Coordinator: Welcome and thank you for standing by. At this time, all participants are in a listen-only mode. During the question and answer session, please press star-1 on your touchtone phone.

Today's conference is being recorded. If anyone has any objections, they may disconnect at this time.

I would like to introduce your host for today's call, Ms. Jane Walstedt. Ma'am, you may begin.

Jane Walstedt: Thank you, Diane, and welcome, everybody. My name is Jane Walstedt and I'm the co-chair of the Women's Bureau team that developed the Wi$e Up program.

The subject of our call today is financial recordkeeping. And I'm extremely pleased that Women's Bureau director Shinae Chun is with us and has asked to welcome all of you to this call.

Shinae--

Shinae Chun: Thank you, Jane.

And welcome everyone to the first Wi$e Up teleconference call in the year 2008. The Women's Bureau began these conference calls in 2004, and today marks our 35th call.
And my thanks to everyone at the Women's Bureau who work so hard to put 
these calls together year after year.

You know, I always make a New Year's resolution to learn more about 
financial security, and thanks to Wi$e Up, I have learned a lot. But I still have 
a ways to go. And financial recordkeeping is one of my weak points.

In my household, I love to throw things away maybe too soon and too often. 
And my husband, KC, he saves everything. And he has a problem throwing 
away 20-year-old Christmas cards, not to mention any financial records like 
tax returns.

My question is how long is too long? Apparently 400 people registered for 
this call, which tells me I'm not the only one having this problem. So today's 
topic is a very important one, and we have wonderful experts and speakers 
who will get you started on organizing your personal, financial, legal 
documents. And they will be introduced in a moment. And I would like to 
thank them for participating in the call and educating us all.

My very special thanks to Extension Service, Financial Planning Association, 
and American Institute of Certified Public Accountants for all the work you 
do with the Women's Bureau on Wi$e Up.

You know, Wi$e Up reaches women all across the country. The University of 
Maryland, Eastern Shore, offers Wi$e Up to students, who receive one credit 
for completing the Wi$e Up curriculum.

The Washington Corrections Center for Women (Purdy, Washington) offers 
Wi$e Up to incarcerated women.
In Alaska, the YMCA in Anchorage offers Wi$e Up as part of their women$ finances program.

The Women's Bureau is working with Native Public Radio in Flagstaff, Arizona, to bring Wi$e Up to Native American women who may not have access to the Internet on reservations or in rural communities.

As a result of Wi$e Up, women have learned a lot about financial planning, money management, and investment, and they gained a new sense of self-confidence. And they have taken very important steps toward financial security.

So welcome again to this call, and I wish you all a happy, healthy financial future!

Jane Walstedt: Thank you very much, Shinae.