



## BACKGROUND

Michigan's highly-successful "Investor Education in Your Community" (IEIYC) program and excerpts of its content have been presented to over 20,000 Michigan residents through libraries, community centers, community colleges, Fortune 500 companies and media webcasts.

Thousands of additional Michigan residents have heard or viewed IEIYC content through recurring interviews on CBS Radio (WWJ Newsradio 950) and news features with News Anchor and Business Editor, Murray Feldman on WJBK FOX 2 News.

Free to attend and free from sales pitches, the new series, ***Your Money In The Balance***, is the answer to hundreds of requests for "MORE" investor education presentations, and is made possible by the Michigan Office of Financial and Insurance Regulation, and the Investor Protection Trust in Washington DC.

Presented by an unparalleled and dynamic speaker, you will receive quality information from a trusted source, without the worry that someone will try to 'sell' you something.

Educational opportunities for Michigan residents get no better than this!

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## ***"Your Money ~ In The Balance"***

### **YOUR MONEY IN THE BALANCE SERIES – INTRODUCTION & OVERVIEW (5-part)**

Managing our money isn't easy. High expenses and excessive debt coupled with low returns from ever more frightening financial markets have many of us struggling to make ends meet, while wondering whether the money we're able to invest will grow at the rate we need to secure our financial future.

Many of us feel that we lack the skills and know-how to handle this worrisome combination, ***leaving our money in the balance***. Series developed by Mark B. Robinson.

**REMAINING 2012 SCHEDULE OF PRESENTATIONS:**

**OCTOBER 2012 schedule**

**1. 10/29, Monday evening**

7:00-8:30pm

***Your Money In The Balance course 1 of 5, Your Investing Foundation: The “3 R’s”***

Bloomfield Twp. Library

248.642.5800 x171, [www.BTPL.org](http://www.BTPL.org)

1099 Lone Pine Road, Bloomfield Hills MI 48302

**2. 10/30, Tuesday evening**

7:00-8:30pm

***Your Money In The Balance course 4 of 5, Investing: C’mon and Roll Up Your Sleeves!***

Plymouth District Library

734.453.0750 x4, [www.plymouthlibrary.org](http://www.plymouthlibrary.org)

223 S. Main Street, Plymouth MI 48170

**NOVEMBER 2012 schedule**

**1. 11/5, Monday evening**

7:00-8:30pm

***Your Money In The Balance course 2 of 5, Assets and Liabilities and Goals: Oh My!***

Bloomfield Twp. Library

248.642.5800 x171, [www.BTPL.org](http://www.BTPL.org)

1099 Lone Pine Road, Bloomfield Hills MI 48302

**2. 11/7, Wednesday evening**

7:00-8:30pm

***Mind Your Money Manners part 4 of 4, Manage Your Future Now!***

**Offered simultaneously at these libraries. Register with your library of choice:**

Grand Rapids Public	616.988.5400,	<a href="http://www.grpl.org">www.grpl.org</a>
Howell, Carnegie District	517.546.0720,	<a href="http://www.HowellLibrary.org">www.HowellLibrary.org</a>
Marquette, Peter White Public	906.228.9510,	<a href="http://www.pwpl.info">www.pwpl.info</a>
Novi Public	248.349.0720,	<a href="http://www.NoviLibrary.org">www.NoviLibrary.org</a>
Sterling Heights Public	586.446.2665,	<a href="http://www.shpl.net">www.shpl.net</a>
Wyandotte, Bacon Memorial	734.246.8357,	<a href="http://www.BaconMemorial.org">www.BaconMemorial.org</a>

**3. 11/8, Thursday evening**

6:30-8:00pm

***Your Money In The Balance course 5 of 5, Finding Mr. or Ms. ‘Right’***

Huntington Woods Public Library

248.543.9720, [www.huntington-woods.lib.mi.us](http://www.huntington-woods.lib.mi.us)

26415 Scotia Rd., Huntington Woods, MI 48070

**4. 11/12, Monday evening**

7:00-8:30pm

***Your Money In The Balance course 5 of 5, Finding Mr. or Ms. 'Right'***

Royal Oak Public Library

248-246-3715, [www.ropl.org](http://www.ropl.org)

222 East 11 Mile Road, Royal Oak 48067

**5. 11/13, Tuesday evening**

7:00-8:30pm

***Mind Your Money Manners, part 4 of 4: Manage Your Future Now***

Portage District Library

269-329-4542, [www.portagelibrary.info](http://www.portagelibrary.info)

300 Library Lane, Portage MI 49002

**6. 11/14, Wednesday evening**

7:00-8:30pm

***Your Money In The Balance course 4 of 5, Investing: C'mon and Roll Up Your Sleeves!***

Howell Carnegie District Library

517-546-0720 x106, [www.howelllibrary.org](http://www.howelllibrary.org)

314 W. Grand River, Howell MI 48843

**7. 11/15, Thursday evening**

7:00-8:30pm

***Your Money In The Balance course 5 of 5, Finding Mr. or Ms. 'Right'***

Plymouth District Library

734.453.0750 x4, [www.plymouthlibrary.org](http://www.plymouthlibrary.org)

223 S. Main Street, Plymouth MI 48170

**8. 11/19, Monday evening**

7:00-8:30pm

***Your Money In The Balance course 3 of 5, Funding Your Present and Future Self***

Bloomfield Twp. Library

248.642.5800 x171, [www.BTPL.org](http://www.BTPL.org)

1099 Lone Pine Road, Bloomfield Hills MI 48302

**9. 11/26, Monday evening**

7:00-8:30pm

***Your Money In The Balance course 4 of 5, Investing: C'mon and Roll Up Your Sleeves!***

Bloomfield Twp. Library

248.642.5800 x171, [www.BTPL.org](http://www.BTPL.org)

1099 Lone Pine Road, Bloomfield Hills MI 48302

**10. 11/28, Wednesday evening**

7:00-8:30pm

***Your Money In The Balance course 5 of 5, Finding Mr. or Ms. 'Right'***

Howell Carnegie District Library

517-546-0720 x106, [www.howelllibrary.org](http://www.howelllibrary.org)

314 W. Grand River, Howell MI 48843

**DECEMBER 2012 schedule**

**1. 12/3, Monday evening**

7:00-8:30pm

***Your Money In The Balance course 5 of 5, Finding Mr. or Ms. 'Right'***

Bloomfield Twp. Library

248.642.5800 x171, [www.BTPL.org](http://www.BTPL.org)

1099 Lone Pine Road, Bloomfield Hills MI 48302

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**This November-December 2012 schedule is complete and accurate as of October 26, 2012; subject to change without notice.**

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***Stay Tuned...***

Stay tuned for lots of new presentations coming in the New Year, including "Be A Money SMARTY!" during the Federal Reserve Bank's Money Smart Week, April 20-27<sup>th</sup>.

**ALSO COMING IN 2013:**

***My Money and Me!***  
***Smart ways to get along better with your money***

***My Money and Me series* - INTRODUCTION & OVERVIEW ( 4-part)**

This series brings useful instruction on developing good money manners to help you cultivate and maintain a more informed, productive and potentially less-stressful relationship with your money.

You will learn easy-to-follow methods for identifying and working through money-related issues, how to set 'smart' goals and how to develop a personal spending plan. You'll also learn easy-to-grasp concepts on investing, asset allocation and diversification applied to your specific goals, as well as direction on how to manage the financial needs of your 'present self' while planning for the financial needs of your 'future self'.

In taking this series, you'll acquire the money manners and skills needed to better manage the often strained and complicated relationship we have with money. ***My Money and Me*** presentations will be initially offered at 6 participating libraries simultaneously on the following dates: 9/26, 10/10, 10/24, 11/7; see schedule for time and location details. Series developed by Mark B. Robinson, in collaboration with Michigan State University Extension.

**And,**

***Be A Money SMARTY!*** during Money Smart Week, April 20-27, 2013.

*“Your Money ~ In The Balance “ presentation descriptions*

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**YMITB: Course 1 of 5, *Your Investing Foundation: The “3 R’s”***

Brings a broad based, introductory-level overview of the more popular elements that make up the financial markets. You will learn the basics about stocks, bonds, mutual funds and ETFs, their own unique risks and their own unique relationship to each other. *You’ll also gain practical insight into how the “3 R’s” – ‘risk,’ ‘relationship’ and ‘return’ potential – among various investment categories form the basis for sound asset allocation and diversification decisions.* Plain-English explanations of investment-related terms and concepts bring additional knowledge you’ll need to make better, more informed investment decisions. This course prepares you for subsequent courses in the series.



**YMITB: Course 2 of 5, *Assets and Liabilities and Goals: Oh My!***



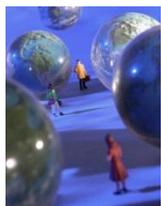
Teaches an easy-to-follow action plan for managing your assets, your liabilities, your credit and your goals. You will learn how to set up your personal balance sheet and cash flow statement, examples for organizing and coordinating your brokerage accounts, IRAs and company-sponsored retirement accounts, and instruction on how to balance paying-off debt, saving for emergencies and investing in your future. You’ll also learn the importance of matching-up the right types of investments for each of your goals to increase potential gains and reduce potential loss. Asset allocation concepts learned in Course #1 will be applied in this course.

**YMITB: Course 3 of 5, *Funding Your Present and Future Self***

The only way to deal with the future is to put yourself in a space where you are functioning effectively in the present. Failing to do so may be life altering for your future self. Whether you are 40 or two-times 40, this real-world course differentiates between our assumptions about the future and what we actually know and can control. *A checklist of easy-to-follow action items will help you get and maintain control over your money.* Asset allocation and diversification concepts learned in Courses 1 and 2 will be applied in this session. No worn-out generalities or outdated advice; just information you can use to take care of your future self by taking care of your present self.



**YMITB: Course 4 of 5, *Investing: C’mon and Roll Up Your Sleeves!***



Be aware, be adaptive; know what you own and why you own it” is the central theme of this distinctive course. Building on the previous three courses, you’ll be introduced to ‘adaptive’ or tactical asset allocation within the context of a set of ‘fixed standards’ for making investment-related decisions. This course is also designed to test the knowledge and ‘know-how’ you’ve gained from taking the series. The group will participate in 5 case studies each composed of a series of questions, problems or discussion points the instructor will use to reinforce the learning objectives of the three preceding sessions. Learning doesn’t get any more fun!

**YMITB: Course 5 of 5, *Finding Mr. or Ms. ‘Right’***

Whether you already have a financial services provider, or are trying to select one, this course will give you the confidence to effectively evaluate your options and make the choice that’s right for you. We will also cover the 15 critical questions to ask any financial services provider about themselves, their business and their investment recommendations. What’s the difference between a broker, an adviser and a financial planner? What do all the titles and designations mean? How can their background and credentials be checked out? What services should you insist on having provided? When interviewing a prospective financial services provider, how do you differentiate between a straight-talking professional and a flim-flam salesman? Attend this session and you’ll be better equipped to select and develop the right relationship with a financial services provider.

