

Don't forget to Complete Your Survey and Pick Up Your Door Prize at the registration desk!

**Mark your calendars for
April 7, 2023
For Our Financial
Conference!**

See you then!



Our Financial Conference 2022



**Have an Amazing, Joyful, Grateful, Resilient,
Financially —Abundant Year!**



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Our Financial Conference

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Welcome to the third annual Our Financial Conference!

We are so very happy you are here!

This conference will be like no other because it is made up of local financial professionals who will be 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 green 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! Thank you for being here!

The Our Financial Conference Team

Conference Agenda

8:00 - 8:30 am	<p>Doors Open for Participant Check-in at West Entrance and Vendor Visits (West Entrance and Silver Room)</p> <p>Check in, Get your Swag Bag, Grab a Coffee and a Snack, Begin Visiting Vendors, and Find a Seat.</p> <p>**If space permits, walk-in registration will be taken after registered guests are seated</p>
8:30 - 9:30 am	<p>General Session – Welcome, Introduction to Conference, and a Little Inspiration to Start the Day (Main Event Room)</p> <ul style="list-style-type: none"> • Karen Richel, University of Idaho Extension
9:30 - 9:40 am	<p>Visit Vendor Booths on Your Way to Breakout #1 (West Entrance and Silver Room)</p>
9:40 - 10:40 am	<p>Breakout #1</p> <p>How Local Economy Affects Everyday Life Panel (Centennial Room)</p> <ul style="list-style-type: none"> • Michelle Fuson, Latah County Planning and Building • Bill Belknap, City of Moscow Community Planning and Design • Shelley Bennett, Kiemle Hagood Brokerage Services (Commercial Sales and Leasing) <p>Money Managerie Class (Gold Room)</p> <ul style="list-style-type: none"> • Casey Holcomb-Hawkes, Washington Trust Bank <p>Budgeting for Retirement Panel (Main Event Room)</p> <ul style="list-style-type: none"> • Rusty Schatz, D.A. Davidson • Justin Swift, Northwestern Mutual, Trail and Swift Financial • Kaitie Jones, Northstar Financial Management, Inc. • Mark Mooring, Northstar Financial Management, Inc.
10:40 - 11:10 am	<p>30 Minutes of Quality Vendor Time on Your Way to Breakout #2 (West Entrance and Silver Room)</p>
11:10 - 12:10 pm	<p>Breakout #2</p> <p>Buying a Home: The Process Panel (Centennial Room)</p> <ul style="list-style-type: none"> • Misty Curry, Latah Realty • Dave Clark, Columbia Bank • Tim Kinkeade, First Home Bank • Rebecca Sarmiento, Troy Insurance Agency <p>The Future of Banking Class (Gold Room)</p> <ul style="list-style-type: none"> • Octavian Rivas, ICCU

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- 11:10 - 12:10 pm **Business Start-Ups 101 Panel (Main Event Room)**
 - Kyle Guelcher, Idaho Small Business Development Center at Lewis-Clark State College
 - George Tanner, University of Idaho, College of Business and Economics
 - Jeremy Tamsen, University of Idaho Office of Technology Transfer

- 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**
 - Aging Gracefully in Place Panel (Centennial Room)**
 - Rhonda Comstock, AARP
 - Nancy Ax, Idaho Department of Finance
 - Noel Nicolai, Pullman Regional Hospital, Center for Learning & Innovation
 - Jamie Berg, Good Samaritan Society
 - Kristin Schmidt, Community Action Partnership, Area Agency on Aging

 - Childcare Solutions Panel (Gold Room)**
 - Darla Amundson, IdahoSTARS
 - Katie Gower-Short, Moscow Police Department, Services Division
 - David Pierce-Garnett, Moscow School District, Adventure Club

 - Estate/Legacy Planning 101+ Interview (Main Event Room)**
 - Ellis Eifert, Eifert Law Firm

- 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)**

Platinum Sponsors



University of Idaho
Extension
Latah County



Karen Richel
Conference Director
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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.

We couldn't have done it
without you!

Debra Rumford, University of Idaho's Extension Web Coordinator, for help in registration design

Cosette Roberts and Corina Ritter, Directors of Catering and Conference Services at Best Western Hotel, for help in conference design and catering

Melissa Weitz, Amplify LLC, for help in video recording services

Ember Powell, Program Coordinator & **Grace Meyer**, Program Assistant, at University of Idaho, Latah County Extension for help in event planning and design

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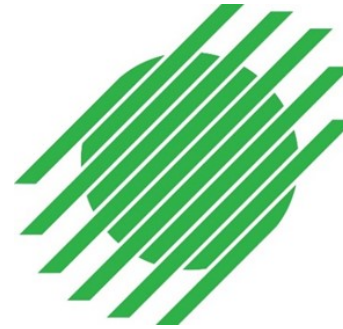
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**Idaho
Central**
CREDIT UNION



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Octavian Rivas, recently named a 2-time Kootenai County Top 30 under 40, has been with ICCU for 5 years where he serves as a Community Development Officer in North Idaho. Octavian is a graduate from Lewis-Clark State College and loves everything about the financial industry.



Jenny Ford
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Jenny Ford is a Business Relationship Officer for Idaho Central Credit Union and is based in Moscow. Previous to her role at Idaho Central Credit Union, Jenny served as the Executive Director for the Moscow Chamber of Commerce & Visitors Center. Jenny made strides in regard to collaborative private-public partnerships and elevated the Chamber to a more sophisticated organization for the community and local business owners in the City of Moscow, Latah County and the region. Jenny received her undergrad and masters at the University of Idaho and participates in several boards throughout the quad cities.

Gold Sponsors



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Stacey Swift is the branch manager at Columbia Bank in Pullman. A thirteen-year veteran in banking, Swift has experience in all facets of personal and small business lending with a current focus on helping small businesses maximize their cash flow by connecting them to the tools and resources available at Columbia Bank. Swift relocated to Moscow in 2013 with her husband and their three children. She spends her free time coordinating the schedules of the entire family, coaching kids, playing softball and never leaves home without a folding chair, sunscreen and whatever attire the current sporting season requires.

Dave Clark is a mortgage loan originator for Columbia Bank. He works on a team that services over 20 branches along with our own book of business. He got his first taste originating mortgages in 2010 just after the housing market crash, so he has been able to experience the ups and downs along with old/new and always changing regulations. He is originally from Kennewick, WA, but from age 10 grew the rest of the way up in Moscow, ID until 2001 then he moved to LC Valley to be closer to water. When he's not originating mortgage loans, he is either playing in the rivers to some capacity, working for his clients or for his mobile DJ business (Hi Larious Entertainment) that he's been owner/operator for over 20 years.

Sponsors



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Marlys Wilson

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Marlys has worked in the financial industry for over 45 years starting out as a bank teller and holding various other positions. In 2002, she joined Latah Credit Union, where you can find her today, living the Credit Union philosophy of "People Helping People."



Casey Holcomb-Hawkes

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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 11 years focused on rural market success. Casey is passionate about community service, and serves on numerous non-profit boards, including United Way of Moscow/Latah County and the Moscow Affordable Housing Trust.

Gold Sponsors



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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[®] professional, Enrolled Agent with the IRS, and Certified Divorce Financial Analyst[®].

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[®] Professional and a Certified Social Security Specialist[®].

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