technology to provide personalized investment solutions to our members. Chris lives in Spokane and is originally from Seeley Lake, Montana and enjoys snowmobiling and spending time with his four children.



**Lisa Callahan**, a North Idaho native, is a mortgage expert who has helped many families navigate the mortgage process in both the Lewis-Clark Valley and on the Palouse.



Lisa is very involved in this community and has built strong relationships through her business and nonprofits. Outside of work, Lisa enjoys spending time with her husband and three boys. Together they love traveling, camping, boating, and anything outdoors!

**Chris Morin**  
Speaker  
41 W. Riverside Avenue  
Spokane, WA 99201  
(208) 714-0052  
cmorin@iccu.com

**Lisa Callahan**  
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lcallahan@iccu.com

**Jenny Ford**  
525 W. 3<sup>rd</sup> Street  
Moscow, ID 83843  
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jford@iccu.com

## Gold Sponsors



### Erika Odenborg

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(208) 882-0232  
eodenborg@latahcu.coop  
www.latahcu.coop

### Marlys Wilson

Speaker

**Erika Odenborg** has worked in the financial industry for over 25 years. She started as a part-time MSR at Latah Credit Union in 1996, holding various positions over the years. She recently took the position of President/CEO. When she is not working, she enjoys the outdoors and spending time with family.

**Marlys Wilson** has been part of the Financial Conference team since its inception. Recently retired from Latah Credit Union as the CEO where she worked for 20 years, Marlys has an extensive financial background that encompasses more than 50 years. Troy is her home, where she has many family roots. Currently she lives on the century old family farm with her husband.



### Casey Holcomb-Hawkes

Speaker  
222 Troy Road  
Moscow, ID 83843  
(208) 997-8036  
cholcombhawkes@watrust.com

**Casey Holcomb-Hawkes** is a small business relationship manager with Washington Trust Bank. She has over 20 years of experience in the financial industry and has spent the last 12 years of her career dedicated to helping rural small business owners succeed, partnering with her clients closely to

## Sponsors



### Potlatch No. 1 Federal Credit Union

Wyatt Baldwin  
1025 Warner Avenue  
Lewiston, ID 83501  
wbaldwin@p1fcu.org  
www.p1fcu.org



### Palouse Tax Service, LLC

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Moscow, ID 83843  
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info@palousetaxservice.com



### RE/MAX Connections

Teri Skiles  
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remaxconnections@homesinmoscow.com  
www.homeinmoscow.com



### The Savvy Finance Coach

Karen Neorr  
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karen@saavyfc.com  
www.savvyfinancecoach.com

## Sponsors



### McCully Consulting Group

Fran McCully  
Speaker  
1712 Highway 9  
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fran@framccully.com  
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### Money Fit by DRS

Todd Christensen  
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### Moscow Chamber of Commerce and Visitor Center

Dre Arman  
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### Novus Home Mortgage

Tim Kinkeade  
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(208) 310-1048  
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TKinkeade

## Gold Sponsors

achieve their goals. Casey graduated from California State University Channel Islands with a Bachelor of Arts in Liberal Studies. She has received local and global recognition for her professional accomplishments, including the John C. Maxwell Transformational Leadership Award 'Top 100' in 2018, as well as being named an honoree for the Idaho Business Review's Women of the Year in 2017. Casey is a proud working mom and loves nothing more than spending time with her self-described *sassy* 12-year-old daughter. She is passionate about community service, and serves on numerous nonprofit boards, including United Way of Moscow/Latah County and the Moscow Affordable Housing Trust.



**NORTHSTAR**  
FINANCIAL MANAGEMENT, INC.

### Kaitlin Jones

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### Mark Mooring

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**Kaitlin Jones** is the founder and President of Northstar Financial Management, Inc. She is a fee-only financial advisor with expertise in retirement, tax, budgeting, education, and divorce financial planning. She is a Moscow native who received her Masters in Family Financial Planning from Montana State University. She is a CFP<sup>®</sup> professional, Enrolled Agent with the IRS, and Certified Divorce Financial Analyst<sup>®</sup>.

**Mark Mooring** is a former Navy Tailhook pilot whose last duty station was as an instructor at the University of Idaho and Washington State University. He joined Northstar in 2019 as an advisor to help people use their hard-earned pay and benefits to build the life and legacy they desire. Mark specializes in helping federal employees maximize their benefits, retirement planning, and creating smart investment strategies. He is an avid outdoorsman and conservationist who lives in Moscow with his wife and two girls. He is a CFP<sup>®</sup> Professional and a Certified Social Security Specialist<sup>®</sup>.



**Sponsors**

**American Association of Retired Persons**

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**Sponsors**

**Idaho Housing and Finance Association**

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**Idaho Scam Jam Alliance**

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**IDEal - Idaho 529 College Savings Program**

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