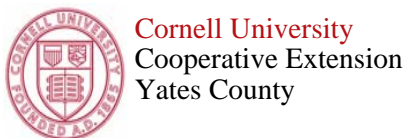


The following area businesses and organizations are acknowledged for providing speakers for this series:

- Ameriprise Financial Services, Inc.
- Chemung Canal Trust Company
- Cornell Cooperative Extension of Yates County
- Keuka Housing Council
- Office for the Aging of Schuyler and Yates Counties
- Patrick J. Roth, Attorney



Schuyler County  
Office for the Aging

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To register, call:

Cornell Cooperative Extension of  
Yates County  
417 Liberty Street  
Penn Yan, NY 14527  
**Phone: 315-536-5123**

or

Schuyler County Office  
for the Aging  
323 Owego Street, Unit 7  
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**Phone: 607-535-7108**



Cornell University  
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Join us for a  
5-week series  
on the



To be held at:  
**Fulkerson Winery  
Conference Room  
5576 Route 14  
Dundee, NY**  
**Saturdays**

**January 10 – February 7, 2009**  
**10:00am – Noon**

# Your Financial Pyramid

Attend one or all of these *FREE* informational workshops! Continental breakfast at every session!

Attend the session on February 7th and join us for a light lunch following the presentation!

**January 10, 2009**

## **Making Ends Meet \***

Sheri Mezzapelle  
Program Educator  
Cornell Cooperative Extension

Find out where your money goes! Strategies include goal setting, cash tracking, budgeting, keeping financial records and the importance of building an emergency fund.  
FREE financial management toolkit!

**January 17, 2009**

## **Credit & Debt Management\***

Sheri Mezzapelle  
Program Educator  
Cornell Cooperative Extension

Explore credit issues, such as credit reports, credit scores and how to pay off debt.  
Includes a packet of materials.

**January 24, 2009**

## **Home Ownership**

Renee Bloom  
Housing Counselor  
Keuka Housing Council  
Sally Ketchum  
Chemung Canal Trust Company  
Mortgage Originator

How to obtain a mortgage. How to use the equity in your home. Learn about reverse mortgages.

**Feb. 7, 2009**

**Plan Ahead**

**Jan. 31, 2009**

**Financial Planning**

**Jan. 24, 2009**

**Home Ownership**

**Jan. 17, 2009**

**Credit & Debt Management\***

**Jan. 10, 2009**

**Making Ends Meet\***

In building your financial pyramid, each building block relies upon the strength and stability of the strategies used in the blocks below it.

**January 31, 2009**

**Financial Planning:  
Smart Choices You Can Make in a  
Volatile Market**

Christopher McNinch  
Certified Financial Planner  
Senior Financial Advisor

Ameriprise Financial Services, Inc.  
Find out why markets fluctuate, risk factors affecting the markets, and steps to take in response to market volatility.

**February 7, 2009**

**Plan Ahead**

Gina Gasparro  
Insurance Counseling Coordinator  
Schuyler County Office for the Aging  
Sheri Mezzapelle  
Program Educator  
Cornell Cooperative Extension  
Patrick J. Roth, Esq., CPA  
Elder Law Attorney

Learn about the estate planning process, selecting an attorney, and protecting your beneficiaries by preparing the various document components that should be part of every estate plan. Topics include: wills, trusts, medical directives, the Medicaid process as it relates to long-term care, and asset protection trusts. Information provided about long-term care insurance. Following this presentation, a light lunch will be provided.

\*These workshops are conducted by Cornell Cooperative Extension as part of the EmPower New York Program with funding from NYSERDA.