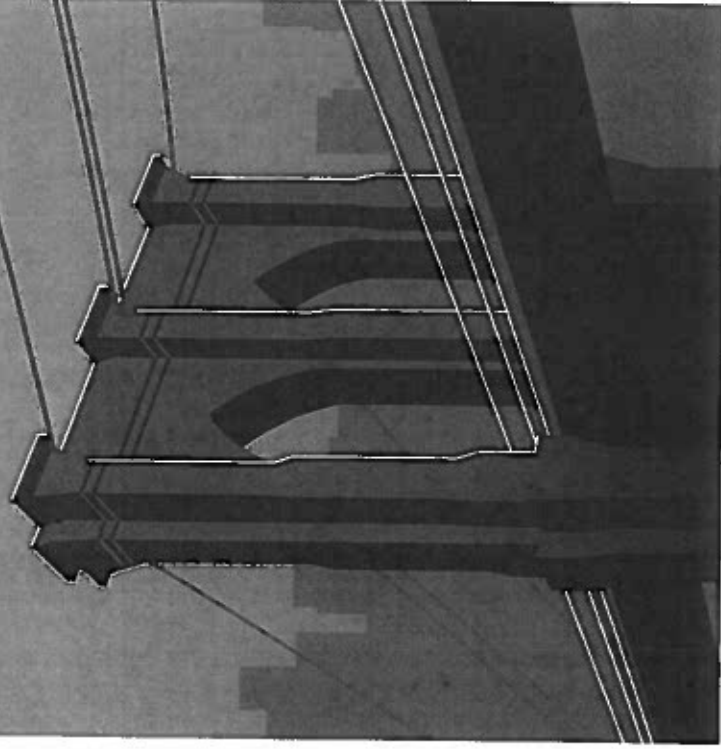


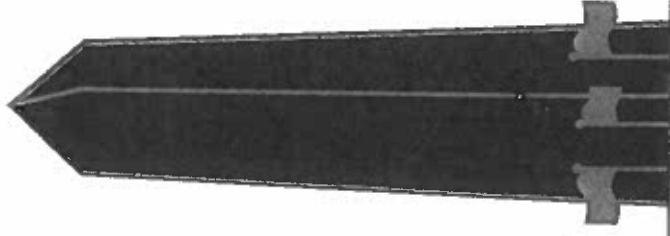
# SABEW NYC16



OCTOBER 6-7, 2016

# SABEW

MAY 19-21, 2016  
WASHINGTON, D.C.



53RD ANNUAL CONFERENCE  
#SABEWDC16



## GET THE APP!

On your phone, go to [sabew.washington2016.sched.org/mobile](http://sabew.washington2016.sched.org/mobile). Tap "Add to Home Screen."

## WHAT YOU NEED TO KNOW

**Wi-Fi** - Please connect to PSAV-DTCC. The password is Bankrate

**Tweets** and other social media - #SABEWDC16

**Courtesy** - Silence your mobile devices during sessions

**Questions** - Only SABEW members can ask questions during session Q&As. Attendees must identify themselves and their media organization.

**Parking** - \$12 per day, self-park, for SABEW conference attendees

## FAQS

**Coffee?** Made Market in the hotel lobby next to the cafe, serves up a fine cup of joe.

**Want to charge your device, have a private conversation or just relax?** Visit the AP Conversation and Charging Lounge in the Van Buren Room, Lobby Level, South Tower.

**What to wear?** Business casual for sessions; business attire for evening events.

**Looking for speakers' bios, photos and last-minute program changes?** Go to [sabew.washington2016.sched.org](http://sabew.washington2016.sched.org) for most updated information.

## STUDENT NEWSROOM

Business journalism students from all over the nation will cover keynotes and panels from this year's SABEW Spring Conference, SABEWDC16. Go to [sabew.org/sabewdc16-student-newsroom](http://sabew.org/sabewdc16-student-newsroom) for the latest stories and follow us on Facebook and Twitter for continued coverage of SABEWDC16. Many thanks to Medill's Desiree Hanford for leading this effort!

## COMING SOON: CHANGES TO THE BEST IN BUSINESS CONTEST

SABEW will unveil a platformagnostic contest in the fall. You plan to continue to raise the BEB's prestige while ensuring the contest remains competitive for entities of all sizes and means. You will be communicating with members about this over the next several months.

## SABEW OFFICERS 2015 - 2016

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**Joanna Ossinger**  
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First World Americas  
FX at Bloomberg  
News

**Vice president**  
**Cory Schouten**  
Knight-Bagehot fellow  
Columbia University  
Journal

**Secretary**  
**Mark Hamrick**  
Senior economic  
analyst, Washington  
bureau chief  
Bankrate.com

**Treasurer**  
**Glenn Hall**  
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Cory Schouten

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**Members**  
Claes Bell,  
Shobhana Chandra,  
Brad Foss, Bernie  
Kohn, Mary Jane  
Pardue, Kim Quillen  
and Lorraine  
Woellert

# GREETINGS

## FROM SABEW PRESIDENT JOANNA OSSINGER



Welcome to Crystal City, Va., and to SABEW's 2016 annual conference! We've got a great program lined up with newsmakers, training sessions, networking opportunities and more. You'll hear from Labor Secretary Thomas Perez, Marriott CEO Arne Sorenson, and Washington Post Executive Editor Marty Baron, who, of course, was portrayed in the Academy Award-winning movie "Spotlight."

Thanks to Mark Hamrick and Cory Schouten, the conference team leaders, who made this all possible. They and their committee worked many hours to make this a great conference. And thanks to all the board members for their work throughout the year. Plus, let's not forget appreciation for allowing us the time to be active with SABEW and the sponsors who allow our organization to thrive. Finally, I want to thank the SABEW staff for their hard work behind the scenes.

This year is shaping up to be a big one for SABEW as we lay the foundation for growth and prosperity in coming years. In addition to the fall and spring conferences, we're doing happy hours in cities around the country, and workshops like the Goldschmidt policy fellowship in Washington. We're updating our member services to make sure you get as much value as possible from your membership, as well as reaching out to expand our ranks among underserved groups of business journalists.

One of our most crucial changes is to the Best in Business Awards, which is in need of an overhaul to better align with the change in the business media landscape. We will be communicating with members about this over the next several months. If you're interested in keeping apprised of the changes or giving feedback, please let us know.

If you're interested in becoming more active with SABEW, please don't hesitate to reach out to me, a board member or SABEW's executive director, Kathleen Graham during the conference. We'd love to hear your ideas and opinions as well at [sabew@sabew.org](mailto:sabew@sabew.org).

# CONFERENCE SCHEDULE

## MAY 19 • THURSDAY

10:00 a.m.-5:00 p.m.

### SABEW board meeting

Lunch provided by NEFE  
*Van Buren Room, Lobby Level, South Tower*

4:00-6:00 p.m.

### Registration

Pick up badges and bags  
*Outside Salon AB, Lobby Level, North Tower*

6:00-8:00 p.m.

### Opening reception and welcome

*Sponsored by* Donald W. Reynolds National Center for Business Journalism.  
*Speakers:* Andrew Leckey, Donald W. Reynolds Endowed Chair in Business Journalism, president, Reynolds National Center for Business Journalism, Professor, Arizona State University; Joanna Ossinger, president, SABEW  
*Monument View Room, 14th Floor, North Tower*

## MAY 20 • FRIDAY

7:45-8:30 a.m.

### Registration

Pick up badges and bags  
*Outside Salon AB, Lobby Level, North Tower*

8:30-9:30 a.m.

### A Conversation With Labor Secretary Thomas Perez

*Moderator:* Bernie Kohn, weekend managing editor, Bloomberg News  
*Speaker:* Thomas Perez, secretary, United States Department of Labor  
Labor Secretary Perez will address some of the most pressing issues in the nation's economy today, including the job market and workers' wages. He has led the Obama administration's push for increases in the federal minimum wage at state and local levels while Congress has resisted such calls. Even as the job market has continued to heal since the financial crisis and Great Recession, Perez acknowledges that there's "unfinished business" in improving the lives of the nation's workers.  
*Salon AB, Lobby Level, North Tower*

**9:30-9:45 a.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**9:45-10:30 a.m.**

**Google Consumer Survey for Journalists**

*Sponsored by:* Google Consumer Surveys. *Speakers:* Karen Sheldon, account executive, Google Consumer Surveys; Matt Villacarte, strategic partner development manager, Google Consumer Surveys; Justin Cohen, product marketing manager, Google Consumer Surveys  
Google has launched a venture called Google Consumer Surveys (GCS). Come to this interactive session and discover how GCS can provide both a monetization opportunity for media companies and a cost-effective consumer-survey service. Learn how to create a survey and reach a representative sample within days -- even hours. This market research tool (g.co/surveys) offers a chance to test new product ideas with consumers to validate new markets, and it also has a possible news value through polling locally or nationally.

*Curious? Come armed with questions!*

*Wilson/Harrison Room, Lobby Level, South Tower*

**9:45-10:30 a.m.**

**Mobile Journalism Toolkit**

*Trainer:* Deborah Potter, executive director, NewsLab

If you think you know everything your smartphone can do as a newsgathering and a reporting tool, think again. This rapid-fire tour of must-have apps for tracking, recording and sharing news will show you how to make the most of the most valuable tool in your mobile journalism bag.

*Jackson Room, Lobby Level, South Tower*

**10:30-10:45 a.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**10:45-11:45 a.m.**

**New Tricks for Covering Campaign Finance**

*Moderator:* Kat Duffy, labs director, Sunlight Foundation. *Speakers:* Michael Beckel, politics reporter, The Center for Public Integrity; Julie Bykowitz, reporter, The Associated Press; Derek Willis, news applications developer, ProPublica  
You know to follow the money, but do you know how to dig deep into campaign finance data to find the most important stories of

the 2016 campaign season? At this session, you will hear from the experts on how to find these stories and get tips on presenting them as attention-grabbing investigations that are must-reads for your audience.

*Jackson Room, Lobby Level, South Tower*

**10:45-11:45 a.m.**

**Tracing Murky Shell Companies**

*Moderator:* Kevin G. Hall, chief economics correspondent, McClatchy Newspapers. *Speakers:* Jack Blum, attorney at law; Mark Hays, senior advisor, Global Witness; Matthew Kish, staff reporter, Portland Business Journal

Most business journalists have run into reporting roadblocks thrown up by shell companies, which often are designed to shield owners and investors from public notice or scrutiny. But a handful of recent reporting projects are throwing light on the expanding practice. Learn tricks for outing the businesses and individuals behind shell companies in your market.

*Wilson/Harrison Room, Lobby Level, South Tower*

**11:45 a.m.-12:00 p.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**12:00-1:15 p.m.**

**Lunch Keynote - To Hell and Back: The Path Forward for the Housing Market**

*Moderator:* David Jeffers, executive vice president of policy and public affairs, Council of Federal Home Loan Banks. *Speakers:* Rob Dietz, chief economist, National Association of Home Builders; Mark Fleming, chief economist, First American Financial Corporation; Nela Richardson, chief economist, Redfin

Eight years after the U.S. housing market hit bottom, a full recovery remains out of reach. Yes, the worst is over, with mortgage defaults back to normal and prices rising. But now comes a new set of challenges. Tight credit has shut broad swaths of the population out of homeownership, including many minority households. Millennials who came of age during the collapse aren't rushing to buy in. Lenders are still nursing wounds, builders haven't made up for lost time and the mortgage infrastructure is languishing in intensive care. Our speakers show us what's next for housing and what it means for the rest of the economy.

*Salon AB, Lobby Level, North Tower*

**1:15-1:30 p.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**1:30-2:30 p.m.**

**Checking In With Marriott CEO Arne Sorenson**

*Facilitator:* Scott Mayerowitz, airlines reporter, The Associated Press  
*Speaker:* Arne Sorenson, president and CEO, Marriott International Inc.  
U.S. hotels had their highest occupancy and nightly rates in history last year. But hotel owners see challenges brewing all around them: battles with online travel agencies, threats from Airbnb and the potential for overbuilding as the world's economy cools off. Arne Sorenson is the company's first CEO whose last name isn't Marriott. And he is overseeing a colossal merger with Starwood, owner of the Sheraton and Westin brands that would create the world's largest hotel company with more than 1.1 million rooms around the world.

*Salon AB, Lobby Level, North Tower*

**1:30-2:30 p.m.**

**Back to the Future: The Rise of E-Newsletters**

*Moderator:* Kim Quillen, business source editor, Chicago Tribune.  
*Speakers:* Kristen Bellstrom, senior editor, Fortune; Dan Colarusso, executive editor, digital, Reuters; Beth Hunt, director of editorial operations, American City Business Journals

You've got mail. Or at least, an emailed newsletter. In an era of social media, apps and other high-tech news-delivery strategies, seemingly old-school e-newsletters are coming into their own and developing their own voice. They are smart, informative, snarky, and fun. They are also an increasingly important way of getting content directly to readers. This session will examine the news media's embrace of newsletters. We'll look at why newsletters matter, what they seek to accomplish, how to do them well, and what journalists as individuals can learn from this trend.

*Jackson Room, Lobby Level, South Tower*

**2:30-2:45 p.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**2:45-3:45 p.m.**

**Covering the Business of Pot**

*Sponsored by:* the Donald W. Reynolds National Center for Business Journalism, *Introduction:* Andrew Leckey, president, Donald W.

Reynolds National Center for Business Journalism. *Speakers:* Ricardo Baca, editor, The Cannabist; Kevin Dale, executive editor, Cronkite News, Walter Cronkite School of Journalism and Mass Communication at ASU

The legalization of marijuana in a growing number of states means marijuana is becoming big business. According to Bloomberg's 2015 weed index, pot represents a \$3 billion market in the U.S. Discover how to cover this emerging market. In this workshop, you'll learn how to locate financial data for what is mostly a cash business conducted in a complicated regulatory environment. You'll come away with ideas for stories on banking, entrepreneurship, agriculture, technology, pharmaceuticals, energy, consumer products and safety - and even RICO lawsuits. Presenters are Ricardo Baca, editor of The Denver Post's website The Cannabist ([www.thecannabist.co](http://www.thecannabist.co)); and Kevin Dale, executive editor of Arizona PBS's Cronkite News, who directed pot coverage as a top editor at The Post.

*Wilson/Harrison Room, Lobby Level, South Tower*

**2:45-3:45 p.m.**

**Wages: Policed to Accelerate or Doomed to Stagnate?**

*Moderator:* Tara Sinclair, associate professor of economics and international affairs, George Washington University, economist, Indeed. *Speakers:* Elise Gould, senior economist, retirement and investor research, Economic Policy Institute; Seth Harris, distinguished scholar, Cornell University's School of Industrial and Labor Relations, counsel, Dentons; Mark Zandi, chief economist, Moody's Analytics Inc.

The job market has come a long way in this recovery, but worker pay remains a laggard. Robots, trade agreements, the skills gap, gender and race bias -- how do these affect wages, what can be done, and how does the future of work look? Labor market experts will debate the issues and offer their views.

*Jackson Room, Lobby Level, South Tower*

**3:45-4:00 p.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**4:00-5:00 p.m.**

**Exploiting Mobile in Surprising Ways**

*Moderator:* Cory Schouten, Knight-Bagehot fellow, Columbia Univ  
*Speakers:* Heidi Moore, former business editor, Mashable; Allison Morrow, emerging media editor, The Wall Street Journal; Zachary Seward, vice president of product and executive editor, Quartz

Mobile phones have quickly emerged as the dominant platform for the consumption of news, presenting a series of challenges and some big opportunities for journalists and media organizations. The challenges are well-documented: More readers are arriving via social media than from news websites or apps, often spending less time and developing less loyalty to particular media brands.

Simultaneously, the proliferation of mobile devices presents opportunities to deliver rich journalism at a moment's notice to larger, more engaged and often younger audiences. Three executives at the vanguard of mobile news will offer tips on how to build and maintain an audience on mobile, intelligence on which types of stories perform best, and the importance of authenticity in mastering mobile. *Wilson/Harrison Room, Lobby Level, South Tower*

#### **4:00-5:00 p.m.**

### **Mining Behavioral Research and Government Data to Tell Personal Finance Stories**

*Sponsored by:* National Endowment for Financial Education.

*Moderator:* Janet Bodnar, editor, Kiplinger's Personal Finance.

*Speakers:* Annamaria Lusardi, Denit Trust chair of economics and accountability, George Washington University School of Business, academic director, Global Financial Literacy Excellence Center; Susan K. Weinstock, director, consumer banking project, The Pew Charitable Trusts. *Introductory remarks:* Ted Beck, president and CEO, National Endowment for Financial Education

One in three Americans says the current quality of their financial life is worse than they expected. Consumers of personal-finance news are looking for timely and actionable finance tips and advice, and the landscape is rich with story ideas this election year. In this session, seasoned personal finance professionals share their best tips and strategies to keep stories fresh, to vet sources and to find the anecdotes, data and real people to make your stories more compelling.

*Jackson Room, Lobby Level, South Tower*

#### **5:00-6:00 p.m.**

### **Travel to the National Press Club**

Please allow 30-45 minutes for travel time during Friday rush hour. *529 14th Street NW, Washington, DC*

Walking directions via Metro:

- Exit the DoubleTree Hotel on Army Navy Drive.
- Make a left onto Army Navy Drive and go three blocks. You will see

Macy's at the corner.

- Make a left in front of Macy's on Hayes Street.
- Go left on Hayes Street and walk down the sidewalk. You will see the Fashion Centre at Pentagon City (also called the Pentagon City Mall).
- The Pentagon City Metro is beneath the mall. On street level, you will see an escalator. Take the Metro escalator down and enter the Pentagon City Metro Station.
- Take the Blue Line to Metro Center.
- Take the 13th Street Exit and take escalator to 13th Street; you should be at the corner of 13th and G streets.
- Walk one block south to F Street.
- Turn right (west) and walk one block to 14th Street.
- Turn left and walk downhill to the National Press Building lobby.
- Enter and take the elevators to the 13th Floor.

Uber, cab or driving? Visit [press.org/about/visit-us](http://press.org/about/visit-us) for driving and parking info.

#### **6:00-7:00 p.m.**

### **SABEW "Spotlight" on Marty Baron, Executive Editor of The Washington Post**

*Facilitator:* Mark Hamrick, Washington bureau chief and senior economic analyst, Bankrate.com. *Speaker:* Marty Baron, executive editor, The Washington Post

Join us for a conversation about the transformation of The Washington Post and the transition under owner Jeff Bezos. We'll also hear about Baron's remarkable path as a Pulitzer Prize-winning journalist to the glitzy red carpets amid the critical acclaim surrounding the film "Spotlight," in which he's portrayed by actor Liev Schreiber. The movie tells the story of The Boston Globe's investigation into the Catholic Church sex-abuse scandal. SABEWDC16 badges are required for entry into the session. *National Press Club, Ballroom*

#### **7:00-9:00 p.m.**

### **Reception**

*Sponsored by:* Reuters

SABEWDC16 badges are required for entry into the reception. *National Press Club, Ballroom*

## MAY 21 • SATURDAY

**8:00-9:00 a.m.**

### **Registration**

Pick up badges and bags  
*Outside Salon AB, Lobby Level, North Tower*

**9:00-10:00 a.m.**

### **Slow Global Growth and the U.S. Economy**

*Moderator:* Claes Bell, banking analyst and mobile editor, Bankrate  
*Speaker:* Jay Shambaugh, member of the Council of Economic Advisers. *Panelists:* Kaushik Basu, senior vice president and chief economist, The World Bank; Margaret Simms, institute fellow and director, Low-Income Working Families Initiative, Urban Institute

Join us for a conversation on how slow growth overseas is affecting the U.S. economy in our increasingly connected world economy. Following a keynote from economist and Council of Economic Advisers member Jay Shambaugh, a distinguished panel of economists will field audience questions on the U.S. and global economic picture.  
*Salon AB, Lobby Level, North Tower*

**10:00-10:15 a.m.**

### **Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**10:15-11:15 a.m.**

### **Accounting: Perception and Reality**

*Speaker:* Ron Rimkus, content director, CFA Institute

Journalists and analysts alike must grapple with corporate spin, fraud, propaganda, and other impediments in the search for truth. In this presentation, Ron Rimkus of CFA Institute draws on economics, accounting, history, behavioral finance, and policy to examine the perceptions versus the realities of companies' financial reporting. He will provide a toolkit that leads to more mature thinking about complex corporate problems.

*Jackson Room, Lobby Level, South Tower*

**10:15-11:15 a.m.**

### **Entrepreneurialism in Legacy Media**

*Moderator:* Cory Schouten, Knight-Bagehot fellow, Columbia University. *Speakers:* Bill Adair, creator and contributing editor, PolitiFact, professor, Sanford School for Public Policy at Duke

University; Walt Mossberg, executive editor and columnist, The Verge, editor at large and columnist, Re/code; Vivian Schiller, former CEO, NPR; former global chair of news, Twitter

More media organizations are embracing disruption from within, including from writers and editors with entrepreneurial instincts.

And those that haven't may just be waiting for your idea. Get tips on how to research, develop, and pitch ideas for innovative digital news offerings that could move the needle in your organization.  
*Wilson/Harrison Room, Lobby Level, South Tower*

**11:15 a.m.-12:15 p.m.**

### **Business Journalism: Where Are the Jobs and What Do They Pay?**

*Presenters:* Karen Danziger, managing partner, Koller Search Partners; Chris Roush, Walter E. Hussman Sr. distinguished professor, University of North Carolina School of Media and Journalism, author, Talking Biz News, director, Carolina Business News Initiative

The job scene is changing in the world of business writing. Traditional platforms are feeling the squeeze while new platforms and practices, like business-to-consumer content operations, are beginning to emerge. Chris Roush of UNC and the Talking Biz News blog will share the results of his latest salary survey while well-known media recruiter Karen Danziger of Koller Search Partners discusses the opportunities she sees for aspiring and working journalists.  
*Wilson/Harrison Room, Lobby Level, South Tower*

**11:15 a.m.-12:15 p.m.**

### **Leading a Digital Newsroom**

*Moderator:* Robert Barba, technology editor, American Banker; editor-in-chief, Bank Technology News. *Speakers:* Xana Antunes, editor for new initiatives, Quartz; Glenn Hall, U.S. editor, The Wall Street Journal; John Simons, enterprise editor, International Business Times

The digital environment piles a growing number of demands on newsroom leaders. Whether you're working in a management role or aspire to one, this session promises insights on how to rise to the challenge. Join us to discuss how to juggle newsroom resources, identify and pursue promising stories and interactives, manage the creation of new products, and inspire your team. Our panelists have decades of combined experience in leadership positions at digital native websites, news services, major newspapers and magazines.  
*Jackson Room, Lobby Level, South Tower*

**12:15-1:15 p.m.**

**Lunch Keynote - Panama Papers: Behind the Scenes**

*Speakers:* Alice Brennan, investigative producer, Fusion; Marina Walker Guevara, deputy director, The International Consortium of Investigative Journalists; Kevin G. Hall, chief economics correspondent, McClatchy Newspapers

The massive Panama Papers leak exposes in unprecedented detail how the world's rich and powerful hide money offshore. It's a story far too big for one news organization, so more than 300 journalists in 78 countries worked together in the largest-ever journalistic collaboration to bring the initial stories to light. Learn the secrets behind the months-long effort to coordinate reporting, editing and writing that led to a worldwide rollout of coverage. And find out how news organizations of all sizes can apply the lessons of #PanamaPapers to coordinate to hold government and business accountable in an era of declining resources for investigative reporting.

*Salon AB, Lobby Level, North Tower*

**1:15-1:30 p.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**1:30-2:30 p.m.**

**Tough Calls: Ethical Decision-Making for Business Journalists**

*Moderator:* Joanna Ossinger, team leader, First Word Americas FX at Bloomberg News. *Speakers:* Janet Guyon, freelance editor; Mohammed Hadi, deputy editor, business news, Business Insider; Brian Moss, editor, ethics and standards, Reuters

During this interactive session, we will walk through real ethical issues facing today's business journalists. Panelists will grapple with dilemmas using hypothetical scenarios, and audience members will be able to weigh in with their thoughts and questions. Topics will include use of social media, balancing journalism values with business pressures, and issues of journalism independence such as sponsored content.

This session, historically one of the most popular and thought-provoking at each spring conference, aims to help attendees be better-prepared to evaluate their choices when they confront real-life tough calls of their own. *Offered in memory of former SABEW President Gary Klatt, who died in 2003. He spent considerable time educating members on proper ethical conduct. Sessions have been done annually in his honor.*

*Wilson/Harrison Room, Lobby Level, South Tower*

**14**

**2:30-3:30 p.m.**

**BIB Success Stories: Award-Winning Journalism**

*Moderator:* Lisa Gibbs, business editor, The Associated Press

Join this year's Best in Business contest honorees as they discuss how they did their stories and learn how to produce great business journalism, from projects to interactives. Lisa Gibbs will lead this informal, interactive session. A SABEW tradition!

*Wilson/Harrison Room, Lobby Level, South Tower*

**2:30-3:45 p.m.**

**Speed Networking**

*Facilitator:* Andrew Leckey, president, Donald W. Reynolds National Center for Business Journalism, Donald W. Reynolds endowed chair in business journalism, and professor, Walter Cronkite School of Journalism and Mass Communication. *Mentors:* Paul Albergo, Doug Banks, Robert Barba, Suzanne Barlyn, Shobhana Chandra, Glenn Coleman, Katie Doyle, Marilyn Geewax, Amy Gleason, Mark Hamrick, Liza Hogan, Brent Jones, Alan Kline, James Madore, Neil Roland, Gary Silverman, Akash Sinha, Tori Stilwell, Jon Wile and Roger Yu.

Make contact with industry leaders and other representatives from well-known media outlets. Sit down for a one-on-one "lightning round" conversation with journalists, editors and recruiters. Students and working journalists can seek career advice, talk story ideas and develop new contacts. Networking is critically important whether you are actively seeking a job or just looking to meet professionals with who you share mutual interests.

*Salon C, Lobby Level, North Tower*

**3:30-3:45 p.m.**

**Network and meet the exhibitors**

*Presidential Hall, Lobby Level, South Tower*

**3:45-4:45 p.m.**

**SABEW annual business meeting**

*Speakers:* Kathleen Graham, executive director, SABEW; Glenn Hall, treasurer, SABEW; Joanna Ossinger, president, SABEW

All members are invited to attend this annual session, which looks at SABEW's accomplishments, goals and finances.

*Jackson Room, Lobby Level, South Tower*

**15**



**5:30-6:30 p.m.**

**21st annual Best in Business reception**

*Sponsored by: TheStreet and The Deal  
Salon C, Lobby Level, North Tower*























**6:30-9:00 p.m.**

**21st annual Best in Business dinner and award presentation**

*Sponsored by: Bloomberg News, Hosts: Xana Antunes, editor for new initiatives, Quartz; Brad Foss, deputy business editor, The Associated Press. Remarks: Eamon Javers, Washington reporter, CNBC; Joanna Ossinger, president, SABEW. Cory Schouten, vice president, SABEW*

*Come celebrate the best in business journalism! SABEW's 21st annual Best in Business Awards ceremony promises to be the business journalism event of the season. For a complete list of winners and finalists, go to [sabew.org/2015-best-in-business-honoree-list](http://sabew.org/2015-best-in-business-honoree-list).  
*Salon AB, Lobby Level, North Tower**

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### ABOUT PERSONAL FINANCES

Do you know about SABEW's College Connect project? It enlists journalism students to write from their own experience with personal finances and direct their blog posts to their peers. The blog of their stories are on the SABEW website at [sabew.org/about/college-connect](http://sabew.org/about/college-connect).

This program is funded by the National Endowment for Financial Education (NEFE). Here are the latest blog posts by Arizona State University students.



#### Saving money By Larissa Garza

Spending cash is a lot easier when you aren't looking forward to a paycheck every week. As a server and bartender, most of the time my paychecks are about \$20. However, after every night I get to walk away with the money I made that night. It's the perfect job for a college student because you are able to pick up more shifts and walk away with the money you need when you're short on it. One of the first things I started doing when I started serving was thinking that I had the ability to spend whatever cash I had. When I had an hourly job, I would use whatever cash that I had as spending money. But, when all of money turned into cash I quickly ran out of money to spend and pay my bills.

One of the things that I quickly learned was how to save money. Every night after getting off of work, I would deposit whatever bills larger than a five dollar bill I made into the bank and allow myself to keep whatever five dollar bills and one dollar bills that I earned that night. I would allow myself to spend the five dollar bills however I wanted to and I would put the one dollar bills into a box that I had in my room. The money quickly added up in my bank account as well as in the box. I could then save money for a big purchase while still being able to pay my bills at the end of the month. I was able to get comfortable with a saving method that I could use that benefitted me when I was working in the restaurant industry.

#### Wants vs needs; a lesson learned By Lindsey Wisniewski

For as long as I can remember, my parents warned me about the dangers of money. Before I was of legal age to obtain credit, my mom and dad, who were divorced since I was 12, had a combined four bankruptcies between the two of them. In other words, they didn't know how to handle money properly.

So when I was finally able to obtain employment, my parents cut me off. No, I wasn't paying for my own rent or groceries at the time, but my parents taught me that if I wanted something bad enough, I had to earn it myself. And that meant all of the wants in life.

At 16, I got a job at a local Italian restaurant, starting as a busser and working my way up to waitress. If I wanted to go to a concert or get new clothes, things that typical teenagers take for granted, I had to pay for it and not everything came easy. I didn't wear the trendiest clothes; I bought my own prom dress, and my car was a 1997 Geo Prizm with broken air conditioner controls that could only be adjusted by use of a screwdriver. But what I walked away with from my experiences was something far more beneficial—an understanding of the value of money and accessing what is a want versus what is a need.

Luckily for me, the debt snowball effect from my parents did not roll onto me. If I could give anyone a piece of advice, young or old, college student or a newly married couple, it's know your 'wants' and needs and draw up a plan for how you can achieve both. For me, I always set aside money for the necessities, like groceries, rent and car insurance and take what is left and store 40 percent in savings. That gives you a little bit of money for things you want but also prepares you for any unforeseen circumstances that might arise.

#### One financial regret

By Hilary Davis

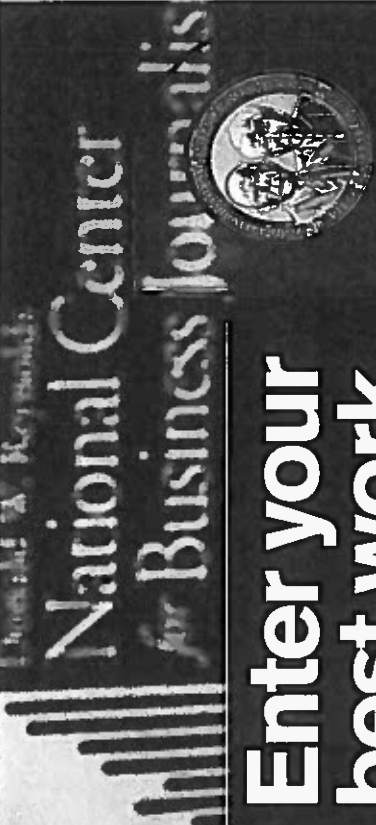
I don't have many regrets in life. I don't like to be haunted by "what ifs." But if I could turn back the clock, I would start saving for retirement from my first paycheck.

When I completed my undergrad and entered the professional working world in 2006, my 401k was the furthest thing from my mind. Retirement is for old people. I was 26. I was young, and was always going to be young, right?

If you have to age — and if you're lucky, you will — then at least take advantage of compound interest along the way. Compound interest is what makes your 401k great.

Barron's illustrates this by showing the power of saving early. Put \$3,000 a year into a 401k for 10 years, starting at age 20. By age 65, that \$30,000 investment has grown to nearly \$750,000 at 8 percent interest. Not bad for only 10 years of attention. For a newly minted graduate, \$30,000 may be almost a full year's salary. But it's a long game. Now, if you start socking away at the still-young age of 35? You could save \$3,000 a year for the rest of your career, and by 65 you'd only have \$367,000. That's not couch cushion change, but it's enough to make me — er, anybody — regret not getting started sooner.

About a year and a half ago, I wised up, and started saving modestly. I only have about \$1,200 in my 401k, which is better than the nothing dollars and nothing cents that were in there before. I've stepped away from work to finish my master's degree, but once I get back in the game, what's the first thing I'll do? Resume my 401k contributions. Make sure it's the first thing you do






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