



United Way of Marshall County  
Financial Stability Project

**Classes – Money Smart Week**

**SATURDAY**

**Title of Presentation: “Our Community In Crisis”**

Sponsored by: Bremen Chamber of Commerce

Description: Kick-Off Breakfast Seminar with an overview of the financial challenges facing our community and a review of the programs that will be available during Money Smart Week.

Date: Saturday October 10, 2009

Time: 9:00 – 10:00 am

Location: Bremen Senior Center, 103 W. Plymouth Street, Bremen, IN 46506

Presented in: English

Contact information: Bremen Chamber of Commerce, Trent Miles, (574) 546-2044

RSVP/Pre-registration: Registration Required

RSVP by date: Wednesday, October 7, 2009

Target Audience: general public

Topics: General

**Title of Presentation: Social Security Benefits**

Sponsored by: Social Security Administration Northern Indiana

Description: The Northern Indiana Social Security public affairs director will provide an overview of Social Security retirement, disability and survivor benefits, Medicare benefits, Social Security’s role in financial planning, how Social Security benefit amounts are computed, how to maximize your Social Security, when to take your retirement benefit, how to apply and the Social Security solvency situation.

Date: Saturday, October 10, 2009

Time: 10:00 a.m. to Noon

Location: Life Enrichment Center, 1305 W. Harrison, Plymouth IN 46563

Presented in: English

Contact information: Bob Walsh, (574) 251-3467, [Bob.Walsh@ssa.gov](mailto:Bob.Walsh@ssa.gov)

RSVP/Pre-registration: None

RSVP by date:

Target Audience: general public, baby boomers

Topics: Social Security, Medicare

## **MONDAY**

### **Title of Presentation: How Credit Affects Insurance Premiums**

Sponsored by: Morrow Insurance Agency

Description: What you can do to improve your credit and insurance scores and reduce your insurance premiums.

Date: Monday, October 12, 2009

Time: Noon – 1:00 pm

Location: United Way of Marshall County, 2701 N. Michigan Street, Plymouth

Presented in: English

Contact information: Chris Morrow, 936-2400, [chris@morrowinsuranceagency.com](mailto:chris@morrowinsuranceagency.com)

RSVP/Pre-registration: Not Required

RSVP by date:

Target Audience: youth and general public

Topics: Credit

### **Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults

Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.

Date: Monday, October 12, 2009

Time: 3:00 – 4:00 pm

Location: Plymouth Public Library

Presented in: English

Contact information: Marsha Duncan, (574) 935-4108, [Marsha.Duncan@edwardjones.com](mailto:Marsha.Duncan@edwardjones.com)

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Investing, Saving

### **Title of Presentation: Pricing your Home to Sell in Today's Market**

Sponsored by: Coldwell Hometown Realty

Description of Presentation: Informing sellers as to how to read the market and Price the the Home appropriately. Helping Them to understand the total process of selling a Home.

Date: Monday, October 12, 2009

Time: 6 p.m. – 7 p.m.

Location: Coldwell Banker Hometown Realty, 540 N. Oak Road Plymouth, In 46563

Presented in : English

Contact Information: Chris McIntire, (574) 936-3624

RSVP/Pre-registration: Required  
RSVP by date: Thurs, October 8, 2009  
Target Audience: General public  
Topics: Selling your home

**Title of Presentation: College Savings**

Sponsored by: Zehner, Maloy & Associates, CPA's, L.L.C  
Description: Saving before & during college, alternative ways to save for college, saving while at college, First Time Home Buyers credit, Kiddie Condo Credit & Indiana's 529 College Savings Plan. Refreshments will be served

Date: Monday, October 12, 2009

Time: 6:30 - 7:30 p.m.

Location: LifePlex - 2855 Miller Drive, Plymouth & Online

Presented in: English

Contact information: Justin Kuhn - 574.936.2128 [jhkuhn@zmacpa.com](mailto:jhkuhn@zmacpa.com)

RSVP/Pre-registration: RSVP Preferred. Contact Cindy Birnell (574) 936-2128, [cbirnell@zmacpa.com](mailto:cbirnell@zmacpa.com)

RSVP by date: Monday, October 5, 2009

Target Audience: general public

Topics: Saving

**Title: From Crisis to Confidence**

Sponsored by: 1st Source Bank Employees

Description: Learn about the current economy and investing for success

Date: Monday, October 12, 2009

Time: 6:30 – 7:30 pm

Location: 1st Source Bank, 315 N Michigan St, Plymouth IN 46563

Presented in: English. Spanish translator available upon request

Contact info: Jay King, 935-1524, [kingj@1stsource.com](mailto:kingj@1stsource.com)

RSVP/Pre-registration: Required. Contact Jay King at 1st Source Bank by mail, phone or e-mail

RSVP by: Monday, October 5th

Target Audience: General

Topic: Investing

**Title of Presentation: Save Energy – Save Dollars**

Sponsored by: Watt Watchers of Marshall County

Description: Learn how to save energy in your home and reduce energy costs.

Date: Monday, October 12<sup>th</sup>

Time: 7:00 – 8:00 p.m.

Location: Plymouth Public Library, 201 N. Center St., Plymouth, IN 46563

Presented in: English

Contact information: Marianne Peters, (574) 935-4047

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public  
Topics: General, Saving

**Title of Presentation: A New Perspective on Cash & Liabilities**

Sponsored by: Ameriprise Financial, William Davis

Description: How to best utilize cash flow to prepare for emergencies such as loss of a job or injury. What impact do liabilities have on your taxes and your ability to achieve your financial goals.

Date: Monday October 12, 2009

Time: 7:00 PM to 8:00 PM

Location: Bremen High School Multipurpose Room, 511 W. Grant, Bremen, IN 46506

Presented in: English

Contact information: Bill Davis, Financial Advisor, Ameriprise Financial, 546-0300, billdavis58@usa.net

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Money Management

**TUESDAY**

**Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults

Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.

Date: Tuesday, October 13, 2009

Time: 9:30 – 10:30 am

Location: Plymouth Public Library

Presented in: English

Contact information: Marsha Duncan, (574) 935-4108, Marsha.Duncan@edwardjones.com

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Investing, Saving

**Title of Presentation: Indiana Employer Assisted Housing Fund**

Sponsored by: Coldwell Banker Hometown Realty

Description of Presentation: The Employer Consortium is designed to financially support the housing needs of the employee's of Indiana. Employers enrolled in the Consortium have access to the Consortium's Housing Trust Fund with outsourced benefit administration. Employees are supported with a taxable compensation benefit equal to three percent of a home's purchase

price. Employees must complete an educational component and community reinvestment service as a condition of benefit access. Preferred Partners assist with the managed housing initiative in a comprehensive PPO Network to ensure the employee's real estate transaction is a rewarding experience.

Date: Tues, October 13, 2009

Time: 11 a.m.to 1 p.m. and 6 p.m. to 8 p.m.

Location: Life Enrichment Center 1305 W. Harrison Street, Plymouth, In

Presented in : English

Contact Information: Chris McIntire, (574) 936-3624

RSVP/Pre-registration: Required

RSVP by date: October 10, 2009

Target Audience: General Public, employees

Topics: Benefits

**Title of Presentation: Keep It Safe: Your Rights as a Consumer**

Sponsored by: Centier Bank (Presented by Chris Campbell)

Description: Learn about many consumer protection laws that have been passed to protect your rights as consumers, along with steps you should take to protect your identity.

Date: Tuesday, October 13, 2009

Time: 1:00 – 2:00pm

Location: United Way of Marshall County Conference Room, 2701 N. Michigan St, Plymouth, IN 46563

Presented in: English

Contact Information: Lyn Ward,

RSVP: 574-936-3366

RSVP by: October 6, 2009

Target Audience: General

Topics: Estate General

**Title of Presentation: Do you Really Need a Trust In Your Estate Plan?**

Sponsored by: Teacher's Credit Union

Description: Learn what a trust is and how it may or may not benefit you.

Date: Tuesday, October 13, 2009

Time: 6:00 – 7:00pm

Location: Teachers Credit Union, 1501 N. Oak Road, Plymouth, IN 46563

Presented in: English

Contact Information: Thomas Lower, Trust Officer

RSVP: 574-936-8926 or 574-936-4766

RSVP by: October 9, 2009

Target Audience: General

Topics: Estate Planning

**Title of Presentation: Where Does Your Money Go?**

Sponsored by: Purdue Extension—Marshall County

Description: Participants attending this program will learn how money decisions made today affect their futures; to handle money in a way that gives them control over their finances; and how to stop spending leaks and save for other, more important things.

Date: Tuesday, October 13 & Thursday, October 15, 2009 (2 class sessions)

Time: 6:00 PM to 8:00 PM

Location: Purdue Extension—Marshall County, 304 Marshall County Building, 112 W. Jefferson Street, Plymouth, IN 46563

Contact Information: Karen Richey, 574-935-8545, [krichey@purdue.edu](mailto:krichey@purdue.edu)

RSVP/Pre-Registration: Karen Richey, 574-935-8545

RSVP by: 10/09/09

Target Audience: General public

Topics: Money Management

**Title: Job Changes and Your Retirement**

Sponsored by: 1st Source Bank Employees

Description: Learn about the options you have with your retirement account when leaving an employer

Date: Tuesday, October 13, 2009

Time: 6:30 PM

Location: 1st Source Bank, 315 N Michigan St, Plymouth IN 46563

Presented in: English. Spanish translator available upon request

Contact info: Jay King, 935-1524, [kingj@1stsource.com](mailto:kingj@1stsource.com)

RSVP/Pre-registration: Required. Contact Jay King at 1st Source Bank by mail, phone or e-mail

RSVP by: Tuesday, October 6th

Target Audience: General

Topic: Money Management

**Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults

Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.

Date: Tuesday, October 13, 2009

Time: 6:30 – 7:30 pm

Location: Plymouth Public Library

Presented in: English

Contact information: Marsha Duncan, (574) 935-4108, [Marsha.Duncan@edwardjones.com](mailto:Marsha.Duncan@edwardjones.com)

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Investing, Saving

**Title of Presentation: A New Perspective on Cash & Liabilities**

Sponsored by: Ameriprise Financial, William Davis

Description: How to best utilize cash flow to prepare for emergencies such as loss of a job or injury. What impact do liabilities have on your taxes and your ability to achieve your financial goals.

Date: Tuesday October 13, 2009

Time: 7:00 PM to 8:00 PM

Location: Bremen High School Multipurpose Room, 511 W. Grant, Bremen, IN 46506

Presented in: English

Contact information: Bill Davis, Financial Advisor, Ameriprise Financial, 546-0300, billdavis58@usa.net

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Money Management

**WEDNESDAY**

**Title of Presentation: Purchasing a Home or Farm on Installment Contract**

Sponsored by: Stevens, Travis, Fortin & Lukenbill

Description: Issues you might face in purchasing a home or farm on an installment basis. Includes suggested contract provisions and issues to be addressed at the time of the contract.

Date: Wednesday, October 14, 2009

Time: 4:00 -5:00 pm

Location: Stevens, Travis, Fortin & Lukenbill, 119 W. Garro Street, Plymouth, IN 46563

Presented in: English

Contact information: Bill Fortin, 936-4041

RSVP/Pre-registration: Not Required

RSVP by date:

Target Audience: general public

Topics: Credit & Contracts

**Title of Presentation: When and How to Start a New Business**

Sponsored by: Tom Franko, CPA

Description: The time may be right to start a new business for additional income, retirement security, or working after retirement. Learn about creating a business plan, marketing concepts, advisory team, tax issues, and pitfalls to avoid.

Date: Wednesday, October 14, 2009

Time: 3:00 – 4:00 pm

Location: Life Enrichment Center, 1305 W. Harrison, Plymouth IN 46563

Presented in: English

Contact information: Tom Franko, 935-0222, tomfrankocpa@embarqmail.com

RSVP/Pre-registration: Required by Friday, October 9, 2009

RSVP by date:

Target Audience: general public

Topics: General

**Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults

Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.

Date: Wednesday, October 14, 2009

Time: 3:00 – 4:00 pm

Location: Plymouth Public Library

Presented in: English

Contact information: Marsha Duncan, (574) 935-4108, Marsha.Duncan@edwardjones.com

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Investing, Saving

**Title of Presentation: Home Ownership 101**

Sponsored by: First Federal Savings Bank

Description: The basics for obtaining a home mortgage.

Date: Wednesday, October 14, 2009

Time: 6:00 pm to 6:30 pm in English then 6:30 pm to 7:00 pm in Spanish

Location: First Federal Savings Bank, 2113 N. Michigan Street, Plymouth

Presented in: English & Spanish

Contact information: Larry Faulstich, 936-8953, larry@firstfederalbanking.com

RSVP/Pre-registration: Not Required

RSVP by date:

Target Audience: general public

Topics: General

**Title Of Presentation: Buying a Home From start to finish**

Description of Presentation: Informing Buyers as to How to start the Process of purchasing a Home in today's Market

Date: Wednesday, October 14, 2009

Time: 6 p.m. – 7 p.m.

Location: Coldwell Banker Hometown Realty, 540 N. Oak Road Plymouth, In 46563

Presented in : English

Contact Information: Chris McIntire, (574) 936-3624

RSVP/Pre-registration: Required  
RSVP by date: Monday, October 12, 2009  
Target Audience: General Public  
Topics: Getting a lender, searching for a realtor, making an offer

**Title: What's Your Number?**

Sponsored by: 1st Source Bank Employees  
Description: How much money do I really need to retire?  
Date: Wednesday, October 14, 2009  
Time: 6:30 PM  
Location: 1st Source Bank, 315 N Michigan St, Plymouth IN 46563  
Presented in: English. Spanish translator available upon request  
Contact info: Jay King, 935-1524, [kingj@1stsource.com](mailto:kingj@1stsource.com)  
RSVP/Pre-registration: Required. Contact Jay King at 1st Source Bank by mail, phone or e-mail  
RSVP by: Wednesday, October 7th  
Target Audience: General  
Topic: Retirement

**Title of Presentation: To Your Credit**

Sponsored by: Lake City Bank  
Description: Learn the importance of building and maintaining a good credit history and how to read a credit report.  
Date: Wednesday October 14, 2009  
Time: 7:00 PM to 8:00 PM  
Location: Bremen High School Multipurpose Room, 511 W. Grant, Bremen, IN 46506  
Presented in: English  
Contact information: Matt Bixel, Branch Manager Lake City Bank, (574) 546-5900, [Matt.Bixel@lakecitybank.com](mailto:Matt.Bixel@lakecitybank.com)  
RSVP/Pre-registration: None Required  
RSVP by date:  
Target Audience: general public  
Topics: Credit

**THURSDAY**

**Title of Presentation: Cyber Crime Fraud**

Sponsored by: Indiana State Police  
Description: Keeping you and your family safe on the internet.  
Date: Thursday, October 15, 2009  
Time: 9:00 – 10:00 am  
Location: Indiana State Police, 1425 Miami, Bremen  
Presented in: English  
Contact information: Sgt. Jeremy Chapman  
RSVP/Pre-registration: None Required

RSVP by date:  
Target Audience: general public  
Topics: General

**Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults

Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.

Date: Thursday, October 15, 2009

Time: 9:30 – 10:30 am

Location: Plymouth Public Library

Presented in: English

Contact information: Marsha Duncan, (574) 935-4108, Marsha.Duncan@edwardjones.com

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Investing, Saving

**Title of Presentation: Your Workplace Retirement Benefits**

Sponsored by: Ameriprise Financial, Rodney L. Jacobs

Description: How to plan for retirement using workplace benefits

Date: Thursday, October 15, 2009

Time: 10:00 to 11:30 am and again at 5:00 to 6:30 pm

Location: Ameriprise Office, 104 S. Michigan St, Plymouth, IN 46563

Presented in: English

Contact information: Rodney L. Jacobs, (574) 936-2571 rodney.l.jacobs@ampf.com

RSVP/Pre-registration: Required

RSVP by date: October 10, 2009

Target Audience: families with children living at home

Topics: Money Management, General, Saving, Investing, Credit etc.

**Title of Presentation: When and How to Start a New Business**

Sponsored by: Tom Franko, CPA

Description: The time may be right to start a new business for additional income, retirement security, or working after retirement. Learn about creating a business plan, marketing concepts, advisory team, tax issues, and pitfalls to avoid.

Date: Thursday, October 15, 2009

Time: 6:00 to 7:00 pm

Location: Life Enrichment Center, 1305 W. Harrison, Plymouth IN 46563

Presented in: English

Contact information: Tom Franko, 935-0222, tomfrankocpa@embarqmail.com

RSVP/Pre-registration: Required  
RSVP by date: Friday, October 9, 2009  
Target Audience: general public  
Topics: General

**Title of Presentation: Solving the Mystery of your Checking Account**

Sponsored by: Teacher's Credit Union  
Description: Learn how to balance your checking account and make paying bills more efficient.  
Date: Thurs, October 15, 2009  
Time: 6:00 pm  
Location: Teachers Credit Union, 1501 N Oak Road, Plymouth, IN 46563  
Presented in: English  
Contact information: Eric Ferguson, Assistant Manager  
RSVP/Pre-registration: 574-936-8926 or 574-936-4766  
RSVP by date: October 9, 2009  
Target Audience: general public  
Topics: Checking

**Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults  
Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.  
Date: Thursday, October 15, 2009  
Time: 6:30 – 7:30 pm  
Location: Plymouth Public Library  
Presented in: English  
Contact information: Marsha Duncan, (574) 935-4108, Marsha.Duncan@edwardjones.com  
RSVP/Pre-registration: None Required  
RSVP by date:  
Target Audience: general public  
Topics: Investing, Saving

**Title of Presentation: Making Health Insurance Work for You**

Sponsored by: Community Hospital of Bremen  
Description: Types of health insurance available and how to make wise choices and save money regarding coverage. Subjects covered would include: Employer sponsored insurance options, Medicare, Uninsured, Private Plans, Medicaid, State Children's Health Insurance Program (SCHIP), and Healthy Indiana Plan, COBRA, Health Savings Accounts (HSA), 125 Plan Pre-Tax Health Spending Account, etc. depending upon the audience.  
Date: Thursday, Oct. 15, 2009  
Time: 7:00 – 8:00 pm

Location: Community Hospital of Bremen, PO Box 8, 1020 High Road, Bremen, IN 46506  
Presented in: English  
Contact information: Scott Graybill, CEO & Patty Board, VP of Human Resources, (574) 546-2211, dokeefe@bremenhospital.com  
RSVP/Pre-registration: None Required  
RSVP by date:  
Target Audience: general public  
Topics: Insurance, General, Saving

## **FRIDAY**

### **Title of Presentation: No Silver Bullet – A Debt Free Life**

Sponsored by: Ameriprise Financial, Mark Umbaugh, Financial Advisor  
Description: Are you feeling the burden of debt? Would you like to learn how to get out of debt? This class will help you learn the secrets of becoming debt free and staying that way.  
Date: Friday, October 16, 2009  
Time: 7:00 – 8:00 pm  
Location: United Way of Marshall County, 2701 N. Michigan Street, Plymouth  
Presented in: English  
Contact information: Jennifer S. Maddox, 936-3366, info@marshallcountyuw.org  
RSVP/Pre-registration: None Required  
RSVP by date:  
Target Audience: general public  
Topics: Money Management

### **Title of Presentation: Inquiring Minds Want to Know**

Sponsored by: Internal Revenue Service  
Description: IRS Tax Tips and things you should know. Tax Forgiveness, IRS Dirty Dozen and how will you be impacted by ARRA? How to file accurate tax returns, taxpayer rights, IRS scams, American Recovery and Reinvestment Act  
Date: Friday, October 16, 2009  
Time: 2:00 – 3:30 pm  
Location: United Way of Marshall County, 2701 N. Michigan Street, Plymouth, IN  
Presented in: English  
Contact information: Lyn Ward, (574) 936-3366  
RSVP/Pre-registration: Lyn Ward, (574) 936-3366  
RSVP by date: October 9, 2009  
Target Audience: general public  
Topics: General

## **SATURDAY**

### **Title of Presentation: Making Sense of Retirement - Will I have enough money to retire?**

Sponsored by: Edward Jones Advisors: Dan Schmelter, John Chamberlin, Tim Hagen and Angie Stults

Description: Five basic questions will be answered: Where am I today? Where would I like to be? Can I get there? How do I potentially get there? How can I stay on track? In just one hour, you'll learn the different strategies to save and invest for retirement and how best to work toward your goals.

Date: Saturday, October 17, 2009

Time: 10:00 – 11:00 am

Location: Life Enrichment Center

Presented in: English

Contact information: Marsha Duncan, (574) 935-4108, Marsha.Duncan@edwardjones.com

RSVP/Pre-registration: None Required

RSVP by date:

Target Audience: general public

Topics: Investing, Saving