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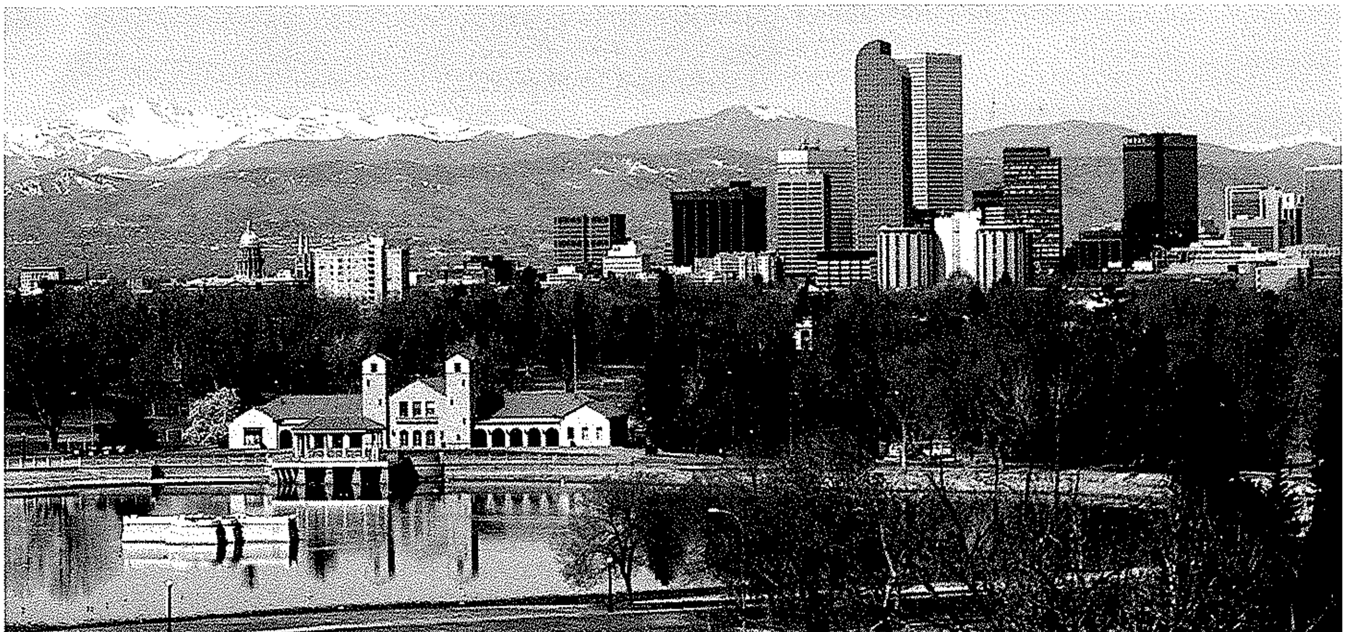
Photo courtesy of Denver Metro Convention and Visitors Bureau

9th Annual

Personal Finance Workshop

October 27-28, 2003
Sheraton Denver Tech Center Hotel
Denver, Colorado

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WORKSHOP SCHEDULE

Monday, Oct. 27

7:15-8:15 AM — ***Continental Breakfast and Exhibits Open***, Foyer

8:15-9:30 AM — ***Welcome - Kathy Kristof, SABEW President***, Ballroom 3&4
Mutual Fund Scandals: The Obvious and the Subtle
Introduction - John Wasik, *Bloomberg News*
John Bogle Sr., Vanguard Founder

9:45-11:45 AM — ***Kids & Finance***, Ballroom 3&4
Moderator – Steve Rosen, *Kansas City Star*
Linda Childears, President & CEO, Young Americans Center for Financial Ed.
Dara Duguay, Executive Director, Jump$tart Coalition
Janet Bodnar, Exec. Director, Kiplinger's Personal Finance, "Ask Dr.Tightwad"
Diane Riggs, Director of Research & Innovation, Junior Achievement

12:00-1:30 PM — ***Working Brown Bag Lunch***, Ballroom 3&4
Just How Good is Your Financial Knowledge?
Antoinette Bronesky, Senior Class President of GW High School-Denver

1:45-3:00 PM — ***Financial Literacy***, Ballroom 3&4
Moderator – Rob Reuteman, Business Editor, *Rocky Mountain News*
William Anthes, President, National Endowment for Financial Education
John Morton, Vice President, National Council on Economic Education
Lisa Richter, National Community Investment Fund

3:15-4:30 PM — ***Break and Exhibits Close***, Foyer
Stupid Investments, Ballroom 3&4
Moderator – Chuck Jaffe, Senior Columnist, Marketwatch.com
Dave Kansas, Acting Editor/Money & Investing, *Wall Street Journal*
Chet Currier, Columnist, *Bloomberg News*
Michelle Leder, Author, *Financial Fine Print: Uncovering a Company's True Value*

5:30 PM — ***Transportation to Reception***

6:30-8:00 PM — ***Reception at Young Americans Center:*** This evening's reception won't be a typical cocktail hour by any means! The evening will be hosted by young program participants, ages 11 & up, who have experienced the various programs first-hand. They will greet guests & invite them to try out some of the hands-on activities in each program. For instance, in Young AmeriTowne you might get to be a DJ at the radio station, or mayor in Towne Hall. In International Towne you may be the finance minister in the United Kingdom, or President of Australia. Whatever "hat" you wear that night, you can expect a fun-filled evening that will leave you wanting more! Sponsored by: the *Denver Post* and *Rocky Mountain News*

Tuesday, Oct. 28

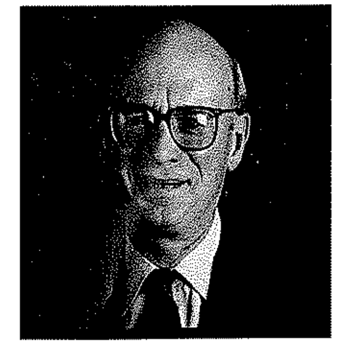
7:15-8:00 AM — ***Continental Breakfast and Exhibits Open,*** Foyer

8:15-9:00 AM — ***Newspapers in the Future,*** Ballroom 3&4
Dean Singleton, Vice Chairman, Media News Group Inc.

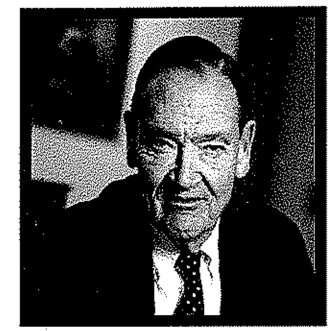
9:15-10:30 AM — ***Investment Fraud,*** Ballroom 3&4
Moderator -
Fred Joseph, Securities Commissioner, Colorado Division of Securities
Barbara Roper, Director of Investment Protection, Consumer Fed. Of America
David Yeske, President, Certified Financial Planning Association

10:45-12:00 PM — ***College Savers,*** Ballroom 3&4
Moderator – Jordan Goodman, PRI – The Marketplace Morning Report
Mike Coffman, Colorado State Treasurer
Joe Hurley, savingforcollege.com
Jack Joyce, Director of College Planning Services, The College Board

ABOUT THE SPEAKERS



William L. Anthes, Ph.D., is president and CEO of the Denver-based National Endowment for Financial Education® (NEFE®). NEFE is an independent, nonprofit foundation dedicated to providing financial education to all Americans, with a particular emphasis on assisting underserved populations. The foundation provides funding, logistical support and expertise in financial education for the development of personal finance programs and materials. Dr. Anthes carries responsibility for the management and administration of NEFE, reporting to a 14-member Board of Trustees. He also serves on the NEFE Board and its Executive Committee. Prior to founding NEFE, Dr. Anthes served as president of the College for Financial Planning from 1979-1992. Dr. Anthes is the author of numerous articles and research reports and the recipient of several prestigious consumer and financial industry awards. A frequent speaker, he has been quoted widely in the national, business and financial press.



John C. Bogle, is Founder of The Vanguard Group, Inc., and President of the Bogle Financial Markets Research Center. He founded Vanguard in 1974 and served as Chairman through 1997 and Senior Chairman through 1999. He had been associated with a predecessor company from 1951, immediately following his graduation from Princeton University, *magna cum laude* in Economics. He is a graduate of Blair Academy, Class of 1947. The Vanguard Group is one of the two largest mutual fund organizations in the world. Headquartered in Malvern, Pennsylvania, Vanguard comprises more than 100 mutual funds with current assets totaling more than $550 billion. Vanguard 500 Index Fund, the largest fund in the group, was founded by Mr. Bogle in 1975. It was the first index mutual fund. In 1997, Mr. Bogle was named one of the "Financial Leaders of the 20th Century" in *Leadership in Financial Services* (Macmillan Press Ltd., 1997), and in 1996 he was named "Fund Leader of the Year" by *Fund Action* magazine. In 1999, Mr. Bogle received the Woodrow Wilson Award from Princeton University for "distinguished achievement in the Nation's service." Later that year, he was named by *Fortune* magazine as one of the investment industry's four "giants of the 20th century."

Janet Bodnar is executive editor of *Kiplinger's Personal Finance* magazine, for which she has written about a wide range of topics on investing, money management and the economy. Bodnar's newest book is *Think Single! The Woman's Guide to Financial Security at Every Stage of Life.* A nationally recognized expert in the field of children's and family finances, she is also the author of *Dollars & Sense for Kids* and writes a column called "Money-Smart Kids" for *Kiplinger's* magazine. In addition, she writes "Ask Dr. Tightwad," a weekly column on children's finances that is syndicated by the *New York Times* and appears on the Kiplinger Web site (www.kiplinger.com). Bodnar has appeared on *Oprah* (as a guest expert), *Today*, *Good Morning America*, *The Early Show* on CBS, and numerous programs on PBS. She has done hundreds of radio and TV interviews, and appears regularly on WUSA-TV, the CBS affiliate in Washington, D.C. She is a popular speaker, and is frequently quoted in publications ranging from *The Wall Street Journal* and *Institutional Investor* to *Parents* and *Redbook.*

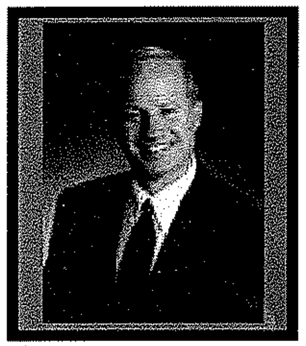
Antoinette Bronesky is the student body President at George Washington High School in Denver. She is the past Chair of the Youth Advisory Board at the Young Americans Center for Financial Education, member of the National Honor Society, Key Club President, active in numerous sports, and an employee at Young Americans Bank.

UPCOMING CONFERENCE

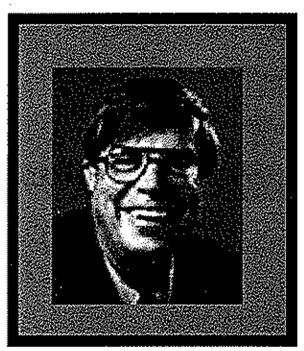
May 2-4, 2004
41st Annual
SABEW Conference
Fort Worth, Texas

S·A·B·E·W
2004 CONFERENCE
DALLAS FORT WORTH
RENAISSANCE WORTHINGTON HOTEL
SUNDANCE SQUARE
FORT WORTH, TEXAS
MAY 2-4, 2004

Linda Childears is president and CEO of Young Americans Bank in Denver, Colorado. She worked alongside cable pioneer Bill Daniels to plan and organize the one-of-a-kind Young Americans Bank and has been the bank's President since it opened in 1987. Catering to young people under age 22 and focusing on financial education, Young Americans Bank has provided hands-on banking experiences to more than 50,000 youth since its inception. Childears later spearheaded the start of the Young Americans Center for Financial Education, and has served as its President since its founding in 1990. Her 30-year banking career consists of numerous leadership roles including Vice President at First National Bank Corporation, President at Equitable Bank of Littleton, and President of the Financial Consortium – a banking industry consultancy. She has served the industry as a board member for the Colorado Bankers Association, the Graduate School of Banking at Colorado, the Colorado Student Loan Program and as Chairman of the American Bankers Association Education Foundation.

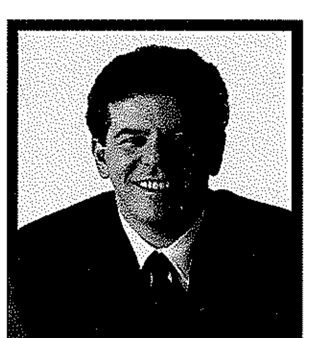


Mike Coffman has been a consistent voice for common-sense government and a devoted protector of the taxpayer through his tenure as State Treasurer of Colorado. Before his election as State Treasurer, Mr. Coffman served in both the Colorado House of Representatives and the State Senate, where he was Chairman of the Senate Finance Committee and sponsored legislation revising the investment statutes for the Colorado Treasury. As Treasurer, Mr. Coffman developed Colorado's new private-sector college savings program – Scholar's Choice, recognized as one of the best programs of its kind in the country.

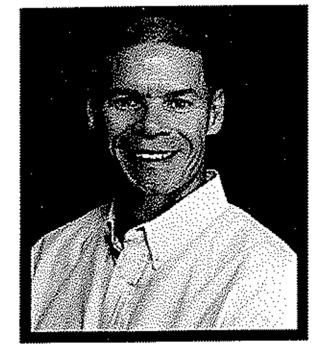


Chet Currier writes a *Bloomberg News* column on mutual funds and investing two to three times a week and also does regular investment commentaries on Bloomberg Radio. Currier joined *Bloomberg* in July 1999 after 28 years as a financial writer with the Associated Press. In May 1999, he and John Cunnif of the AP received the "Distinguished Achievement Award" from the Society of American Business Editors and Writers. In October 1999, he received the "Excellence in Investor Education Award" from the Mutual Fund Education Alliance. He is the author of several books, including *The Investor's Encyclopedia* and *The 15-Minute Investor*. For 20 years, he was the writer and editor of the AP Weekend Crossword Puzzle.

Dara Duguay is the Executive Director of the Jump$tart Coalition for Personal Financial Literacy. This coalition consists of 140 organizations involved in some aspect of personal finance for young adults and include: Junior Achievement, the Federal Reserve, the Credit Union National Association, VISA, the Fannie Mae Foundation, the National Council on Economic Education and others. The mission of Jump$tart is to improve the financial literacy skills of young adults so they can make informed financial decisions. Previously, Duguay was the Director of Education for the Consumer Credit Counseling Service of Los Angeles (CCCS-LA), which specializes in providing free budget and debt counseling. Duguay has appeared as the spokesperson for CCCS and now Jump$tart on such programs as: MSNBC, National Public Radio, CNBC, ABC, Fox News Channel, CNN, and many others. She has written two books, *Please Send Money: A Financial Survival Guide for Young Adults on Their Own* and *Don't Spend Your Raise: and 59 Other Money Rules You Can't Afford to Break.*

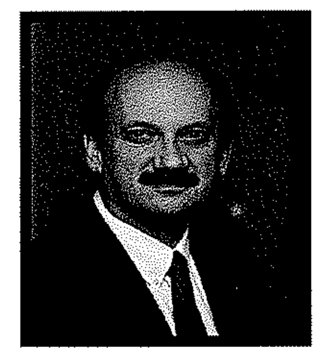


Jordan Goodman has been covering personal finance topics for over 25 years. He does the weekly "Road to Riches" segment on Marketplace Morning Report on Public Radio International. He has written 10 books on personal finance including: *Everyone's Money Book*; *Reading Between the Lies: How to Detect Fraud and Avoid Becoming a Victim of Wall Street's Next Scandal*; and *The Barron's Dictionary of Finance and Investment Terms*. He appears frequently on radio and TV stations around the country commenting on personal finance issues. He was on the editorial staff at *MONEY Magazine* for 18 years.



Joe Hurley is a nationally recognized authority on the topic of Section 529 qualified tuition programs. He is author of a book, *The Best Way to Save for College – A Complete Guide to Section 529 Plans* (Fifth edition, July 2003) and editor of *The Hurley Report on College Investing*, a newsletter targeted to investment professionals and state program administrators. He has had several articles published in professional journals and has appeared at hearings in Washington, D.C. to present comments on IRS proposed regulations under IREC section 529. During his 20 years as a tax partner at a large regional CPA firm in Rochester, New York, Joe provided tax advice and planning to countless individuals, businesses, and tax-exempt organizations. In May 2000 he founded savingforcollege.com, LLC, an Internet based publishing and consulting firm focusing on "529 Plans" and other college savings topics.

Chuck Jaffe is a senior columnist for CBS Marketwatch & host of MoneyLife on Boston's Business 1060, WBIX-AM, positions he moved to in Feb. 2003. He first came to Boston in 1994, serving as personal finance & mutual funds columnist at *The Boston Globe*, & joined Business 1060 as a regular guest on the Bob Glovsky Show in 2001. Jaffe's weekly columns are syndicated nationally, along with ShortCourse & Financial Housekeeping, two features he writes on financial basics. Currently, Jaffe serves as President of SABEW. He has been a member of SABEW's board of governors since 1992; in his time on the board, he has chaired the group's contest, conference, Distinguished Achievement Award & membership committees. Jaffe is the author of two books: *Chuck Jaffe's Lifetime Guide to Mutual Funds: An Owner's Manual* & *The Right Way to Hire Financial Help*, now out in its second edition. Prior to joining the *Boston Globe* in Jun. 1994, Jaffe spent six years as business editor & columnist at the *Morning Call* in Allentown, PA. He previously was a business writer at the *St. Petersburg Times* & the *Bradenton Herald*. He has a degree in economics & communication from the University of Michigan.



Fred Joseph was appointed to the position of Securities Commissioner for the State of Colorado in 1999. In that role, he is responsible for the administration of the Colorado Securities Act. He also oversees the regulatory agency that licenses stockbrokers, brokerage firms and investment advisers in Colorado. Previously, he was the Deputy Securities Commissioner for 7 years. In that position, he oversaw the enforcement functions as well as the administrative matters for the Colorado Division of Securities. Prior to that, he was the Deputy Commissioner of Financial Services in Colorado for 8 years. In that position, he was responsible for the examination and regulatory oversight of state-chartered savings and loan associations and credit unions in Colorado.

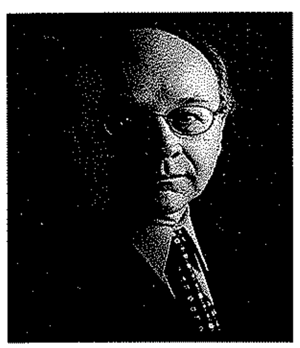
Jack Joyce is Director of College Planning Services for the College Board, a national not-for-profit educational organization dedicated to preparing, inspiring, and connecting students to college success and opportunity, with a commitment to excellence and equity. Prior to joining the College Board, Mr. Joyce served as the director of financial aid at Lesley University and at the State University of New York's University Center at Stony Brook. He has written, spoken, taught, trained and served as a resource for print and electronic media on topics related to planning, saving, and paying for college. Mr. Joyce has more than 25 years of experience in helping families finance education beyond high school and his current responsibilities include coordinating the development and delivery of the College Board's national series of Fall Counselor Workshops.

Dave Kansas is acting editor of the *Wall Street Journal's* Money & Investing section. He oversees coverage of Wall Street, banking, markets, investing & personal finance. He also manages the day-to-day operations of the section. In addition, he occasionally writes stories for the *Journal* & is a guest on radio & television programs, commenting on the financial markets and investing. Mr. Kansas began his journalism career in 1987 as an engineer and a reporter at the NBC Radio Network. He later worked for *New York Newsday* as a reporter. He originally joined the *Wall Street Journal* in 1991 after completing a summer internship on the monitor desk. He was editor in chief of *TheStreet.com* & then rejoined the Journal in Dec. 2001 as deputy managing editor of the *Wall Street Journal* Online at WSJ.com. He served in that role until Feb. 2003, at which time he was named to his current position. In January 2001, Mr. Kansas' book *TheStreet.com Guide to Investing in the Internet Era*, was published by Doubleday and was an Amazon No. 1 seller.

Michelle Leder has been writing about personal finance and investing for the past 15 years, including 10 years spent as a business reporter and later editor for daily newspapers in New York, Florida, and Connecticut. A freelance journalist for the past five years, her articles have appeared frequently in the *New York Times*, as well as dozens of other publications appealing to a wide range of ages and income brackets -- everything from *AARP: The Magazine* to *Parents*. Previously, she was the personal finance columnist for Lifetime TV.com's Money and Career pages. As a daily journalist she won numerous awards, including the Society of American Business Editors and Writer's prestigious "Best in Business" award and numerous awards in annual Associated Press contests in New York, Florida, and Connecticut. Her first book, *Financial Fine Print: Uncovering a Company's True Value* gives investors the tools they need to make better, more informed decisions. By using numerous examples of actual footnotes that have appeared in SEC documents, the book teaches investors in easy-to-understand language ways to spot - and avoid - future Enrons and Worldcoms.

No Photo Available

John Morton is Vice President for Program Development at the National Council on Economic Education. He was President of the Arizona Council on Economic Education from 1997 to 2001. Previously, he was Director of the Center for Economic Education at Governors State University and an economics teacher at Homewood-Flossmoor High School in Illinois. Mr. Morton has over 35 years' experience as a high school economics teacher, college professor, college administrator, and economic education writer and presenter. Mr. Morton is the author of more than 30 publications, including *Advanced Placement Economics* (National Council on Economic Education), *Economics: Choices and Challenges* (Houghton Mifflin/ McDougal Littell), *Economics for Consumers* (Glencoe/McGraw-Hill) and *Economics and the Environment: EcoDetectives* (National Council on Economic Education). He chaired the Advisory Board of the *Wall Street Journal Classroom Edition* from 1991 to 2000.



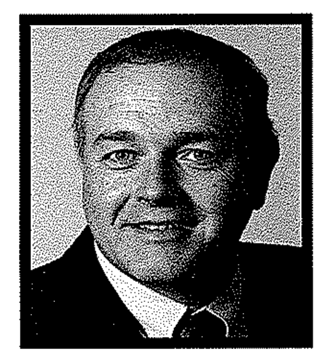
Rob Reuteman has been business editor at the Denver *Rocky Mountain News* since May 1997. He has been an editor at the *Rocky Mountain News* since 1983, working as assistant city editor, state/regional editor, city editor and national editor. A native of Milwaukee, he is a graduate of the University of Wisconsin-Madison and has a masters degree in journalism from the University of Colorado-Boulder. He has worked as an instructor at the CU journalism school in Boulder and was chairman of the policy board for the University of Colorado-Denver student paper, the *Advocate*. He twice was elected by his peers as president of Colorado Associated Press Editors and Reporters, and is the only person to have served in that capacity twice.

Lisa Richter is Fund Advisor to the National Community Investment Fund (NCIF), an independent trust that invests equity and debt in independent banks and credit unions with a focus on community development, networks their senior executives to provide information on resource generation, financial performance and development impact, and performs R&D on ways to improve the efficiency of the financial services industry in low to moderate income communities. NCIF manages a Retail Financial Services Initiative in which 12 banks and credit unions are developing sustainable business models for providing asset building financial services to low income and unbanked customers. Ms. Richter is also a senior managing director of Shorebank Advisory Services (SAS), an economic development consulting company and subsidiary of Shorebank Corporation. Her work with SAS includes assisting a range of bank, government, foundation and community-based clients to design and implement development finance institutions and programs in Portland, Louisville, Cleveland, Seattle, Philadelphia, Miami, rural Minnesota, Los Angeles, the Navajo Nation and the Pacific Northwest.

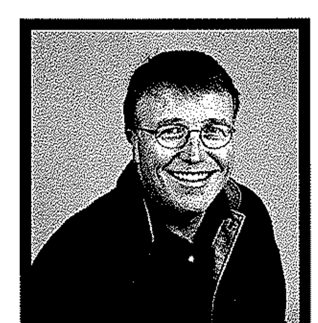
Diane Riggs is Director of Research & Innovation at Junior Achievement Inc. National Headquarters and Service Center. Junior Achievement is an organization of passionate people inspiring kids to learn the economics of life through free-enterprise education. Free-enterprise education, according to Junior Achievement, encompasses seven content areas including personal finance. Diane worked on the research and development of Junior Achievement's newest program, JA Personal Finance. She provides assistance across all of Junior Achievement's local area offices. Her expertise includes innovation management, R&D management and portfolio management. She joined Junior Achievement 4 years ago, having earned her BA degree in Sociology and Masters degree in not-for-profit administration with emphasis on research.

Barbara Roper is director of investor protection for the Consumer Federation of America, where she has been employed since 1986. CFA is an alliance of approximately 300 pro-consumer organizations, which in turn represent more than 50 million individual consumers. A leading consumer spokesperson on investor protection issues, Roper has conducted studies of abuses in the financial planning industry, state oversight of investment advisers, state and federal financial planning regulation, financial planning software, financial education needs of low income older persons, and, most recently, the need for audit reform in the wake of the Enron scandal. She has testified before Congress and has supported federal and state legislative and regulatory initiatives on a broad range of small investor protection issues. In addition to her work on financial issues, Roper edits *CFAnews*, a newsletter that reports on legislative and regulatory issues of concern to consumers, and *American Saver*, the newsletter of CFA's campaign to encourage moderate income Americans to increase their savings.

Steve Rosen is a deputy business editor at the *Kansas City Star*, and oversees the department's personal finance coverage in its Sunday MoneyWise section. For more than three years, he has also written a weekly column on kids and money. The column is now syndicated through Tribune Media Services. Rosen has been a business and financial journalist at the *Star* since 1978.



William Dean Singleton, is Vice-Chairman and CEO of *MediaNews Group*, publisher of 50 daily newspapers and 122 non-daily publications in thirteen states. He founded the company in 1983 and in its 18th year, *MediaNews* is the Nation's 7th largest newspaper company and the second largest privately held newspaper concern. Singleton is also Chairman of the Board and Publisher of the *Denver Post*, the company's largest newspaper, and Chairman of the Board for the Denver Newspaper Agency, the publisher of the *Denver Post* and the *Rocky Mountain News*. He began his newspaper career at the age of 15 as a part-time reporter in his hometown of Graham, Texas, and bought his first newspaper at age 21. He has been a member of the board of the Newspaper Association of America since 1993 and is the former Chairman of the Board.



David Yeske C.F.P., currently serves as volunteer president of the 29,000 member Financial Planning Association (FPA). He is President of Yeske & Company, Inc. in San Francisco, CA. He received a Bachelor of Science degree in Applied Economics from the University of San Francisco, where he also earned a Master of Arts in Economics. He is currently a doctoral candidate in finance at Golden Gate University where he holds an appointment as adjunct lecturer in the Department of Finance and Economics. He served on the National Board for the ICFP and was the founder of the San Francisco Society of the ICFP having served as President and Chair. Yeske is regularly quoted in *The Wall Street Journal, Newsweek, Business Week, Investors Business Daily, San Francisco Chronicle, San Francisco Magazine, Investment Advisor Magazine* and *Bloomberg Wealth Manager*. He also writes a bimonthly feature on finance and technology for *The Journal of Retirement Planning*.

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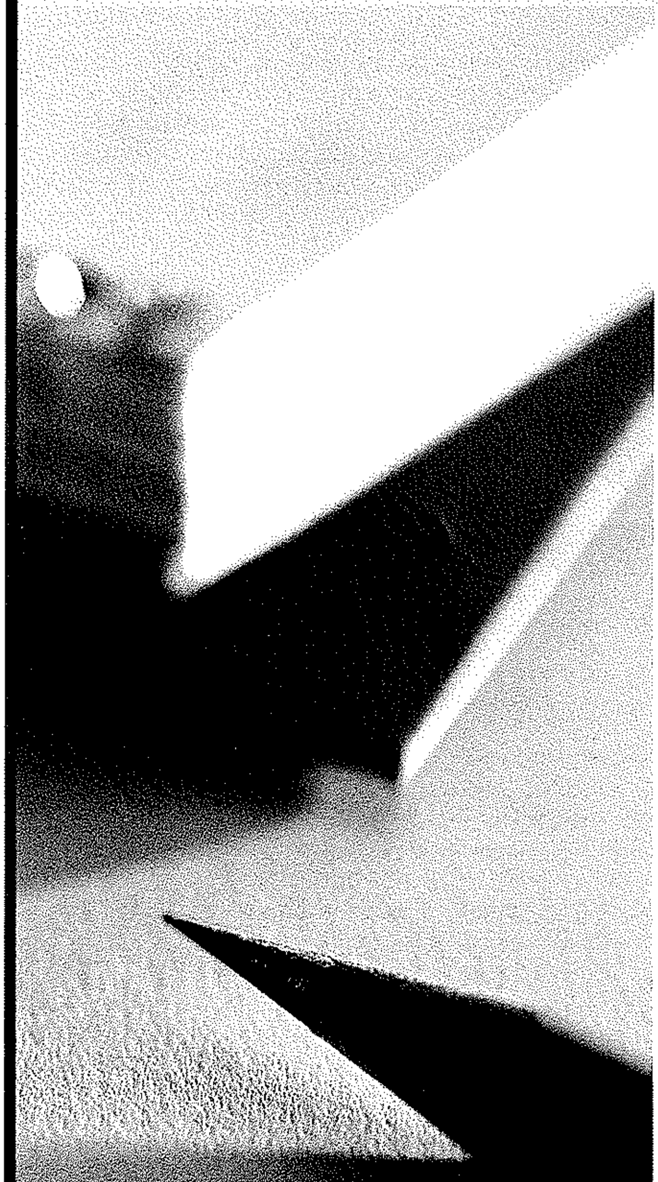

Northwestern University's Medill School of Journalism and Strong congratulate the 2003 Financial Writers and Editors Award winners:

Midwestern Awards

- Diane Mermigas, *TV Week*
- Andrew Countryman, *Chicago Tribune*
- Robert Berner, *BusinessWeek*

National Awards

- Anne Tergesen, *BusinessWeek*
- David Evans, *Bloomberg News*
- Pat Regnier, Joan Caplin, Lisa Gibbs, and Penelope Wang, *Money*
- Kate Kelly and Susanne Craig, *The Wall Street Journal*
- Scott Cohn, *CNBC*
- Paul Kangas and Johnnie Streets, *Nightly Business Report*

The one-day seminar is designed to offer business journalists a chance to develop stories, identify trends, and improve skills as financial writers.

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