

VERMONT TEACHERS FINANCIAL LITERACY

Summer Institute 2011

Instructor's List



Carla Boardman Smalling

Vice President

Hickok & Boardman Insurance Inc.

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Carla Boardman Smalling was born and raised in Burlington, and graduated from Rice Memorial High School and the University of Vermont in 1977, with a degree in Dental Hygiene.

She worked for Garden Way and Gardener's Supply Company up until 1992, when she joined the family business, Hickok & Boardman, as a property/casualty agent specializing in the personal lines area of insurance. She continues her in her role as a producer for that division, and became an owner in 1994 and was elected as Vice President in 1997. In 2006 she was elected to both Hickok & Boardman and Denis, Ricker and Brown's Board of Directors. In 2009, Carla was elected to the Lake Champlain Regional Chamber of Commerce Board of Directors. In May of 2011, she participated in the Community Rounds Program at Fletcher Allen, which brings in area business people for a two day intensive hands on overview of Fletcher Allen, UVM, and the UVM Medical School.

Carla volunteers with the CHAMP (Champlain Adaptive Mounted Program) program, which is a non-profit organization providing therapeutic horseback riding for children and adults with a wide range of physical, cognitive and emotional challenges.

Carla also enjoys attending college basketball games, as well as MLB baseball games with her husband, who was once a pitcher for the Montreal Expos. Carla resides in Essex Junction with her husband, Kent, and they have two grown daughters.

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Andy Bohlin

*Assistant Portfolio Manager
Hanson & Doremus Investment Manage*
ABohlin@hansondoremus.com



Andy joined *Hanson & Doremus* in 2010 as an Assistant Portfolio Manager performing security analysis and research. Prior to *Hanson & Doremus*, Andy worked for *Keefe, Bruyette & Woods, Inc.* in Boston as a Vice President in their Equities group doing Institutional Research Sales for some of the largest mutual funds and hedge funds in New England. Before moving to Boston, Andy was with *KBW* in New York City.

Andy graduated from *Middlebury College* in 2005 with his BA degree in economics. He is currently working toward his *Chartered Financial Analyst (CFA®)* designation.

He lives in Shelburne with his wife where he is actively involved in the community.

Laurel Bongiorno

*Program Director, M.Ed. Early Childhood Education
Education and Human Studies Division
Champlain College*
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Laurel coordinated Champlain College's Summer Institute for Educators with a focus on integrating technology into the classroom from 2005 - 2010 and serves as the Curriculum Consultant for this year's Institute.

Laurel Bongiorno has served as a full-time faculty member in Champlain College's Education program for more than twelve years. Her Bachelor's Degree from Gordon College is in Business and her Master's Degree from Wheelock College Graduate School is in Teaching Young Children. This combination of majors was no mistake; Laurel's intended goal was to direct an early childhood program, which she did. Bongiorno taught preschool, directed a parent education program, and directed an employer-sponsored early childhood program in Burlington, Vermont for twelve years before making the move to higher education.

During her career, Laurel has served as Chair of the Child Care Resource board of directors in Williston, Vermont, as President of the Vermont Association for the Education of Young Children (VAEYC), as Champlain College's Faculty Senate President, and as a member of several organizational boards

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including the National Association for the Education of Young Children (NAEYC) Affiliate Council, Vermont's STARS Oversight Committee, and the Governor's Advisory Committee.

Bongiorno co-coordinates VAEYC's bi-monthly publication, eConnections, and has written for *Young Children*. Laurel consults with local early childhood programs presenting quality early childhood professional development opportunities, and offers workshops and keynotes on the topics of play, leadership and mentoring, and curriculum development.

Bongiorno is completing her PhD in Education with a Specialization in Early Childhood and is currently writing her dissertation that focuses on preschool parents' perceptions of the connection between play and learning. She is passionate about play as learning and about this graduate program at Champlain College.

Jeanne Chenoweth

Chief Administrative Officer
Dwight Asset Management Company LLC
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Jeanne Chenoweth is the Chief Administrative Officer for Dwight Asset Management Company LLC. She joined the firm in 2008 and is responsible for all finance, technology, operations and human resources functions for the organization. Prior to joining Dwight, she held various leadership roles with Fidelity Investments. Jeanne received a Bachelor of Arts degree from the University of Michigan and an MBA from the University of California, Los Angeles. She is also a certified Project Management Professional (PMP).

JOHN R. CRONIN, CFE

Securities Director
Vermont Department of Banking, Insurance,
Securities and Health Care Administration
(BISHCA)
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After three years in the financial services industry John joined the Vermont Department of Banking, Insurance, Securities and Health Care Administration ("BISHCA") in August of 2001. During this time John has served both as a Securities Examiner and an Insurance Examiner. In September of 2008 Commissioner Paulette Thabault named John to the position of Securities Director.

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While a Securities Examiner his duties included broker/dealer and investment advisor examinations, investigations, consumer complaints, investment advisor and securities registrations. John also acted as the Division's Investor Education Coordinator.

As an Insurance Examiner John was involved in Market Analysis, Market Conduct, and investigations for both the Insurance and Health Care Administration Divisions.

Before joining BISHCA John was a broker/dealer sales agent, investment advisor representative, and licensed insurance producer with American Express Financial Advisors/IDS Life.

John is also active on the national level through his efforts for the North American Securities Administrators' Association ("NASAA"). John has served NASAA in the areas of Arbitration, Variable Annuities, and Continuing Education. John previously represented NASAA on Securities Industry Conference on Arbitration ("SICA") and currently serves on the Continuing Education Council. After a tour in the United States Marine Corps, John graduated from Champlain College in Burlington, Vermont with a BS in Business Management in 1996. In 2004 John met the requirements for a Certificate in Financial Accounting, also from Champlain College. In December of 2005 John met the requirements and was designated a Certified Fraud Examiner.

John lives in Milton with his wife Deb.

Anne Doremus, CFA

Vice President

Hanson & Doremus Investment Management

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Anne joined *Hanson & Doremus Investment Management* in 1996 and concentrates on portfolio management, security analysis and financial planning.

She has managed money since 1987 - 5 years with a major mutual fund company, *Sentinel Advisors*, and 3 years with *Fraser Management Associates* in Burlington, Vermont. Anne earned her undergraduate degree in economics from *The University of Vermont* and her MBA from the *Tuck School at Dartmouth College*.

She earned her *Chartered Financial Analyst (CFA®)* designation in 1990 and is a member and past President of the *Vermont CFA Society*. She has taught investment management courses at *Saint Michael's College* and is currently on the *Board of Directors* of the *Vermont CFA Society* and the *Visiting Nurse Association of Chittenden and Grand Isle Counties*.

Anne enjoys hiking and sailing. She is married and lives in Jericho Center with her family.

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Michael Fife

Financial Sophistication Coordinator
LEAD, Champlain College
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Michael is originally from Philadelphia, PA and graduated from the University of Vermont with a degree in Economics. Michael's first work in the personal financial literacy field came as an AmeriCorps volunteer with the Micro Business Development Program helping to facilitate and teach financial literacy classes in low income neighborhoods in and around Burlington, VT. He continued his work in personal financial literacy, taking a position with Consumer Credit Counseling Services of New Hampshire and Vermont as a debt counselor focusing on budgeting, credit, personal bankruptcy, and foreclosure mitigation. Michael is now the LEAD Financial Sophistication Coordinator at Champlain College, where he organizes and teaches workshops for students on personal financial topics. Michael has also spent time abroad working on a Micro Finance Program in Nicaragua.

George Prescott Guild

Director of Economic Education
Federal Reserve Bank of Boston
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George Prescott "Scott" Guild is the Director of Economic Education at the Federal Reserve Bank of Boston. He has held this position for ten years. Prior to taking this position he was a Senior Manager in the State Government Strategy Practice at Andersen Consulting where he provided expert consulting services based upon his twenty-three years as a public school teacher and administrator. He holds a Bachelors Degree in Government from Harvard College and a Masters Degree in Educational Administration from Cambridge College. He presently serves on the executive board of the Massachusetts Council on Economic Education and the steering committee of the Massachusetts Financial Education Collaborative. He has held positions on advisory boards to the The Boston History Innovation Collaborative and the Massachusetts Money Management program.

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Dan Hebert

*Director of Professional Development Instruction and
Northeast Regional Director
Jump\$tart Coalition*
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A strong advocate for personal finance education, Dan Hebert is the *Director of Professional Development Instruction* and the *Northeast Regional Director* for the Jump\$tart Coalition for Personal Financial Literacy - an umbrella group of more than one hundred governmental agencies, national organizations, and corporations devoted in part to personal finance education for young people.

Previously, Dan was Vice President of Consumer Lending for St. Mary's Bank with responsibility for all consumer loan administration, including loan origination, credit card portfolio management, and collections. His consumer loan background began with AVCO Financial Services and has grown through his work experience with other New Hampshire banks.

He has served as President of the NH Consumer Credit Association and was a two-term member of the Professional Standards Board within the NH Department of Education. He is Vice-Chair of the board of directors of the New Hampshire Higher Education Assistance Foundation. In addition, he is a current trustee of the National Consumers League in Washington, D.C. He is currently the Executive Director of NH Partners in Education, which develops and coordinates school volunteer programs in New Hampshire. He was recently appointed by Governor John Lynch to serve on a commission to study access to consumer credit in New Hampshire.

Andrea Heller

*Certified Credit Counselor
Opportunities Credit Union*
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Originally from Vermont Andrea graduated from the University of Georgia with a BA in Italian and Sociology. Her interest in social stratification inspired her to enroll in a PHD program in Sociology. Realizing that she had a keener interest in applied sociology rather than research, she sought a career where she could put her education into practice. Andrea has been working for Opportunities Credit Union as a Certified Financial Counselor since 2008. She specializes in one on one credit counseling, foreclosure mitigation and financial advocacy for her clients. Andrea partners within the local community to bring credit counseling services to organizations such as JUMP whose clients have a critical need for financial education and support. Although the practice of financial counseling can be emotionally challenging, Andrea witnesses clients who transition from financial crisis to financial fitness. The financial transformation experienced by a minority of her clients is the most rewarding aspect of her job.

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Lisa Helme

*Director of Financial Literacy & Communications
Office of the State Treasurer
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Lisa Helme is the Director of Financial Literacy & Communications for the Vermont State Treasurer's Office. As director, Lisa is responsible for the development, assessment, management and delivery of financial literacy programming to Vermont citizens. Recent program developments include the introduction in 2010 of a statewide Reading is an Investment program. The program promotes financial and reading literacy among elementary school students and will be used in 121 schools this fall. Among adult groups, the Treasurer's Office developed and conducted financial readiness workshops and supplied materials for deploying Vermont National Guard troops and continues to offer a popular retirement planning workshop for all Vermonters titled "Keeping the Gold in Your Golden Years." The workshop teaches adults to prepare individual retirement needs calculations. Approximately 700 people have taken the class since it was first offered in 2008. The MoneyEd.Vermont.gov financial literacy site, developed by the Treasurer's Office, attracts thousands of unique visitors each year seeking general financial education resources.

Lisa has a broad professional background in communications, marketing, and education. Prior to relocating to Vermont in 2001, she worked as the Education and Marketing Director for the Consumer Credit Counseling Service of Northern Colorado and Southeast Wyoming. At CCCS Lisa taught classes on a wide range of money management topics to adult and youth populations. She also reported on consumer financial issues for a northern Colorado TV outlet.

Lisa serves on the Board of Directors for the Vermont Jump\$tart Coalition—a non-profit, all volunteer organization that works to promote youth financial literacy.

Billy J. Hensley

*Director of Education
National Endowment for Financial Education (NEFE®)
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Billy J. Hensley, Ph.D. is the Director of Education for the National Endowment for Financial Education (NEFE®) in Denver, Colorado where he oversees the grants and research department for the foundation. Dr. Hensley's work at NEFE involves management of several financial literacy initiatives that seek to increase the financial well-being of all Americans through the advancement of new perspectives, research, and trends in personal finance. During his career, he has worked in educational philanthropy and higher education administration in Colorado, Ohio, and Kentucky. His primary research interests are interpersonal development, the socio-cultural influences on behavioral choices, teacher professional development and assessment, and the facilitation of social change through philanthropy. Dr. Hensley is the recipient of the Rising Star Young Alumni Award from Union College (KY), where he earned a BS in Psychology and an MA in Education; he also received the Outstanding Doctoral Student of the Year Award in Educational Studies from the University of Cincinnati where he earned his Ph.D.

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Kelley Jordick

*Vice President, Market Manager
Merchants Bank
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My name is Kelley Jordick and I have been in banking for over 15 years. I began my banking career with Vermont National Bank in their Williston office. I then moved to Winooski, then to two separate branches in Burlington and finally back to Winooski again. During this time Vermont National Bank acquired Vermont Federal Bank. Chittenden Bank acquired Vermont National and in turn divested several branches to Charter One. This all means is that I worked for 3 banks but never changed jobs!

I began my career with Merchants Bank 10 years ago. I am Vice President, Market Manager. I work out of and run the Hinesburg office but also oversee Market Team 5 consisting of Jericho, Bristol and Vergennes. My roles include running a branch office, supervision of the Team, lending - consumer and commercial, community involvement and financial literacy just to name a few.

Merchants Bank began presenting the FDIC MoneySmart program approximately 9 years ago. These presentations are made to local organizations, civic groups, and most importantly to the schools in our communities. Merchants Bank recognized early on the need to educate our communities to become more financially literate. We are able to customize each module to fit our specific audience.

I began making presentations to our local high school, Champlain Valley Union High School, approximately 5 years ago. I have made numerous presentations to literally hundreds of students. I engage the students during these presentations and may even resort to bribery with candy. :)

I reside in Williston with my husband, Michael and our two children, Anthony who is entering his sophomore year in college and Aleksey who will be a junior in high school.

David Lamberti

*Business & Technology Teacher
Burlington High School
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David Lamberti is entering his 7th year as a Business & Technology Teacher at Burlington High School, where he teaches Career Explorations, Personal Finance and School Publications. In addition to his teaching duties, David serves as the Student Council Advisor, BHS Newspaper Advisor (The Register), BHS webmaster, JV Golf Coach and is involved in technology integration across academic departments. Prior to teaching, David attended the University of Pennsylvania where he obtained a degree in economics from the Wharton School of Business. David's private sector professional experience includes hospitality, real estate management and development, mortgages and Information Technology consulting. David is the father of a teenage daughter living in Munich, Germany and is an avid golfer.

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Lori McDonough

Certified Financial Counselor
New England Federal Credit Union
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Lori is a 21 year employee of New England Federal Credit Union (NEFCU) with a background in Members Services, Lending, and Branch Management. For the last seven years Lori has been working to assist members in reaching their financial goals through one-on-one financial counseling. Lori obtained a Certified Credit Union Financial Counselor designation through the Credit Union National Association (CUNA) in 2004. This involves training and testing in counseling credit union members in budgeting, spending plans, income management, taxes, improving credit and credit scores, and community support options and referencing. This program has continuing education requirements and since obtaining the designation, Lori has been recertified every three years.

Lori meets individually with 400-500 members of the credit union annually to help them through the financial counseling process. Needs range from helping members in financial crisis to those planning to achieve a goal. She helps them to document their income, spending and credit and to develop and list financial goals. These may be related to debt management, retirement planning, home purchases, or saving for education, a vacation, or a car. Lori has helped members with significant challenges, like avoiding bankruptcy, or dealing financially with divorce and separation. Lori has helped numerous members improve their credit score and their opportunity to obtain credit through improved debt management. Members relate well with Lori and often share with others how much of a difference Lori has made in their lives.

Lori also participates as an instructor/presenter in the educational seminars NEFCU offers to our members and the public. She also participates in financial education at Community College of Vermont and through NEFCU's outreach to non-profits and employee groups. Lori teaches such topics as "How to Manage a Checking Account", "Creditworthiness", "Budgeting", "Surviving a Layoff", and our "Retirement" and "Right Track" (Youth) programs.

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Jim Miller

Senior Trust Officer
Merchants Trust Company
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Jim Miller is the Senior Trust Officer for Merchants Trust Company and has been assisting individuals and organizations with their financial planning and investments for over 25 years. He is responsible for directly managing client relationships as well as overseeing account administration and client service delivery for the Company. Jim has been a Certified Financial Planner Practitioner since 1989. He received his Bachelor's degree in Economics from Lawrence University of Appleton, Wisconsin. Jim recently served as Treasurer and chair of the Finance and Investment committees at the VNA of Chittenden and Grand Isle Counties.

Jim lives with his wife Pat in Essex Junction and has two adult children.

John Morris & Brian Page

Co-Creators
The Awesome Island Game
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The Awesome Island Game was co-created by Brian Page and John Morris while they were collaborating on a series of financial literacy teacher workshops at the University of Cincinnati. Brian, a current high school business teacher, and John, a former high school principal and university economics professor currently running a regional non-profit, each maintain a passion for improving the lives of people of all ages through improving their knowledge of personal finance.

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Gregg Mousley

Director, Resource Center
Vermont Student Assistance Corporation-VSAC
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Gregg joined VSAC in 2003 as the Director of Claims, Collections, and Compliance. In 2009, Gregg became the Director of the VSAC Resource Center. The Center assists over 25,000 walk in customers each year with career planning, college planning, financial aid and loan repayment. Gregg is also the President of the Vermont Jump\$tart coalition that is dedicated to promoting the teaching of financial literacy to children and young adults.

Prior to joining VSAC, Gregg served as division director for a community mental health organization in Vermont. Before relocating to Vermont, he worked as the special assistant to the director of Michigan's Department of Community Health. Gregg received his BA from Boston College and an MA in Public Administration from Michigan State University.

Lauren Nishikawa

Project Manager & Creative Director
Emergent Media Center at Champlain College
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Lauren Nishikawa is a staff member and alumna of Champlain College. As a student majoring in Electronic Game Design, Lauren worked with the Emergent Media Center on games and rapid prototypes addressing issues ranging from pandemic preparedness to information literacy and social change; she was also repeatedly involved as an undergraduate assistant for the Governor's Institute of Vermont in Information Technology. After graduating in 2009, she took on the role of Creative Director for the EMC's premiere project, *BREAKAWAY!* Funded by the United Nations, this game for boys age 8-15 tackled the complex problem of violence against women and girls through soccer-themed narrative and game play. Lauren continues to work with Champlain College undergraduate and graduate students on new game and media projects for the EMC, including a Ford Foundation grant to create a game on wealth creation in rural communities and a brainstorming session with conceptual presentations for the college's Center for Financial Literacy.

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Steve Orzech

*Social Studies and Technology Teacher
Vergennes Union High School*
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Steve is currently a social studies and technology teacher at Vergennes Union High School in Vermont. He received a Bachelors of Science in Computer Information Systems from Purdue University in 1988 and worked as a Systems Analyst for the DuPont Company until 1992. Returning to Purdue in 1992 he received his teaching certificate in social studies and entered the classroom teaching social studies, business and technology for several years. In 2009 he received his Master's of Education from the University of Virginia and came to Vergennes to help launch the Personal Finance graduation requirement program.

John Pelletier

*Director of the Center for Financial Literacy
Champlain College*
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John Pelletier is the Director of the Center for Financial Literacy at Champlain College and the managing principal of Sterling Valley Consulting LLC, an independent consulting firm specializing in advice to financial services companies. John has more than 20 years of experience in the investment management industry and has served as Chief Operating Officer and Chief Legal Officer at some of the largest asset management firms in the United States. Previous roles include: Chief Operating Officer and Chief Legal Officer of Natixis Global Associates; (the owner of the Loomis Sayles Funds, the Oakmark Fund and other institutional asset management firms) Chief Legal Officer of Eaton Vance Corp.; and General Counsel of Funds Distributor, Inc. (currently a part of Citibank). John has also worked for The Boston Company, Ropes & Gray and Sidley & Austin.

John has a B.A. in Economics from Assumption College and a J.D. and an M.A. in Public Policy Studies from Duke University. John is married with three sons (ages 7, 11 and 13).

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Randy Raner

General Agent

The Vermont Agency

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Randy Raner began his financial services career in 1990. Randy first joined The Vermont Agency of National Life Group as an agent and registered representative. Randy progressed through the Management/Leadership Development program at National Life utilizing his trademarked Shared Intellectual Property Model and was appointed General Agent in 2003.

Randy especially enjoys coaching and inspiring others to grow and flourish through meeting tough challenges. His mission – to dramatically impact the lives of others – drives his systems and 140 associates. He believes it is important to inspire people to always dream bigger, and he would like to be remembered as someone who truly gave more than he received.

Colleague Starr H. Barnum says Randy, “taught me how to live my life,” while industry consultant Gary Kinder says Randy, “taught me how to love my life and maintain my faith”. From both, Randy learned that as a manager he should empower others and make himself obsolete. Another colleague, Kelli McCauley, told him something that has helped him gain perspective when times are tough: “The world is not messed up; you are. Be OK with it. You are unique”.

Randy qualified for GAMA International's Career Development Award at the Silver Level in 2003, its International Management Award (IMA) at the Platinum level from 2004 through 2007, and it's IMA at the Diamond level in 2009. He was National Life Group's No. 1 Sales Manager from 2000 to 2002.

Randy grew up in New York and graduated from Washington & Jefferson College with a B.A. in history and business. He and his wife, Jessica, have two children: Samantha and Alexander. He enjoys golf, snowboarding, travel and working with his firm's charitable foundation.

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Kim Rheinlander

*Director, The Center for Mathematics Education
Dartmouth College*

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Kim Rheinlander is the Director of the Center for Mathematics and Quantitative Education at Dartmouth College. She has worked with faculty both locally and nationally creating and evaluating innovative pedagogical materials. She is a charter board member of the National Numeracy Network. She is currently affiliated with the Financial Literacy Center of the Rand Institute, Dartmouth College and the Wharton School, whose mission is to develop and test innovative programs to improve financial literacy and promote informed financial decision making.

David Sanguinetti, CPA, CMA, FLMI

*2nd Vice President – Business Analysis
National Life Group*

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David is a Second Vice-President at National Life Group, leading the Financial Planning and Analysis unit. In his current role, he's responsible for the coordination of financial and operational plans, analysis of financial results, capital forecasting, and a variety of profitability and expense projection and analysis projects. He also regularly gives a seminar for National Life Group employees entitled "How We Make Money". Prior to his current role, he was 2ndVP and Controller in charge of financial reporting for National Life Group, and was a CPA in public practice. He will celebrate 25 years with National Life in September.

David is a Certified Public Accountant, a Certified Management Accountant, and a Fellow at the Life Management Institute. He's a UVM business grad and remembers when you had to go to a special room when you wanted to use a computer. In the past he's been a teen advisor through his church. He and his wife Debbie have a log home in Berlin, VT. Together they have a 19 year old daughter at the Eastman School of Music, a 13 year old son who'll be an 8th grader at U-32 Middle and High School in East Montpelier, a beagle and a cat.

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Susan Sharkey

Director - High School Financial Planning Program (HSFPP)
National Endowment for Financial Education, NEFE
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As director of the High School Financial Planning Program (HSFPP), Susan Sharkey's primary role is to work with schools, educators, and the HSFPP national network to continue the high school program's legacy of providing free financial education to students. Since its inception in 1984, the HSFPP has reached more than seven million students in all 50 states and has fulfilled more than 88,000 orders. Susan and her NEFE colleagues have contributed to the Jump\$tart Coalition Teacher Training Alliance's efforts to develop a model program aimed at helping educators develop personal finance knowledge and skills.

Susan has experience as a business educator, instructional designer, office manager, school board president, and executive director of a conservancy organization. She is passionate about using her skills and experiences to support educators and youth mentors in their work with young adults.

Barb Toof

VP-Deposit Operations Manager
Merchants Bank
btoof@mbvt.com



I have been in banking for over 20 years. I have been with the Merchants Bank for the last five and before that with the Peoples Trust Company of St. Albans. I have been a teller, a customer service rep, a computer operator, a branch manager, and a VP of retail sales before my current position of Deposit Operations Manager. I am in charge of our call centers, our research area and mailroom, deposit services, electronic banking, deposit compliance and deposit projects. I live in St. Albans with my husband of 30 years. I have two grown children and two grandchildren.

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Dorothy Wallace

*Associate Professor
Dartmouth College*
dorothy.wallace@dartmouth.edu



Dorothy Wallace is Professor of Mathematics at Dartmouth College. She was New Hampshire CASE Professor of the Year in 2000 and the lead PI of the seminal NSF project, Mathematics Across the Curriculum. She recently finished a text in mathematical biology for first year students, *Situated Complexity*, is a charter board member of the National Numeracy Network and is co-editor of the journal *Numeracy*. She is currently affiliated with the Financial Literacy Center of the Rand Institute, Dartmouth College and the Wharton School, whose mission is to develop and test innovative programs to improve financial literacy and promote informed financial decision making.

Antoine Williams, AAMS

*Wealth Manager & Financial Planner
Antoine Williams & Associates Financial Services*
Williams_Antoine@nlvmail.com



I grew up in New York City. In 1988, I graduated from the prestigious Bronx High School of Science. In 1992, I graduated from the University of Vermont with a Bachelor's of Science in Business Administration with a major in Finance. Upon graduation, I received the University of Vermont's highest honor, The Kidder Medal. The Kidder Medal is awarded to the outstanding senior male in character, leadership and scholarship. I then moved back to New York City to take advantage of an outstanding offer to work for and help manage over \$300 million for Bear Sterns. Nonetheless, I continued to visit Vermont, as I was obligated to at least come up semi-annually as a University of Vermont Business School Board of Advisors' member.

Wanting the quality of life Vermont offered, I decided to move back to Vermont, and in 1999, I opened an Edward Jones Investments office in Shelburne. MY office quickly grew from scratch and by December of 2004 I was managing over \$60 million for clients and was in the top 1 percent of Edward Jones offices nationwide.

My life suddenly and dramatically changed on January 25th, 2005. After saying goodbye to my then girlfriend, and now wife, Michelle, I was in a near-fatal car accident with a snowplow on my way home. Doctors said I shouldn't have lived. Luckily, the accident only left me with a temporarily crushed pelvis,

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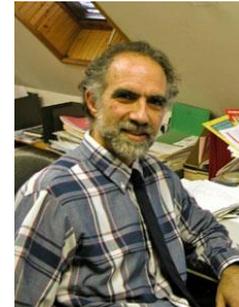
causing me to be non-weight-bearing for four months, and leaving me with a surgically repaired ear. My near-fatal car accident changed my perspective on life and on my profession. While still at Fletcher Allen Health Care, I decided to leave Edward Jones Investments and start my own firm with the goal of not only helping clients invest their money, like 93 percent of financial advisors, but to become a real wealth manager, like the other 7 percent, with a complete approach to addressing my clients' financial lives.* I now help successful individuals and families, as well as people going through transitions, such as death, divorce and retirement, make smart decisions with their money that are aligned with their values and goals. I do this by using a consultative process to identify where they are now, where they want to go, and any gaps for getting there. I then work with a network of professional advisors to help my clients make informed decisions that will help them achieve what is important to them. I only work with a select group of clients for whom I can have a tremendous impact. If I am not the right advisor for someone, I'm more than happy to refer them to someone that is.

I live in South Burlington, Vermont, with my wife Michelle and our two sons, Matias and Ezra. I love spending time with my family, training for and participating in triathlons and playing golf.

*Source: CEG Worldwide, 2007.

Art Woolf

President, Vermont Council on Educational Development
Associate Professor of Economics, University of Vermont
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Dr. Woolf joined the Economics Department at UVM in 1980 after receiving his Ph.D. in economics at the University of Wisconsin in Madison. He received his undergraduate education from Cornell University, where he majored in American history. He was interested in both economics and history and wrote his dissertation in economic history, examining the impact of electrification on U.S. manufacturing in the early twentieth century.

In 1988, Dr. Woolf took a leave of absence from UVM and began a three-year stint as State Economist for Governor Madeleine Kunin, where he learned firsthand about how to apply economic principles to public policy issues. When he returned to UVM in 1991, his research interests broadened to include public policy analysis, especially focused on state and local government. He spent a lot of time trying to explain the economy to non economists. During the 1990s he wrote a regular column for *Vermont Magazine* and is currently editor of the monthly *The Vermont Economy Newsletter*.

In 1999 he started The Vermont Council on Economic Education, an organization that helps Vermont teachers in grades K-12 integrate economics in their curriculum. He works closely with the Council for Economic Education. Their website is found at www.councilforeconed.org.
