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## When:

April 30, 2015

Registration  
4:45 pm

Roundtable  
5:00 pm – 7:00 pm

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## Where:

Elgin Country Club  
2575 Weld Road  
Elgin, IL 60124

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Cocktails and  
appetizers will be  
served.

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Cost: Complimentary

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Seats are limited.  
Please RSVP by  
April 25, 2014 by  
clicking [here](#) or to  
Mary at:

630-524-5291 or

[maugustine@muellercpa.com](mailto:maugustine@muellercpa.com)

# Invest In Yourself

Please join us for an informative and enjoyable event specifically geared towards women. In a roundtable format, we will be hosting six different tables that you will visit during this event. At each table you will have opportunities to learn about topics that will empower and assist you in navigating important life decisions facing women.

You can observe and listen, ask questions, or share your personal experiences. We hope you can take some time to join us and *invest in yourself*. Feel free to bring a friend!

## Our Table Topics

**OMG, I'm rich! Now what?** You've just won the lottery or come into a sizeable amount of money. Come and discuss some tips on how to save and play responsibly with your new found wealth. *Facilitated by Sue Garbarino, CFP® and Jill Walton // Mueller.*

**The Housing Market is Hot!** Whether you want to upsize, downsize, or stay where you are, things are heating up in the market with low interest rates and lots of pent up housing demand. Join us to explore options relating to buying, selling, or refinancing. *Facilitated by Kathi Mettelle, Loan Officer // First Federal Savings Bank and Pam Raver, ARB // RE/Max Excels, Geneva.*

**Creditors and Predators.** Our discussion will focus on the ways in which you can protect your child's inheritance from lurking creditors and predators. *Facilitated by Judith A. Schening, Attorney at Law.*

**Big Print Giveth and Small Print Taketh Away.** Should you DIY (do-it-yourself) when it comes to contracts and other legal documents? Join the discussion on how to protect yourself when it comes to signing on the dotted line and when thinking about using web resources to craft your own legal documents. *Facilitated by Janet W. Ellingson, Attorney at Law.*

**Divorce with Dignity.** We will explore compassionate, less costly methods of divorce which helps to preserve family relationships, provide for equitable settlements, and promote planning for long term financial security. *Facilitated by Deb Aurand, CPA, Certified Divorce Financial Analyst // Financial Resolutions*

**Eight Habits of Happiness.** Are you mindful of your life? Would you like to be? This roundtable will offer practical ideas that any woman (no matter how busy) can find time to do. Join roundtable leader, Jolene Frazier, on the adventure to find out what the Eight Habits of Happiness are and how to achieve them! *Facilitated by Jolene Frazier, M.S., LCPC Psychotherapist // Associates in Psychiatry and Counseling.*

Securities offered through 1st Global Capital Corp., Member [FINRA/SIPC](#). Investment advisory services, including fee-based asset management accounts held through NFS, LLC. are offered through 1st Global Advisors, Inc. All other financial planning and fixed insurance services are offered through Mueller Financial Services, Inc. Mueller Financial Services, Inc. and 1st Global Capital Corp. are unaffiliated entities.

# Invest in Yourself ~ A Progressive Roundtable Event

## Meet Our Facilitators

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### OMG, I'm Rich! Now What?



Susan Garbarino, CFP® is a Financial Advisor with Mueller and has over 25 years of experience in the financial services industry. She enjoys helping her clients with all areas of their financial life planning including retirement, insurance, and education planning. Sue has her B.S. in Finance from DePaul University.



Jill Walton is a Manager at Mueller with over 15 years of accounting experience, many of which are in public accounting. Jill is a trusted advisor to her clients, and works with clientele varying from individuals, not-for-profits, and large privately held companies. Her passion is working with individuals who find themselves in need of assistance in paying bills, learning about budgeting, and planning for their futures.

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### The Housing Market is Hot!



Kathi Mettill is a Loan Officer with First Federal Savings Bank. She has over 35 years of banking experience and has specialized in lending since 1992. Kathi provides advice and guidance to clients purchasing new homes or restructuring debt on a current home in order to meet their financial goals.



Pam Raver, ABR is a Licensed Realtor with RE/Max Excels in Geneva. For over 16 years Pam has helped clients as both a buyers agent, and seller's agent. She specializes in residential relocation, investment property and rentals.

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### Creditors and Predators



Judith A. Schening is an Estate Planning Attorney who grew up locally and graduated *magna cum laude* from Northern Illinois University College of Law in 1987. She was a partner in an international law firm for 20 years before opening her own office in South Elgin in early 2012. Judith's practice focuses exclusively on preparing will-based and trust-based estate plans. She is also a member of WealthCounsel, a national organization of estate planning attorneys.

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### Big Print Giveth and Small Print Taketh Away



Janet W. Ellingson has been providing legal services in the Fox Valley area for 25 years. Janet utilizes her education and experience to guide individuals and entities through important events and steps in their personal lives and businesses. Janet prides herself on being compassionate, detail oriented, honest, and straight forward. Janet is a graduate of University of Illinois and Chicago Kent College of Law

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### Divorce with Dignity



Deb Aurand, CPA, MBA, Certified Divorce Financial Analyst, has over 25 years of experience as a financial analyst and tax accountant. In her role with Financial Resolutions, Deb provides her clients with clarity on the complex financial issues which arise with divorce or other life changes. Deb holds a B.S. in Accounting from the University of Illinois and an MBA from DePaul University.

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### Eight Habits of Happiness



Jolene Frazier, M.S., LCPC is a therapist practicing for 36 years. She has specialized in working with people who are struggling with loss, divorce or major life transitions. Developing strategies for change and getting people "back on track" is the focus of her therapy. Jolene is a Licensed Professional Clinical Counselor with Associates in Psychiatry and Counseling.

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