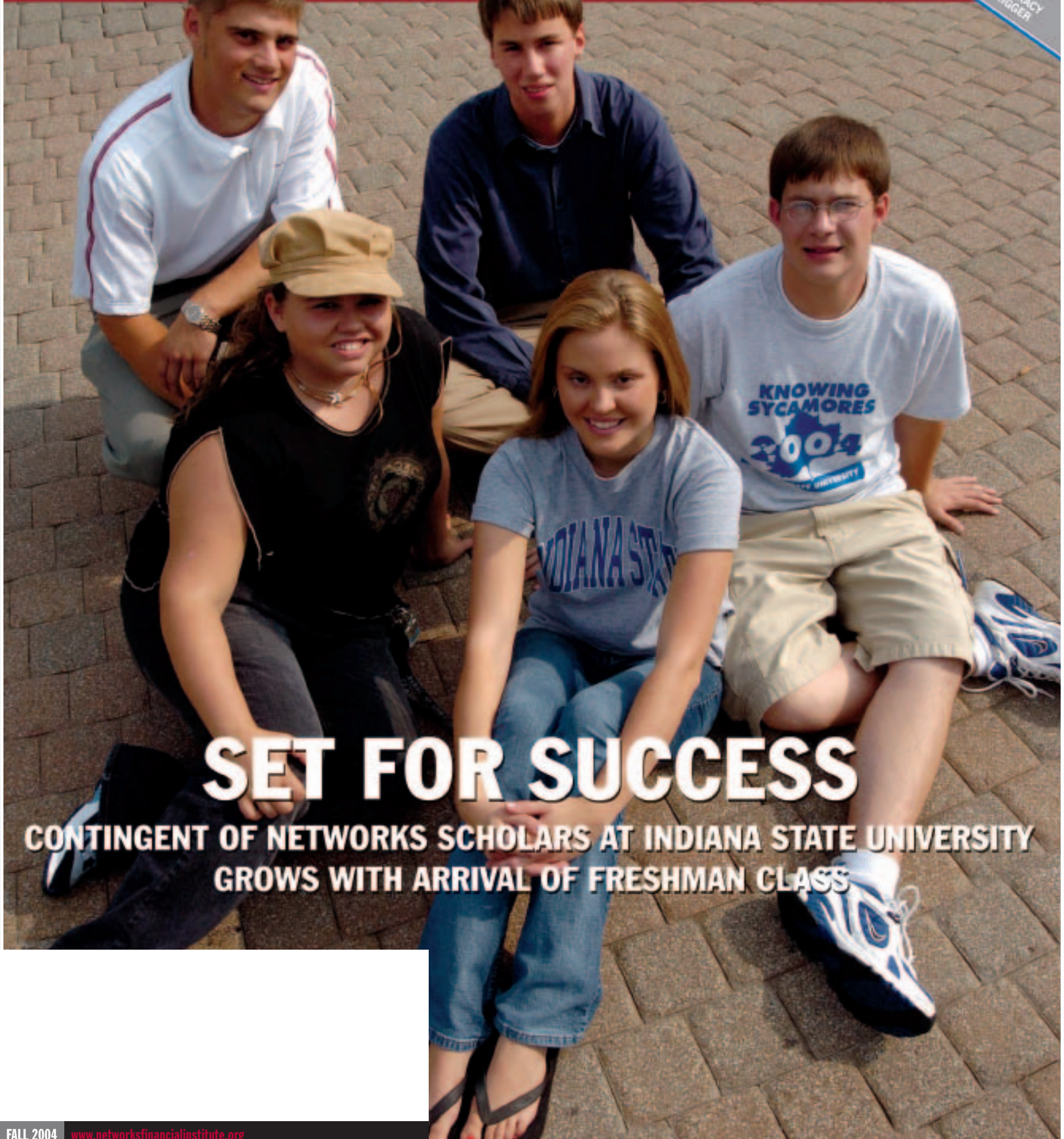


Financial Focus

OUTREACH
THE BUCK STOPS HERE
NFI TAKES AIM AT FINANCIAL ILLITERACY
IN INDIANA. SET TO SQUEEZE TRIGGER



SET FOR SUCCESS

CONTINGENT OF NETWORKS SCHOLARS AT INDIANA STATE UNIVERSITY
GROWS WITH ARRIVAL OF FRESHMAN CLASS

Financial Focus

FALL 2004



NETWORKS FINANCIAL INSTITUTE

An initiative of Indiana State University

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Out Front



PROFILE

8 A time of transition

Whitney Lewis (center) is one of 15 new Networks Scholars beginning collegiate life at Indiana State University this fall. She earned the four-year, \$20,000 scholarship provided by Networks Financial Institute by excelling as a student, demonstrating leadership potential and contributing to her Alexandria, Ind. community.

Features

MILESTONES

4 NFI opens Indianapolis HQs

Indiana State University faculty, staff, students, alumni and Lilly Endowment Inc. officials join NFI Executive Director Liz Georgakopoulos (right photo, center) to officially dedicate NFI's new headquarters.

GLOBE TROTTERS

12 Their European Excursion

15 Networks Scholars experience New York City, London, Paris and Marseille during a 10-day trip in May, a key component of the four-year Networks Scholars scholarship awarded by NFI to top students pursuing a career in the financial services industry at Indiana State University.



CAREER SPOTLIGHT

13 Advice from the top

Says Connie Lund, senior VP of corporate finance for American United Life and 1974 graduate of Indiana State University, to students: Take advantage of opportunities. Work hard. Use your internship. Determine what kind of job you really enjoy.

networksfinancialinstitute.org

LEADING OFF

3 And we're off

Its first year in the history books, NFI is today poised to deliver.

FOCUS

14 The buck stops here

NFI plans launch of pilot program targeting financial illiteracy; program is first step in push to have personal financial literacy curricula mandated in K-12 classrooms throughout Indiana — and beyond.

19 And the survey[s] said ...

NFI-initiated national surveys seek perspective on what employers need and desire from college grads, input from D.C. opinion leaders whose work impacts financial services industry.

Check It Out

15 Departments

NFI teams with national, state Jump\$tart to stage October Jump\$tart Teachers Summit, a free event for teachers to showcase financial literacy curricula for Indiana's K-12 schools.

16 NFI News

18 Coming up

NFI to host 2nd Annual Regulatory Reform Summit in March, focusing on reform of financial services regulation in Washington.

COVERSHOT

Indiana State University freshman Networks Scholars: Whitney Lewis (front), Burnadette Peterson (clockwise from left), Sean Harmon, Scott Garrigus and Tressman Goode. PHOTOGRAPH BY DUANE BRODT

FALL 2004 EDITION

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AND WE'RE OFF

BY LIZ GEORGAKOPOULOS



Networks Financial Institute was born from a strong vision and a compelling need. Our mission — to serve as a catalyst for informed

change in the financial services industry through education, outreach and research — is based on the recognition of the need for new perspectives and new insights into the changing world of financial services.

Turmoil in the industry, created in part by the passage of Gramm-Leach-Bliley legislation in 1999, the creation of an integrated European Union and the crumbling of the underpinnings of a sound and ethical leadership structure, is a strong motivator.

Thanks to a generous and forward-thinking grant from our friends at Lilly Endowment Inc., the NFI team and Indiana State University have the opportunity to step up to this challenge in a serious way.

Having just completed its first year of operation, NFI is poised to deliver.

With full support from Indiana State, a highly energized and focused Advisory Council and the entire NFI team — plus a well-developed strategy — a strong foundation has been created and we have begun to execute.

NFI has engaged a three-pronged strategy for delivering on its mission: education, outreach and research.

All of its activities are organized around these three areas.

The fiscal year 2004 for Networks Financial Institute has been a time of acceleration. With NFI's team of professionals growing and expanding, a host of initiatives are well under way to identify key mission-critical areas that will define NFI's immediate and long-term role in serving the financial services industry.



NFI

Networks Financial Institute is well on its way to be a global leader in connecting industry thought with practice with a focus on education, outreach and research.

Curricula development is happening as NFI is working with Indiana State's College of Business toward accentuating the financial services industry. Top students supported by NFI scholarships are on their way to becoming tomorrow's industry leaders and thinkers.

Planning is under way to make financial literacy education a part of required curriculum in all Indiana schools. NFI is embarking on studies to identify what the current state of financial literacy is in Indiana and how best to implement competent, complete and progressive financial literacy education in grades kindergarten through 12 and in the related adult community of teachers and parents.

National, focused research is under way that will enable NFI to assess what industry leaders want and need from tomorrow's college graduates and what

government, industry and academia needs to create sound public policy, regulatory reform and solutions to industry problems and shortfalls.

With these and other strategic initiatives providing further focus and development, NFI is set for a promising, highly productive fiscal 2005.

A glimpse at our first year

- ▶ **15 Networks Scholars begin their freshman year at Indiana State in August, joining 14 Networks Scholars starting their sophomore year**
- ▶ **NFI continues to conduct employer research within the financial services industry to better understand employers' needs in hiring college graduates en route to enhancing existing Indiana State curricula and programs**
- ▶ **NFI has assembled a complete financial literacy task force, including Indiana State faculty members from across disciplines and representatives from Indiana Department of Education, Center for Economic Education and Academy of Finance**
- ▶ **NFI is in the process of developing a comprehensive study that examines the current economic impact of today's state of financial literacy**
- ▶ **NFI is developing a financial services research resource center to be housed on the newly revamped NFI web site**
- ▶ **NFI is identifying high-profile researchers to support its own research in key areas of financial services**
- ▶ **NFI has named Scott Hawkins, former research director for Skandia International, as a Research Fellow; he will assess the overall financial services marketplace in the coming months to identify mission-critical areas of focus for NFI research in both the immediate and long-term future**

Georgakopoulos is executive director of Networks Financial Institute: 317.536.0281 or toll-free 800.603.7113, email at liz.georgakopoulos@isunetworks.org.



SMILES, EVERYONE. SMILES.

NFI opens new headquarters in Indianapolis, dedicates new site with gala event drawing who's who from Indiana State

BY DUANE BRODT

NETWORKS FINANCIAL INSTITUTE AND INDIANA STATE UNIVERSITY ACHIEVED A MAJOR MILESTONE IN JUNE WHEN NFI MOVED INTO ITS NEW HEADQUARTERS IN INDIANAPOLIS. ESTABLISHING A KEEN CONCENTRATION ON MISSION-CRITICAL OBJECTIVES AND BECOMING A SIGNIFICANT ASSET WITHIN THE GLOBAL FINANCIAL SERVICES INDUSTRY, NFI IS POISED FOR THE FUTURE.

On June 17, faculty, staff, alumni and students from Indiana State and executives with Lilly Endowment Inc. joined NFI to dedicate its new home.

Created in 2003 with a \$20 million grant from Lilly Endowment Inc., NFI moved its offices from Indianapolis' north side to 2902 N. Meridian St. in Historic Square.

"We're thrilled with our new location and the tremendous support from Indiana State and Lilly Endowment Inc.," said NFI Executive Director Liz Georgakopoulos. "The entire NFI team is excited about the possibilities and opportunities the future holds."

[milestones] page 6



Networks Financial Institute Executive Director Liz Georgakopoulos cuts the ceremonial ribbon and, with Indiana State University President Dr. Lloyd W. Benjamin III, Lilly Endowment Inc.'s Clay Robbins (from left) and Sara Cobb; Barbara House, president of Indiana State University's Board of Trustees; and Dr. Ronald Green (right), dean of Indiana State's College of Business, dedicates NFI's new Indianapolis headquarters on June 17.



NFIphotos/Duane Brodt

Indiana State University President Lloyd W. Benjamin III (above, center) chats with NFI Advisory Council member Charles T. Richardson of Baker & Daniels and others during NFI's open house and dedication in June in Indianapolis. Levey Mansion in Historic Square in Indianapolis is NFI's new home (below).

NFI finalized its lease on the 3,800-square-foot property in November 2003 and through June 2004, work continued to restore and refurbish the building inside and out and construct functional, operational and expandable office space.

“Moving to our new location was a significant challenge because we are a brand new organization,” said Joe Zachery, NFI’s director of operations. “We essentially had to start from scratch, from the extensive renovations to convert this 100-year-old mansion into office space to the thousands of things like selecting furniture, communications equipment, computer and networking equipment and so much more.”

Levey Mansion was built in 1905 by Louis Levey, a law practitioner, public accountant and owner of Levey Brothers Printing Co. The site was transformed into headquarters of Marion County Medical Society in the 1960s. Vacant and neglected from 1968 to 1974, Pilgrim Life Insurance Co. purchased the home in 1975 and restored the site as its corporate headquarters until going out of business.

Indianapolis Life Insurance then purchased



Levey Mansion in 1978 and began leasing the site to NFI in November 2003.

Inside NFI’s new headquarters, original architecture has been restored and refurbished to showcase a dynamic mix of old and new.

Modern office furniture, an extensive art collection supplied by Indiana State and the Indiana State University Foundation and a sophisticated communications system have created a highly functional and useful, global headquarters for NFI.

Roland Design, led by design architect Randy Veatch, ensured the interior of NFI’s new headquarters is the right complementary mix of vintage and modern.

“The approach we tried to take throughout the design inside was to come up with a contemporary feel in an historic building without being ostentatious,” Zachery said.

[dedication] page 16

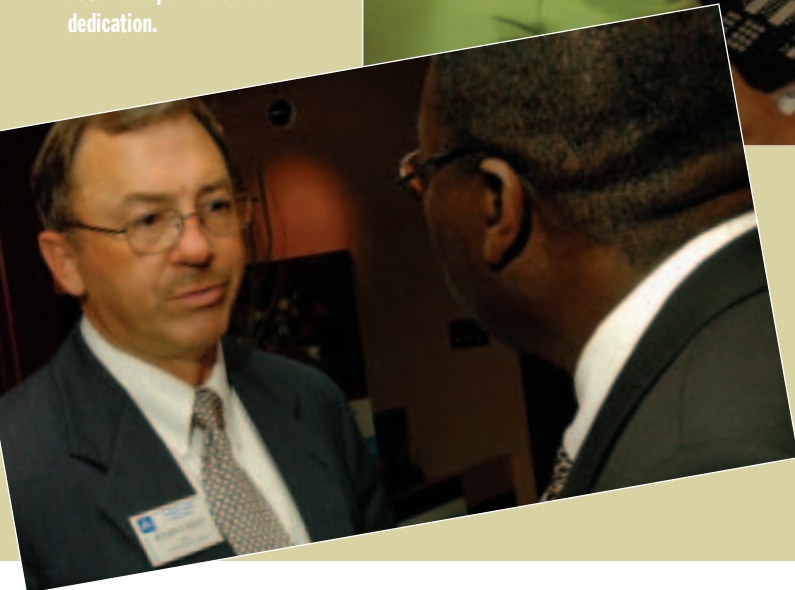


Inside the event

NFI Executive Director Liz Georgakopoulos (top photo, center), Assistant Education Director Livia Scott and NFI Advisory Council member Charles T. Richardson (left) talk with Networks Scholar April Huey, a sophomore at Indiana State University, at June's open house and dedication.



Dr. Bruce McClaren (above, center), associate dean of Indiana State's School of Business, and his wife, Dr. Connie McClaren, Operations Management/Analysis program coordinator, register at the event. Dr. Ronald Green (left), dean of Indiana State's College of Business, talks with Dr. Kweku Bentil, dean of the School of Graduate Studies.



NFI names Advisory Council, task force representatives

NFI has established three critically important groups of individuals who represent the financial services industry, the corporate sector and academia to advise, guide and help implement NFI's mission-oriented future.

ADVISORY COUNCIL

Michael J. Alley, owner, Patriot Investments LLC; former president and CEO, Fifth Third Bank
Kevin A. Hoolehan, managing director, Indiana State University Foundation

H. Peter Hudson, retired president, CEO, Chair Monroe Guaranty Insurance Co.; former Indiana Commissioner of Insurance

Dr. Steven W. Lamb, professor and chair, Indiana State University Analytical Department

Dr. C. Jack Maynard, provost and vice president for Academic Affairs, Indiana State University

Charles T. Richardson, partner, Baker & Daniels; chair, Insurance and Financial Services team

EDUCATION TASK FORCE

(All Indiana State University faculty members)

Dr. Ronald F. Green, dean, College of Business

Professor Joe Sanders, Ph.D., Accounting program coordinator

Professor Connie McLaren, Ph.D., Operations Management/Analysis Analytical Department program coordinator

Dr. Priscilla Wolfe, director, Indiana State University Leadership Development Institute

Professor Herschel Chait, Ph.D., interim chair, Organizational Department

Professor Steven W. Lamb, Ph.D., chair, Analytical Department

Professor Bruce McLaren, Ph.D., associate dean, Undergraduate Programs

Professor Dale Varble, Ph.D., associate dean, Graduate Studies

FINANCIAL LITERACY TASK FORCE

College of Business

Dr. Mary Adams, Faculty of Business, retired

Chia-an Chao, assistant professor, BEIT

Susan Moncado, Ph.D., professor, Accounting

Joe Sanders, Ph.D., professor and program coordinator, Accounting

Bill Wilhelm, Ph.D., assistant professor, BEIT

Dr. Priscilla Wolfe, director, Center for Leadership Development

College of Arts and Sciences

Elizabeth Brown, assistant professor, Mathematics and Computer Science

Barbara Clauss, Ph.D., assistant professor, Family and Consumer Sciences

John Conant, Ph.D., professor and chair, Economics

Elizabeth Jones, assistant professor, Mathematics and Computer Science

Freddie Kramer, Ph.D., professor and chair, Family and Consumer Sciences

College of Education

Kevin Bolinger, Ph.D., assistant professor, Elementary Education

Marilyn Leinenbach, assistant professor, Elementary Education

David Hofmeister, Ph.D., professor and chair, Curriculum, Instruction and Media Technology

Pat Wheeler, Ph.D., professor, Elementary Education

State government

Jeff Sanson, Financial Literacy program coordinator, Indiana Council for Economic Education

A TIME OF TRANSITION



**Anxiety, nervousness
small obstacles for
confident Whitney
Lewis to overcome
as she heads to
Indiana State as
a freshman,
Networks Scholar**

BY DUANE BRODT

H

ard work. Long hours. Hectic schedules. A new social scene. Dramatically elevated levels of responsibility and independence. Dorm life. They're all reasons why Whitney Lewis is wringing hands that were just minutes ago calm on her lap. The anxiety doesn't last long, though. Her lips tighten. Her chin firms. "I admit it. I'm anxious and nervous," she says. "But I'm ready for the change and the challenges." In a few weeks, she'll squeeze more than 18 years of her life into the bed of her parents' pick-up and begin her first major transition, from a three-acre farm in rural Alexandria, Ind., with dogs that run free and a pony in the pasture, from life-long friends who themselves are leaving the stability a rural town of nearly 1,900 provides, to college, a place of unknowns and new pressures, of ample dreams and stark realities, where, at least for a while, she'll be but another face in an ocean of 11,400 others. ■

Lewis is the first in her family to go to college.

Accepted at three Indiana universities, her choice was easy, she says. "It'll be enough of a shock for me, a small-town girl, to go off to college," she says. "I chose Indiana State University because of the size of the campus and its College of Business. I'll get a great education and get the individual attention I need to succeed."

[profile] page 10

Meet Whitney Britt Lewis

HOMETOWN

Alexandria, Ind.

PLANNED MAJOR

Business Management

PARENTS

Mother, Mary Ann Noble, is an occupational health assistant at Community Hospital in Anderson; stepfather, Kelton Noble, is a farmer; father, Randy Lewis, is a maintenance supervisor at Woodbridge Apartments in Indianapolis

SISTERS

Rebekah, 9,
and Emma, 5

FAVORITE HIGH SCHOOL COURSE

U.S. history

FAVORITE HIGH SCHOOL TEACHERS

Phil Davis and Jeff Thurston: "They both helped me so much my senior year to get ready for college and become my own person."

WHY BECOME A SYCAMORE?

"It'll be enough of a shock for me, a small-town girl, to go off to college. I selected Indiana State University because I'll get a great education and get the individual attention I need to succeed."

ISU ITEMS SHE OWNS

3 T-shirts, a sweatshirt
and a blanket

WHO GETS HER ROOM BACK HOME?

Rebekah:

"Me. I'm the oldest."

Emma:

"Me. I can watch TV in there."

Mom:

"Neither. I'm keeping it just the way it is."



Whitney Lewis (center), with sisters Rebekah (left) and Emma, mother Mary Ann Noble and stepfather Kelton Noble at the family farm in rural Alexandria, Ind.



Whitney Lewis (left) has worked at Lisa's Pie Shop, owned by her aunt, Lisa Sparks (right) and uncle Jim Sparks, full-time since graduating from Frankton Jr.-Sr. High School and seasonally since she was a junior. "I've learned so much by being able to see them run their business and deal with the daily operational things," she says, "like paying bills, handling insurance, working in crisis management and other liabilities." Says Lisa Sparks: "She's the best employee I've ever had. We'll definitely miss her when she goes off to college."

Lewis and 14 fellow freshmen join 14 sophomores at Indiana State this fall as Networks Scholars — recipients of a four-year, \$20,000 scholarship awarded by Networks Financial Institute. The honor is given to the best and brightest students who plan to pursue a career in the financial services industry at Indiana State.

To become a Networks Scholar, Lewis had to craft a one-page essay highlighting her leadership skills and desire to earn a degree in support of the financial services industry and meet and interview with Indiana State faculty and NFI executives.

At Frankton Jr.-Sr. High School, a school of 650 students about an hour north of Indianapolis, Lewis earned a 3.67 GPA and was ranked 10th of 92 students. She was a two-year National Honor Society member, a three-year Spanish Honor Society member and played varsity tennis for three years.

"She's a friendly, hard-working student with high standards and morals," says Jeff Thurston, Lewis's high school math teacher. "She is determined to become a contribution to the larger society as she pursues her education through life."

Over the summer, she finished her 10th and final year in 4-H.

In her small, rural Indiana community, Lewis has been a junior volunteer for Community Hospital in Anderson. She routinely visited the elderly at

Whitney is true blue. She's creative. She's honest and sincere. She's such a hard worker. To work and keep up her grades at the level she did, that speaks volumes about who she is.

LISA SPARKS,
Whitney's aunt
and employer, owner
of Lisa's Pie Shop
in Atlanta, Ind.

Alexandria Care Center and helped local families through Operation Love.

"I enjoy taking on roles that allow me to take a great deal of responsibility," Lewis wrote in her essay.

"(My experiences) have allowed me to strengthen my leadership skills and have given me a chance to learn how to work with other people in positive ways."

Four months after submitting her application to become a Networks Scholar, Lewis received good news. "I couldn't believe it. I was so happy," she recalls. "My family was ecstatic."

"The application process was hectic," says mother Mary Ann Noble, "not because it was difficult but because we were all so nervous. Whitney worked hard to learn so much and become so informed about Indiana State University.

"Getting through the whole scholarship application process and interview process, she handled it all so well."



r. Connie McLaren, program coordinator and professor of operation management and analysis at Indiana State, says Lewis is ready to contribute.

Dr. McLaren was one of the faculty members of the Networks Scholars selection committee who conducted personal interviews and reviewed candidates' required essays, resumes and recommendation letters.

"Whitney is a very strong individual. She captured my attention completely," Dr. McLaren says. "She put considerable thought into her answers to interview questions. I am very impressed with her."

At age 18 Lewis has already gained substantial real-world experience into the sales, operations, administration and financial planning aspects of running a small business.

Her aunt and uncle, Lisa and Jim Sparks, for nearly 15 years have owned a small, roadside pie shop in Atlanta, Ind., on U.S. 31 between Indianapolis and Kokomo, a shop that features homemade pies that simply can't be found in stores — thick, golden-crust desserts filled with fresh apples, apricots, black raspberries, rhubarb and much more.

Lewis has worked there for the past two years — seasonally before going full-time after graduating from high school.

She's managed inventory, bolstered sales by maintaining a presence at local Farmers Markets and learned invaluable customer service and interaction qualities.

Lewis has also learned the "fun things," she says, like actually baking pies, keeping the kitchen clean and "working hard each and every day" to help the business thrive, she says.

"I've worked with teenagers for more than 30 years and have seen employees come and



NFI/Duane Brodt

NFI Executive Director Liz Georgakopoulos awards Whitney Lewis her 2004 Networks Scholars scholarship to Indiana State University at her high school's senior awards program in May.

go," Lisa Sparks says. "I've never had someone with the work ethic, the genuine sense of caring and the ambition that Whitney has.

"She's true blue. She's creative. She's honest and sincere. She's such a hard worker. To work and keep up her grades at the level she did, that speaks volumes about who she is. And I have no doubt she's going to be an excellent college student and a success in life."

As a Networks Scholar, besides the funds to help pay for Indiana State's tuition and fees, Lewis receives a laptop computer and will have

the assurances of both faculty and professional mentors throughout her college years. She'll also work a paid internship in the financial services industry and have the chance to travel internationally, as did a group of 15 Networks Scholars in May.

"Indiana State

University is a research-intensive public institution of higher learning that embraces its mission to educate the leaders of tomorrow," said Dr. Lloyd W. Benjamin III, president of Indiana State. "We take great pride that our research faculty are working with students from the freshman to graduate-student levels.

"The Networks Scholars program is an important part of how Indiana State fulfills its promise, 'More. From Day One.' I've had the opportunity to travel to Washington and see some of our Networks Scholars serve as advocates for NFI and Indiana State and I know that the international experience will open the door to limitless opportunities."

Lewis plans to major in business management at Indiana State.

"Some day, I'd like to run a company — maybe my own," she says. ■

CHECKit OUT

OVERSEAS ENRICHMENT: More about the May trip overseas for Networks Scholars. [12](#)



NFI/Duane Brodt

Lewis, with her mother Mary Ann: "Whitney worked hard to learn so much and become so informed about Indiana State University. Getting through the whole scholarship application process and interview process, she handled it all so well."

OVERSEAS ENRICHMENT

Networks Scholars gain experiences, memories during international journey from NYC to England, France

A key component of NFI's Networks Scholars program is the provision of an international experience during each student's time at Indiana State University.

Fifteen Networks Scholars and faculty and staff members from both NFI and Indiana State traveled to England and France in May for a 10-day cultural and educational experience.

During a three-day stay in the Big Apple before departing, the group toured the Wall Street district, had the opportunity to attend the Broadway musical "Rent," a Yankees game and also participated in a city-wide "Apprentice" scavenger hunt.

In London, students witnessed the changing of the guard at Buckingham Palace, toured Lloyd's of London and other city attractions and toured Eli Lilly and Co. in Basingstoke, England. The group also visited West Minster Abbey, the Houses of Parliament and the Bank of England.

In Paris, Networks Scholars experienced cultural icons including Luxembourg Gardens, the Pantheon, the Eiffel Tower and the Tomb of the Unknown Soldier.

Finally in Marseille, France, the group lunched with students at Euromed University, toured the Euromed Marseille and Management School, traveled by boat in the Calanquest of Cassis and toured Aix En Provence.

"NFI is about changing directions, about education, and about collaboration. The 2004 trip for our freshman Networks Scholars class was all of that and much more," said Liz Georgakopoulos, NFI's executive director. "Students began their own, personal journey



PHOTOS/ISU Public Affairs



Networks Scholars, with their chaperones from Networks Financial Institute and Indiana State University, toured Eli Lilly and Co. in Basingstoke, England (above), the Basilique du Sacre church (left) and the Eiffel Tower during their 10-day international experience in May to England, Paris and Marseille, France. An international experience is a key component of the benefits awarded to Networks Scholars.



of understanding into the complex and exciting world of international business. And, for some, the trip was their first-ever experience beyond the boundaries of the heartland of the U.S."

Networks Financial Institute has awarded 29 scholarships since 2003 to students admitted to Indiana State University who declare a qualifying major or minor in the College of Business. Our Networks Scholars:

INDIANA

Miranda Boyles

Lawrenceburg High School

Kathryn Brown

Center Grove High School

Scott Garrigus

Terre Haute North Vigo High School

Sean Harmon

Terre Haute South High School

Whitney Lewis

Frankton Jr.-Sr. High School

Carrie Perkins

Tri-West Jr.-Sr. High School

Burnadette Peterson

Calumet High School

Tiffani Root

Brownstown Central High School

David Santelik

Crown Point High School

Geoffery Teater

Beech Grove High School

Amber Williams

White River Valley High School

Brian Winkler

Forest Park Jr.-Sr. High School

Jessica May

South Spencer High School

Nevin Ashley

North Knox High School

Ashley Cameron

Rushville Consolidated High School

Brock Dalton

Northview High School

Jocelyn Gohman

South Vermillion High School

Tressman Goode

North Putnam High School

Michael Haseley

Argos High School

April Huey

Oblong High School

Britta Johnson

Oregon-Davis Jr.-Sr. High School

Heather Peebles

Lebanon High School

Daniel Quintero

Seymour High School

Stephanie Schleter

Gibson Southern High School

Danielle Thompson

Terre Haute South Vigo High School

ILLINOIS

April Bennett

Paris High School

Shanna Switzer

Marshall High School

Mallory Lopeman

Batavia High School

Dustin Newlin

Hutsonville High School

nfi's spotlight

a glimpse into a career in financial services

THE AVERAGE PERSON GENERALLY DOESN'T GET A CHANCE TO VISIT THE BOARD ROOM ON THE 50TH FLOOR AT THE BANK OF NEW YORK ON WALL STREET OR HAVE THE LUXURY OF CRUISING IN A TWO-SEATER AROUND THE WORLD'S MOST FAMOUS OVAL AT INDIANAPOLIS MOTOR SPEEDWAY. THE AVERAGE PERSON DOESN'T SNAG FRONT-ROW SEATS AT A PRO BASKETBALL GAME OR CONCERT OR HAMMER OUT THE DETAILS IN A CORPORATE DEBT OFFERING. ASK CONNIE LUND AND SHE'LL TELL YOU THOSE ARE THE PERKS THAT COME ALONG WITH A JOB WELL DONE.

MEET CONNIE LUND

FIRST JOB

Staff accountant for national accounting firm Ernst & Young, earning about \$27,000 a year

CURRENT POSITION

Senior Vice President of Corporate Finance, American United Life Insurance

ANNUAL SALARY (RANGE)

More than \$160,000

PRIMARY RESPONSIBILITIES

Lund oversees corporate finance, which includes financial reporting, tax, payroll accounting, investment accounting, budget, separate accounts, agent licensing and commissions, corporate insurance program and treasury.

PEOPLE SHE MANAGES

Of AUL's 1,700 employees, 85 report to Lund.

DRIVING MOTIVATION

There's nothing like a sense of accomplishment, even small successes that morph into big successes, Lund says. That's her motivation. She also gets it from the sidelines, watching colleagues develop successfully.

FAMILY

Husband of nine years, Jim, also is an accountant. Her son, Tom Gray, is a 2003 Purdue University graduate. Daughter Jennifer Gray is a 2004 Indiana State graduate with a degree in Insurance and Risk Management. All five of Lund's sisters — including a twin sister — are Indiana State graduates. Her sole brother earned his degree at Rose-Hulman Institute of Technology.

"You don't just do the job, but go for more, and do the little extras that make a difference," says Lund, senior vice president of corporate finance for American United Life Insurance and a 1974 College of Business graduate of Indiana State University.

Lund's no stranger to hard work. She finished her accounting degree in three years and still managed to work 20 hours a week. Like so many Indiana State alumni, she credits curriculum and instructors for helping her prepare for a financial services career.

"(Indiana State) provided an outstanding environment to develop personal skills by becoming involved in campus activities and leadership skills through being involved in campus organizations," she says. And, what's more, Indiana State's College of Business provided job contact information that helped her land her first job at a national accounting firm.

So impressed with her work, one of Lund's clients — State Life — lured her away to become an internal auditor and later promoted her to controller. She spent 17 years at the firm before moving to AUL as an associate vice president in financial reporting after the two companies formed a strategic alliance.

"Students laugh at me when I tell them they will never have as much time as they do when they are a student," Lund says. Nonetheless, she continues to dish out the advice, telling students to "learn everything you can while you have the time.

"Take advantage of opportunities to get involved in the business fraternity. Work hard. Use your internship to experience the working world. Determine what kind of job you really enjoy."

Lund has practiced what she preaches.

She's made a difference in the companies she's worked for. And that provides great personal benefits and satisfaction. More importantly, she's been a role model for her children, has developed lasting friendships and has had the opportunities of a lifetime.

After all, not just anyone gets front-row seats at a Donnie & Marie concert.

— By Laura Musall



Senior vice president of corporate finance for American United Life, 1974 graduate of Indiana State University.

Connie Lund

PERSONAL FILE

If there's an auto race nearby, you'll find her at the track. Lund and husband Jim go to several IRL and NASCAR races every year, traveling in their RV. "It's our weekend get-away. No phones or computers — just a weekend at the racetrack," Lund says.

THE BUCK STOPS HERE

BY DAVID GODSTED



Only a quarter of Americans feel very well informed about managing household finances. Stop for a moment and think about that. If 75

percent of all Americans are uncomfortable about managing their personal finances, we may not be making the best short- and long-term life choices.

From balancing our checkbooks to understanding our companies' retirement plans, from teaching our children about the importance of savings to actually having enough money to put our children through college, there are few other factors, if any, that have such a direct impact on the quality of our lives than our ability to grasp personal financial issues.

Financial literacy, then, might be defined as the ability to make informed judgments and to take effective actions regarding the use and management of money.

What happens when people lack the ability to make informed financial judgments?

The outcomes are sobering.

► **61 percent of people ages 24-64 have no retirement savings account of any kind**

► **Personal bankruptcies were up 19 percent in 2002 compared to 2001**

► **Non-secured consumer debt stands at \$1.65 trillion**

At a personal level, Americans are defaulting on credit card and mortgage payments, failing to understand the fine print of a car lease and lacking the ability to discern false charges on a grocery store receipt. Nationally, consumer debt, if it continues to increase unchecked, could inhibit long-term economic growth.



CYCLE OF FINANCIAL ILLITERACY: Children are raised in households in which parents have low financial literacy skills. These children progress in life to become financially illiterate adults. Thus, a new generation of financially illiterate adults creates families of their own, ensuring the cycle continues.

How can we reverse these trends in the coming years?

At a minimum, exposing our children to personal financial literacy at an early age is one option. But if adults overwhelmingly feel that their own financial literacy skills are inadequate, how well are they able to transfer what knowledge they have to their children?

The following statistics reinforce the cyclical nature of financial illiteracy:

► **87 percent of college students and 90 percent of high school students rely on their parents for financial guidance and support**

► **More than 70 percent of parents say they have spoken with their teenage children about credit and using credit cards wisely — while less than 44 percent of the teenage children of those respondents say their parents have talked to them about credit**

With the presence of such a large communication gap, it's apparent: parents need help. Is that help coming from our nation's schools? Unfortunately no.

In 2002, while 80 percent of parents believed that schools provided classes on money management and budgeting, only four U.S. states required students to complete a course that includes personal finance before graduating from high school.

This seems to be a classic case of "passing the buck."

Yet, most telling of all is the following research finding: Students in states that do mandate personal financial literacy instruction experience a subsequent increase in asset accumulation when the students reach adulthood.

Networks Financial Institute will improve the quality of life for Indiana's citizenry by increasing our state's financial literacy levels.

In other words, the buck stops here.

We seek to do so in stages, thereby building a broad coalition of public support in the process.

Initially, NFI will map new and existing financial literacy curricula to already existing Indiana State University educational standards. NFI will package these curricula along with support materials and make them available to state educators through a limited number of pilot schools. We'll measure results then orchestrate an effort to have personal financial literacy mandated in Indiana schools.

Understanding the ramifications of a population's increasing personal financial literacy skills, NFI will then export these policy-mandating efforts in a tailored format to other states and encourage more to adapt the models for use in all grade levels of public education.

The trends are alarming. The need is obvious.

Godsted is director of outreach for Networks Financial Institute: 317.536.0281 or toll-free 800.603.7113, email at david.godsted@isunetworks.org.

education

NFI, ISU work to create new Financial Services Learning Center on campus

Many leading universities in the U.S. have created new trading room facilities on their campuses, a building and programs that provide students with valuable real-world experience and are utilized to develop and train future financial traders. NFI is working with Indiana State to create a Financial Services Learning Center, a state-of-the-art trading room facility that will facilitate awareness about financial markets, their workings and their rules and regulations by using real-time information. NFI is partially funding the center and strategizing with faculty and staff a progressive curriculum to



make the center a leader in developing students for careers in the financial services industry. The center will provide business students valuable experience in an academic environment and understanding of the microstructure of financial markets and a foundation in developing portfolio strategies and associated technical skills. The center will also enable Indiana State's College of Business to provide the investment community with training and education in emerging technologies.



marketing

Revamped web site to establish NFI as top destination for industry

NFI contracted with Indianapolis-based Narrow Gate Media (www.narrowgatemedia.com), an award winning eMarketing communications firm that has received international recognition for outstanding production, design and content in the field of Internet Technology. With the help of Narrow Gate Media, NFI will revamp its existing web site and transition the site to be a destination for education, outreach and research relevant to the financial services industry.



"NFI's goal is to create an expandable web site that is informative and intuitive, making it a destination and the source for education, outreach and research information for the industry," said NFI Director of Marketing and Communications Alison Palmer. NFI's web site will be comprehensive and include a variety of interactive components that will enable NFI to connect people, build relationships through interaction and bridge the gap between individuals and industry. Continued development will equip NFI's site with daily, industry-specific news feeds; the latest information, research, statistics and analysis; and much more.

outreach

NFI partners with Jump\$tart for Oct. 5 Teachers Summit

NFI is partnering with Jump\$tart Coalition for Personal Financial Literacy, Jump\$tart Indiana Coalition and the Indiana Council for Economic Education, among others, to stage the first Jump\$tart Teachers Summit for Indiana teachers of grades K-12. The event, on Oct. 5 at the NCAA Headquarters in Indianapolis, is designed to showcase today's top models for teaching financial literacy in the classroom. Invited guest speakers include Indiana Gov. Joe Kernan, Indiana State Superintendent of Public Instruction Dr. Suellen Reed, Jump\$tart Executive Director Laura Levine and Indiana Jump\$tart Coalition President David Ballard among others. Sessions will provide teachers an opportunity to interact with curricula experts, examine in-depth the various models of curricula and strategize how best to implement models of financial literacy. The summit is free. Travel and implementation stipends are available to participating teachers. For registration info, visit www.jumpstart.org. Click on "State Coalitions" then Indiana.

▼ INVITED TO THE PODIUM: Kernan (left), Reed, Levine





Georgakopoulos: NFI's executive director

NFI's headquarters is located in the heart of two important sectors of Indianapolis — an historic district and a gathering of the city's largest and most noted not-for-profits.

"Re-opening Levey Mansion's doors along the historic Meridian corridor of Indianapolis is a fitting symbol of NFI's launch," Georgakopoulos said. "Not only are we now located in the heart of a major city and financial services center but we are strengthening the connection between Indiana State and its vast resources to the greater Indianapolis business community. Our physical presence in the heart of Indiana is an important link in our future success."

NFI's headquarters is within blocks of organizations including Boys and Girls Clubs of Indianapolis, The Children's Museum, Lilly Endowment Inc., the Salvation Army, Walther Cancer Institute and United Way of Central Indiana.

At NFI's open house and dedication in June, Georgakopoulos was joined by Indiana State President Dr. Lloyd W. Benjamin III, Indiana State University Board of Trustees President Barbara House, Lilly Endowment Inc. executives Clay Robbins and Sara Cobb and Dr. Ronald Green, dean of Indiana State's College of Business, to officially cut the ribbon and open doors.

"The dedication of the headquarters was an important step in the implementation of Networks Financial Institute," said Dr. Benjamin. "I was pleased with the tremendous turnout of supporters, including alumni and leaders from Lilly Endowment, the state legislature and the financial services industry. I believe Indianapolis can compete with any major city around the world and NFI will work to insure Indianapolis is recognized for its financial services expertise."

NFI has offices on the campus of Indiana State in Terre Haute with outreach in Washington, D.C., and internationally.



David Godsted (right) is NFI's director of outreach. Martha Henn McCormick is research coordinator.

A 1-2 PUNCH

Leads of NFI's outreach, research teams in place to establish complimentary agendas

Two highly experienced professionals in their respective fields have joined the NFI team to head its separate but complimentary outreach and research missions.

David Godsted is NFI's new director of outreach. He is charged with connecting Indiana State University's financial, business and educational expertise and resources with educational needs in the marketplace, specifically addressing financial services industry needs and functional

educational needs focused on financial knowledge, skills and processes.

A Chicago native, Godsted formerly was executive director of New Mexico Coalition for Literacy in Santa Fe, N.M., where he led New Mexico's only statewide literacy coalition supporting community-based literacy programs and adult basic education programs.

"David is a critical addition to the NFI team. He brings a wealth of knowledge and

add one

Experienced Hawkins named Research Fellow

In July, NFI engaged Scott Hawkins as a research fellow. Hawkins was senior research fellow for a strategic research group reporting to the CEO of Swedish-based Skandia Insurance Co. He identified, researched and communicated foresight about long-term issues affecting the sustainability of Skandia's current business and helped senior management identify

emerging opportunities.

"It's the triple mission of focusing on education, outreach and research that first drew my attention to NFI," Hawkins says. "While there are many university-based centers and government and industry groups conducting parts of this triple mission, few actively embrace the entire mission the way NFI is."



Research fellow Scott Hawkins on joining research agenda that generates significant produce applied results for Indiana and gl

experience in serving the underserved,” said NFI Executive Director Liz Georgakopoulos. “His work in literacy in New Mexico and in English training in the Middle East gives him a unique perspective on how to change outcomes and make a difference.

“The most exciting aspect David brings to NFI is his inspiring passion he brings to the task.”

Godsted has worked in Yemen, as director of courses for Yemen-America Language Institute, leading the American Embassy’s English Language school with 40 teachers instructing 900 Yemeni adult students, and in Saudi Arabia, teaching English as a second language to preparatory-year Saudi students for King Fahd University of Petroleum and Minerals.

He earned his undergraduate degree in English from Northern Illinois University and a master’s degree in organizational learning and instructional technology from University of New Mexico.

Martha Henn McCormick is NFI’s research coordinator.

Her primary objectives are to develop and manage the NFI research infrastructure and process in support of a broad financial services research agenda.

An Indianapolis native, she was an instruction and reference librarian at University Library on the campus of Indiana University-Purdue University at Indianapolis and director of information resources at the university’s Teaching and Learning Center before joining NFI.

“Martha adds a critical dimension to NFI’s work, especially in the area of research. Her depth of experience in academia — in her own research and in her previous role as librarian for a research-intensive university — are important

gains for the NFI team,” Georgakopoulos said. “Her leadership and vision will enable NFI to achieve its mission and so much more.”

McCormick received a bachelor’s degree in English from Earlham College. She earned a master’s degree in library science from Indiana University, a master’s degree in English from Emory University in Atlanta and a graduate certificate in women’s studies and English from Emory University. She has also worked as a reference and government documents librarian at Southern College’s Miles Library and Rush Learning Center, where she taught classes on library use and information literacy, and arts and humanities librarian for University of Alabama’s Sterne Library.

McCormick has won numerous awards throughout her career and is a member of the American Library Association, Association of College and Research Libraries, Indiana Library Federation, Modern Language Association and National Women’s Studies Association.

COLUMNS

GODSTED: The buck stops here. [14](#)

MCCORMICK: And the survey[s] said ... [19](#)

[David] brings a wealth of knowledge and experience in serving the underserved. [Martha’s] depth of experience in academia are important gains for the NFI team.

LIZ GEORGAKOPOULOS

NFI staff jumps to 12

New hires have the NFI staff on the grow. Executive Director Liz Georgakopoulos leads an experienced team of directors, coordinators and staff charged to accomplish NFI’s mission-critical objectives.

WHO’S WHO AT NFI: **Joe Zachery**, director of operations; **Alison Palmer**, director of marketing and communications; **Livia Scott**, assistant director of education; **David Godsted**, director of outreach; **Martha Henn McCormick**, research coordinator; **Scott Hawkins**, research fellow; **Marlene English**, administrative assistant; **Mechele Hodge**, executive assistant; **Duane Brodt**, publications manager; **Linda Beckwith**, event manager; and **Debbie Bennett**, administrative/research assistant.



Zachery



Palmer



Scott



English



Hodge



Brodt



Beckwith



Bennett



NFI: “I am truly excited. I look forward to helping develop a robust strategic research and engages academia with business to global financial services.”

Hawkins also managed and developed Skandia’s participation in applied research projects, combining academic and business partnerships funded by the European Commission dealing with improving strategic and innovation management practices for organizations operating in turbulent, networked environments. In addition to conducting long-term strategic research, Hawkins extensively spoke and wrote about Skandia’s initiatives on intellectual capital, stakeholder management and developing trends in intangible asset measurement and reporting.

“At this critical point in NFI’s start up, we are excited to have someone with Scott’s breadth of knowledge and recent research leadership in the financial services industry join us as a research fellow,” said NFI Executive Director Liz Georgakopoulos. “He brings a wealth of knowledge and insight into the

complex national and international financial services playing field. His work will lay a critical foundation to the evolution of NFI’s research mission.”

Before assuming the research position at Skandia in 1995, Hawkins was closely involved in the start-up of Skandia’s U.S. operation as an internal consultant.

Prior to joining Skandia in 1988, he worked for John Hancock.

Hawkins studied history at Yale University and received a graduate certificate in information technology management from Columbia University. He is an advisory board member for the J.M. Huber Institute for Learning in Organizations at Columbia University’s Teacher’s College.

He has also been an advisory board member of the International Corporate Learning Association (Interclass).

A glance at major NFI events coming up. For more, visit NFI online at www.networksfinancialinstitute.org.

:: SEPTEMBER

Networks Scholars Welcome Reception

5-8 p.m. Sept. 23

Networks Financial Institute headquarters, Indianapolis

A reception uniting all 29 Networks Scholars at Indiana State University will be hosted by NFI at its Indianapolis headquarters. The event will provide the group to meet meet the NFI team and learn more about NFI's three-prong mission focusing on education, outreach and research and the inner-workings of its operations and marketing and communications departments.

:: OCTOBER

Jump\$tart Teachers Summit

8:30 a.m.-3 p.m. Oct. 5

NCAA Headquarters, Indianapolis

Staged by honor roll sponsors NFI, State Farm Insurance, Bank One and Indiana Department of Financial Institutions, the Jump\$tart Teachers Summit is a free event for Indiana teachers designed to showcase various models of curricula available to instruct financial literacy in K-12 classrooms. Invited guest speakers include Indiana Gov. Joe Kernan, State Superintendent of Public Instruction Dr. Suellen Reed, Jump\$tart Coalition for Personal Financial Literacy Executive Director Laura Levine and Jump\$tart Indiana Coalition President David Ballard. Registration is required. To register, visit www.jumpstart.org. Click on "State Coalitions" then Indiana. Or contact Jeff Sanson, Indiana Council for Economic Education, 615 W. State St., Agriculture Administration Building, Room 221, West Lafayette, Ind. 47907: 800.790.6640: jjsanson@purdue.edu

:: NOVEMBER

College of Business Fall Retreat

Nov. 12-13

Networks Financial Institute headquarters, Indianapolis

NFI will host Indiana State University faculty and staff from the College of Business to discuss strategy, upcoming activities and future agendas for NFI's education, outreach and research missions.

:: 2005

2nd Annual Regulatory Reform Summit

March 2-3, 2005

Ronald Reagan Building and International Trade Center Washington, D.C.

Hosted by NFI, the event will bring together leading figures in financial services to discuss and address key issues regarding reform of financial services regulation in Washington. Policymakers, industry executives, government relations leaders and others will create a stimulating, idea-sharing environment that fosters decision-making, a central focus of NFI's mission. Visit NFI online at www.networksfinancialinstitute.org for more information coming soon.

'05 Regulatory Reform Summit to build upon '04's successes

Networks Financial Institute's inaugural Regulatory Reform Summit staged earlier this year in the nation's capital realized its goal of bringing thought leaders together for substantive dialogue en route to achieving meaningful results.

In February in Washington, D.C., NFI hosted two days of discussion that featured U.S. Rep. Richard Baker, R-La., who serves as chairman of the House Financial Services Capital Markets Subcommittee; Sen. John Sununu, R-N.H.; Wayne Abernathy, assistant secretary for financial institutions for U.S. Department of Treasury; Mark Osterle, counsel for U.S. Senate Committee on Banking, Housing and Urban Affairs; and Rick Lazio, president and CEO of Financial Services Forum.

"The event's individual sessions featured timely comments and the question-and-answer formats produced thoughtful and relevant discussion," said NFI Executive Director Liz Georgakopoulos. "We had meaningful and very insightful dialogue about the state of mutual fund regulatory reform.

"Perhaps the No. 1 need I took away from the event was the continued need for objective insurance regulation through education-oriented analysis leading to proposed solutions."

Work is under way in planning NFI's 2nd Annual Regulatory Reform Summit, which will be staged in March 2005 in D.C.

As the event's date draws closer, learn more about opportunities to join discussions in D.C. with policymakers, financial services industry executives and others by visiting NFI online at www.networksfinancialinstitute.org.



U.S. Rep. Richard Baker, R-La., speaks at NFI's 2004 Regulatory Reform Summit in D.C.

ISU/Tony Campbell

AND THE SURVEY[S] SAID ...

BY MARTHA HENN McCORMICK



NFI is unique in its three-prong approach to impacting policy-setting and public practices within the financial services arena.

The research team of NFI inaugurates its efforts by sponsoring two surveys — the first, designed to redirect financial services college curricula for the 21st century, the second to tap both the knowledge and insights of Washington, D.C. opinion leaders whose work impacts financial services across the nation.

The seed of the first survey and market research project was planted during an Indiana State University College of Business retreat last year. From that event and subsequent meetings, stakeholders including NFI staff and university deans and department heads created an Education Task Force.

In the spring, the Education Task Force devised an Education Action Plan to best prepare Indiana State students for professional careers in the financial services industry. Knowing the plan and review needed to be based on a solid research footing, NFI contracted MarketVibes to conduct research across the financial services industry to better understand the knowledge, skills and experiences that financial services hiring managers require and prefer in recent college graduates.

NFI and MarketVibes devised a two-phase strategy for the research — a qualitative phase, using focus groups and in-depth individual interviews, and a quantitative phase, using a phone-based survey approach.

Results will be compiled and made available in the last quarter of 2004.

The research objectives of the MarketVibes project are three-fold.

First, regarding students' knowledge, the research will identify possible gaps in the knowledge base with which graduates enter the workforce and hone in on approaches for improving that knowledge base by enhancing existing college curriculum.

Second, soft skills of college graduates will be put under the microscope. Soft skills include talents such as leadership, listening, negotiation and conflict management. The survey will reveal the core soft skills graduates must have to get noticed by employers and the added-value soft skills that will further boost a new hire's chances for success.

Lastly, the qualitative and quantitative survey outcomes should provide insight into contemporary employers' expectations regarding experience and skill levels sought in new hires by detailing the work, internship and student leadership qualities that make a graduate an ideal prospect from a financial services hiring manager's perspective.

At project's end, NFI and Indiana State will be positioned to lead U.S. colleges into a research-validated, forward-looking approach to financial services education.

As a result, we will better understand what today's hiring managers seek in recent graduates and will be better able to prepare students for a complex hiring process that involves multiple points of corporate contact, ranging from job fairs, internet-based resume submissions, phone interviews, personality testing and in-person interviews.

Our second, inside-the-beltway survey examines financial services policy issues and was conducted during the summer for NFI by the consulting firm B&D Sagamore, a subsidiary of the law firm Baker & Daniels. B&D Sagamore, serving local, national and international clients impacted by the decisions made within the three

branches of the federal government, has contacted a range of opinion leaders to identify and explore areas where financial services collaborations between government, private industry and academia may yield solutions and innovations and industry, legislative or regulatory reform.

The results of this survey will help NFI define and sponsor a unique, unduplicated research agenda focused on the challenges facing industry decision-makers and legislative and regulatory policy makers. NFI, B&D Sagamore and Baker & Daniels have designed a survey instrument that will identify compelling financial services industry, marketplace and legislative and regulatory issues and challenges by industry segment.

Going beyond an identification of issues and challenges, the survey is designed to zero in on the knowledge gaps that NFI's sponsored research can help to address.

Identifying where opinion leaders go for their information and on which public policy debates in banking, insurance and securities they require independent, unbiased and deep research, B&D Sagamore will deliver to NFI a strategic assessment report that proposes operational approaches and next steps to help NFI address financial services affairs ripe for significant, sustained and objective research scrutiny. Opportunities for NFI to partner with federal agencies and trade organizations for research while bolstering NFI's visibility with key audiences in Washington, D.C., will also be made visible.

Expect to hear more from NFI about new directions for college curricula and about future directions for our research agenda soon, as these two important survey undertakings crystallize into determined plans for action.

McCormick is research coordinator for Networks Financial Institute: 317.536.0281 or toll-free 800.603.7113, email at martha.mccormick@isunetworks.org.

PRESENTED BY NETWORKS FINANCIAL INSTITUTE

2nd Annual Regulatory Reform Summit



March 2-3, 2005

**Ronald Reagan Building and International Trade Center
Washington, D.C.**

For more information, visit Networks Financial Institute online at www.networksfinancialinstitute.org.