

# Invest in Yourself

Sponsored  
by



## When:

May 01, 2014

Registration  
4:45 pm

Roundtable  
5:00 pm – 7:00 pm

## Where:

**Elgin Country Club**  
2575 Weld Road  
Elgin, IL 60124

---

Cocktails and appetizers  
will be served.

---

Cost: Complimentary

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

630-524-5291 or  
[maugustine@muellercpa.com](mailto:maugustine@muellercpa.com)

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

**How to Avoid Becoming a “Bag Lady”.** This discussion is about the top five money mistakes women should avoid in order to prevent “bag lady” syndrome. *Facilitated by Sue Garbarino, CFP® and Jill Walton // Mueller.*

**You Deserve the Credit... Your Credit Score That Is.** What FICO scores mean, and how to improve yours. *Facilitated by Melissa Griffey // Guaranteed Rate Mortgage Company.*

**Life Style Changes = Legal Changes.** There are many boxes to check off after a life changing or transitional event, whether major or minor. Find out the importance of making sure your legal documents have a checkbox of their own. *Facilitated by Judith A. Schening, Attorney at Law.*

**A Home: Buying, Selling, and Using the One You Own.** We will share with you great tips on how to be the best buyer or seller you can and on ways you can re-structure your debt in order to meet your financial goals. *Facilitated by Carole Miller, MS, GRI, CRS, LTG // Classic Realty and Kathi Mettelle, Loan Officer // First Federal Savings Bank.*

**Spa-rationality: Balancing Life, Work, and Change.** This discussion will introduce strategies in stress reduction, making good choices without guilt, and creating a personal/professional support network whether feeling overwhelmed by day to day life or encountering a life changing event. *Facilitated by Jolene Frazier, M.S., LCPC Psychotherapist // Associates in Psychiatry and Counseling.*

**Life Transition S.O.S.** Our conversation will focus on how accountants and attorneys can help you plan for both the short and long term when going through a major life change such as marriage, divorce, or the death of a spouse. *Facilitated by Deb Aurand, CPA, Certified Divorce Financial Analyst // Financial Resolutions and Janet W. Ellingson, Attorney at Law.*

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

### How to Avoid Becoming a “Bag Lady”



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, she 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.

### You Deserve the Credit... Your Credit Score That Is



Melissa Griffey currently is Vice President of Residential Lending with Guaranteed Rate Mortgage Company. She has been involved in the financial industry for more than 30 years. Her “end to end” understanding of the loan process, together with her genuine honesty and integrity, make her a Loan Originator that people enjoy working with.



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. She is also a member of WealthCounsel, a national organization of estate planning attorneys.

### A Home: Buying, Selling, and Using the One You Own

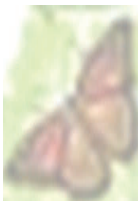


Kathi Mettelle is a Loan Officer with First Federal Savings Bank. She has over 35 years of banking experience and has specialized in lending since 1992. Kathi provides advice and guidance to clients purchasing new homes or restructuring debt on a current home in order to meet their financial goals.



Carole Miller, MS, GRI, CRS, LTG, SFR is a Real Estate Managing Broker for her own firm, Classic Realty, in Geneva, Illinois. She has enjoyed 25 successful years in the industry specializing in working with sellers and buyers in the Chicagoland area. She earned her Bachelor of Science and MS from Illinois State University.

### Spa-rationality: Balancing Life, Work, and Change



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.

### Life Transition S.O.S.



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.



Janet W. Ellingson has been providing legal services in the Fox Valley area for 25 years. Janet utilizes her education (a graduate of University of Illinois and Chicago Kent College of Law) 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.