



YEARS
OF EXCELLENCE
***and* COUNTING**

IGFOA ANNUAL CONFERENCE

peoria, il september 17-19, 2023

ILLINOIS
GFOA

2023 CONFERENCE
SCHEDULE AND GUIDE



ILLINOIS GOVERNMENT
FINANCE OFFICERS ASSOCIATION

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Dear IGFOA Colleague,

Welcome to the 2023 IGFOA Annual Conference in Peoria! This year's conference has a mix of traditional finance, alternative finance and general sessions. Besides our traditional GASB Update and implementation guidance, we have sessions on emotional intelligence, a city's response to a ransomware attack and the overview of how Village management responded to the Highland Park shooting.

We are excited to feature our keynote speaker, Terry Savage. Terry is the author of *The Savage Truth on Money* and will present her perspective on how the political environment will impact the markets. Terry appears frequently on national television and radio programs along with weekly features on WGN radio and WGN-TV in Chicago.

This conference is the result of months of planning and hard work from the Conference Planning Team and IGFOA staff. Besides the opportunities for CPE, the Team has focused on the overall experience for all IGFOA members with time available to network with other finance professionals and build relationships.

I have enjoyed my year as IGFOA President for 2022-2023. IGFOA works because of the dedicated volunteers that serve on the IGFOA board, committees and chapters. I have been truly impressed watching my fellow professionals take time away from their work lives to help IGFOA become the organization that it is today. I would also like to thank our partners whose support is essential to IGFOA. The Annual Conference would not be a success without you, and you are always there when we need you.



Sincerely,

A handwritten signature in black ink that reads "John Harrington". The signature is fluid and cursive, with the first name "John" being more prominent.

John Harrington

IGFOA President, 2022-23

*Director of Finance,
Village of Woodridge*

REGISTRATION HOURS

Registration is on the 4th floor of the Peoria Civic Center. Both public sector and partner (exhibitor) attendees must check in to receive their conference materials.

Sunday, September 17

10:00 AM–4:00 PM

Tuesday, September 19

7:30 AM–10:30 AM

Monday, September 18

7:30 AM–4:45 PM

NAME BADGES

Name badges are included in the registration packets and are required for admittance to all conference events. New IGFOA members are wearing yellow ribbons on their badges. If you meet attendees with a yellow ribbon, be sure to welcome them to the IGFOA Annual Conference!

COMPLIMENTARY BEVERAGE SERVICE

Water stations are available in the educational session rooms. Complimentary coffee, hot tea, soda and water are available throughout the conference.

Sunday

Hallway outside Rooms
401–402

Tuesday

Inside general session
Rooms 405–408

Monday

Ballroom 400

PRESIDENT'S NEW MEMBER AND FIRST-TIME ATTENDEE WELCOME RECEPTION

Invitations to the President's New Member and First-Time Attendee Social Reception were mailed to new IGFOA members and first-time attendees prior to the conference.

Join John Harrington, IGFOA President, for a fun and informative event on Sunday, September 17, from 4:00 PM–5:00 PM in the Peoria Civic Center 4th Floor Pre-function area (Outside Rooms 401–404).

VENDOR SHOWCASE HOURS

The Vendor Showcase is in Ballroom 400 on the 4th Floor of the Peoria Civic Center. This is an excellent opportunity to learn about the many services offered by IGFOA's partners in one place. Take advantage of this dedicated time to meet IGFOA partners and play Match Up 5 for the chance to win exciting prizes!

Sunday, September 17

5:00 PM-6:30 PM

Monday, September 18

11:00 AM-12:30 PM, 1:45 PM-3:30 PM, 4:45 PM-6:00 PM

BREAKFASTS, ANNUAL BUSINESS MEETING, AND LUNCHEON

Breakfast on Monday and Tuesday, and the Annual Business Meeting and luncheon on Monday is open to all public sector and partner (exhibitor) attendees. A name badge is necessary for admittance. These are great opportunities to meet and network with other government finance professionals.

OPTIONAL NETWORKING DINNER

No dinner plans on Sunday, September 17th? Join IGFOA staff for a complimentary dinner buffet in the Cheminee Ballroom at the Peoria Marriott Pere Marquette from 6:30 PM-8:00 PM. The dinner is open to all public sector and partner (exhibitor) attendees.

IGFOA DINNER AND SOCIAL EVENT AT THE PEORIA RIVERFRONT MUSEUM

Everyone is invited to the buffet dinner and social event at the Peoria Riverfront Museum on Monday, September 18th between 6:30 PM-9:00 PM! Shuttle service will be provided between the Peoria Marriott Pere Marquette/Courtyard Peoria Downtown and the Peoria Riverfront Museum.

Meet in front of the hotels to catch the first shuttle leaving at 6:15 PM.

THANK YOU IGFOA 2023 ANNUAL CONFERENCE PLANNING TEAM!

John Harrington

Executive Board President, Village of Woodridge

Elizabeth Holleb

*Executive Board Vice President and Annual
Conference Chair, City of Lake Forest*

Jon Beckmann

*Executive Board Secretary and Professional
Education Committee-Executive Board Liaison,
Waukegan Park District*

Nikki Larson

Executive Board Treasurer, Village of Glencoe

Rachel Musiala

*Chair, Professional Education Committee,
Village of Hoffman Estates*

Nick Bava

Sikich LLP

Michelle Binns

PFM Asset Management

Andrea Lamberg

Village of Oswego

Mike Malatt

Baker Tilly US, LLP

Brian Smith

Village of Wheeling

HOW TO USE THE CONFERENCE APP

Step 1

Download and install the app IGFOA 2023 Annual Conference on your iOS or Android device.

Step 2

Log in using the email address you used to register for the conference.

- Tap on “Sign in”
- Enter your profile information

Step 3

Access all conference information

- Receive notifications from IGFOA staff
- Add sessions to your schedule
- Add attendees, speakers, and partners to your contacts
- Add partners to your favorites list
- Search by keywords
- Send private messages to other attendees
- Post to the Activity Wall. Share photos, post messages, comment and like other users' posts.

APP BEST PRACTICES

Download The App To Access The Following

- Daily schedule and session handouts
- Speaker and moderator bios
- Sustaining and Associate partner information
- Exhibitor list and exhibit hall layout
- Local attractions
- In session Q&A

Share Photos-Vertical Photos Only

Stay Connected

- Post and send private or public messages
- Add sessions to your schedule
- Allow the app to send notifications



**DOWNLOAD
THE APP TODAY!**

CONTINUING PROFESSIONAL EDUCATION (CPE) CREDITS

Approved By the National Registry of CPE Sponsors

Illinois Government Finance Officers Association (IGFOA) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through [nasbaregistry.org](https://www.nasbaregistry.org).

CPE credits are available for conference participants who attend educational sessions in-person and comply with the requirements established by NASBA as implemented by IGFOA.

Attendees wishing to receive CPE credit for qualifying educational sessions must complete and sign the Attendance Form distributed by the CPE monitors at the beginning of the session and return the form to a CPE monitor before leaving the session room. IGFOA staff will update your profile on the IGFOA website (igfoa.org) with qualifying CPE credit in approximately one week.

For attendees who do not need CPE credit, consider completing and submitting the Attendance Form as proof of your participation in the annual conference. This is the only way IGFOA can confirm your attendance at the educational sessions.

IGFOA reserves the right to modify the agenda and/or speakers. Unless noted, all events are held at the Peoria Civic Center.

Questions about the 2023 Annual Conference?

Please contact the IGFOA at 630.942.6587 or info@igfoa.org.



National Registry of CPE Sponsors

150 Fourth Avenue North,
Suite 700
Nashville, TN 37219-2417



RUTH LIMPERS SCHOLARSHIP FUND (RLSF)

Ruth Limpers served IGFOA members for over two decades. Throughout her service, Ruth was dedicated to advancing the mission of IGFOA and its leadership. On September 8, 2021, Ruth lost her battle with ALS. To honor her memory and commitment to IGFOA, the RLSF was created to support the studies of students at accredited educational institutions interested in a career in government finance.

The RLSF Committee announces the first three \$1,000 scholarships awarded in 2023

Public Sector Member

Randi Van Wie, Assistant Finance Director for the City of Edwardsville, is a student at Lindenwood University seeking a bachelor's degree in accounting.

Non-Public Sector Member and Students

Gauri Gupta, Associate Director in the U.S. Public Finance group with S&P Global Ratings, is a student at Northwestern University seeking an MBA.

Diversity, Equity and Inclusion Student

Toluwanimi Idowu, Accounting Intern in the Office of Budget & Management for the City of Springfield, is a student at the University of Illinois-Springfield seeking a master's degree in accounting.

The RLSF 2023 Annual Report

The RLSF is funded through donations from private individuals, organizations and other funding activities of the IGFOA. Total donations as of June 30, 2023, are \$17,565. Expenses as of June 30, 2023, are for three scholarships of \$1,000 each for total expenses of \$3,000. The complete report is available at IGFOA booth #60, the conference app, and the IGFOA website.

WELCOME TO IGFOA'S 2023 ANNUAL CONFERENCE AT THE PEORIA CIVIC CENTER

Registration Desk Open

10:00 AM-4:00 PM, 4th Floor

Speaker Ready Room

10:00 AM-2:00 PM, 4th Floor Green Room
(Outside Room 404)

General Session: City Held Ransom: Do Not Let This Happen to You!

1:00 PM-2:15 PM, Rooms 405-408

Concurrent Sessions

2:30 PM-3:20 PM

- Traditional Finance: Million Dollar Question: How Well Do You Know Investments?, Rooms 401-402
- Alternate Finance: Inclusion Workshop For All, Rooms 403-404

IGFOA President's New Member and First Time Attendee Welcome Reception

4:00 PM-5:00 PM, 4th Floor Pre-function area
(Outside Rooms 401-404)

Vendor Showcase Opening Reception

5:00 PM-6:30 PM, Ballroom 400

Dinner on Your Own or Optional Networking Dinner

6:30 PM-8:00 PM

Hosted by IGFOA Staff, Peoria Marriott Pere Marquette,
Cheminee Ballroom

Registration Desk Open

7:30 AM–4:45 PM, 4th Floor

Speaker Ready Room

7:30 AM–4:00 PM, 4th Floor Green Room

(Outside Room 404)

Breakfast Buffet

7:45 AM–8:30 AM, Rooms 405–408

Welcome and Recognition: John Harrington, IGFOA President and Kyle Cratty, Finance Director, City of Peoria

8:20 AM–8:30 AM, Rooms 405–408

Keynote Session: The Savage Truth

8:30 AM–9:45 AM, Rooms 405–408

Concurrent Sessions

10:00 AM–11:15 AM

- Traditional Finance: GASB Update, Rooms 401–402
- Alternate Finance: Emotional Intelligence, Rooms 403–404

Morning Break in the Vendor Showcase

11:15 AM–11:40 AM, Ballroom 400

Concurrent Sessions

11:40 AM–12:30 PM

- Traditional Finance: First Amendment Audits and FOIA For Finance Officials, Rooms 401–402
- Alternate Finance: IRS Update: Ask an IRS Agent, Rooms 403–404

Luncheon and Annual Business Meeting

12:30 PM–1:45 PM, Rooms 405–408

Vendor Showcase Open

1:45 PM–2:15 PM, Ballroom 400

Concurrent Sessions

2:15 PM–3:05 PM

- Traditional Finance: GASB 96—What you Need to Know for a Successful Implementation, Rooms 401–402
- Alternate Finance: Ethical Challenges in Business Decisions, Rooms 403–404

(CONTINUED)

Dessert in the Vendor Showcase

3:05 PM-3:30 PM, Ballroom 400

General Session: Leading in Crisis - An Overview of the Highland Park Shooting and the Leadership and Work Undertaken to Care for a Resilient Community

3:30 PM-4:45 PM, Rooms 405-408

Vendor Showcase Closing Reception

4:45 PM-6:00 PM, Ballroom 400

IGFOA Dinner & Social Event: Peoria Riverfront Museum

6:30 PM-9:00 PM

Shuttle Service available outside Peoria Marriott Pere Marquette/Courtyard Peoria Downtown starting at 6:15 PM.

COMPLIMENTARY WIFI

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IGFOA2023



Registration Desk Open

7:30 AM-10:30 AM, 4th Floor

Speaker Ready Room

7:30 AM-11:00 AM, 4th Floor Green Room

(Outside Room 404)

Breakfast Buffet

7:45 AM-8:30 AM, Rooms 405-408

Welcome: IGFOA President Elizabeth Holleb

8:20 AM-8:30 AM, Rooms 405-408

General Session: Illinois Municipal League 2023 Legislative Update

8:30 AM-9:45 AM, Rooms 405-408

Concurrent Sessions

10:00 AM-10:50 AM

- Traditional Finance: IDOR: The Local Tax Allocation Division and Your Local Government, Rooms 401-402
- Alternate Finance: The Rise of the Chatbots - AI & ChatGPT are Poised to Disrupt the Workplace, Rooms 403-404

General Session: Empathy Is Not a Weakness: The Impact of Empathy on Teams, Individuals and Organizations

11:00 AM-12:15 PM, Rooms 405-408

**THANK YOU FOR ATTENDING IGFOA'S
2023 ANNUAL CONFERENCE**

**SAVE THE
DATE**

**SEPTEMBER 9-11, 2024
SPRINGFIELD, IL**



VENDOR SHOWCASE GAME—MATCH UP 5

Public sector attendees will receive a Match Up 5 game card in their registration packet. The game cards are double-sided.

PLAYING THE GAME IS EASY!

Collect Stickers

Visit each exhibitor booth to reveal their secret match up word and collect a sticker.

Match Space

Exhibitor will place sticker on the space that matches their word and color.

Complete Rows

Fill rows with stickers (horizontally) to complete the word match up.

Continued on next page

Redeem For Raffle Rickets

Attendees can earn a total of 36 tickets! Each completed row of stickers wins two (2) tickets. Raffle tickets are available at any Partners' Forum member booth 1, 19, 70, 4, 57, 35, and 18 or by a Roving Ticketer.

Bonus tickets: Three (3) bonus tickets are awarded for a completely filled card (front and back). Five (5) additional tickets are awarded for collecting stickers on all blue and green spaces (front and back) which represent IGFOA's Sustaining Partners.

Drop Tickets in Raffle Boxes

Raffle boxes for exciting prizes are spread throughout the Vendor Showcase. Drop your tickets into the raffle boxes of your choice. Remember: write your last name on the ticket for the raffle box and keep the other half to claim your prize.

Cutoff Times

Monday, September 18, 2023 - Game participants must redeem match ups for tickets by 5:30 PM and tickets must be in raffle boxes by 5:45 PM.

Must Be Present at the Drawings to Win

The drawings for raffle prizes will be at 5:45 PM at the end of the Vendor Showcase closing. Winners MUST be present at the time of the drawing to claim their prize.

Fine Print

The game is only for those attendees registered under the Public Sector Member category; Limit of one prize per game participant; Game cards not meeting the game requirements for a Match Up 5 are ineligible for raffle tickets; The game ends on Monday, September 18, 2023, after all raffle prizes are awarded.

VENDOR SHOWCASE HOURS

Sunday, September 17

5:00 PM-6:30 PM

Monday, September 18

11:00 AM-12:30 PM, 1:45 PM-3:30 PM, 4:45 PM-6:00 PM

VENDOR BOOTHS

Sustaining Partners

AccuBase Solutions: 44
Arthur J. Gallagher & Co.: 37
Azavar Government Solutions: 67
BAIRD: 5
Baker Tilly US, LLP: 36
BMO: 22
Chapman and Cutler LLP: 40
Enterprise Fleet Management: 53
Equitable: 66
Fifth Third Bank: 14
GW & Associates, PC: 4
Illinois Metropolitan Investment Fund: 57

Intergovernmental Personnel Benefit Cooperative (IPBC): 31
J.P. Morgan: 70
MWM Consulting Group: 48
Old National Bank: 18
OpenGov: 52
PFM Asset Management: 1
PMA Financial Network, LLC: 23
Sikich LLP: 19
The 457 Consulting Group: 35
Tyler Technologies, Inc.: 32-33
Wintrust Government Funds: 15
Zions Bank: 17

Associate Partners

Amalgamated Bank of Chicago: 30
Asset Control Solutions, Inc.: 49
Baecore Group, Inc.: 6
Bernardi Securities, Inc.: 34
BS&A Software: 24
Capital Gains Incorporated: 3
Civic Systems LLC: 2
ClearGov: 20
CliftonLarsonAllen LLP: 45
DebtBook: 27
Euna Solutions: 55
Everview: 54
Federal Home Loan Bank of Chicago: 47
First Bank Chicago: 68
FORVIS, LLP: 7
Foster & Foster: 8
GovHR USA: 51
GovInvest Inc.: 39
Ice Miller LLP: 58

Illinois Public Risk Fund: 28
IntraFi Network: 69
Lauterbach & Amen, LLP: 38
Meeder Investment Management: 59
MissionSquare Retirement: 29
Moody's Investors Service: 50
Oracle NetSuite for Government: 41
Paymerang: 56
Plante Moran: 16
RSM US LLP: 21
S&P Global Ratings: 62
Software Solutions: 61
Speer Financial, Inc.: 43
Springbrook Software: 10
Stifel: 11
Third Millennium Associates, Inc.: 12
Veregy: 65
Wells Fargo Bank, NA: 13

EXECUTIVE BOARD 2022-2023

President

John Harrington

Finance Director, Village of Woodridge

Immediate Past President

William McCarty II

Chief Operating Officer, IL Central Management Services

Vice President

Elizabeth Holleb

Finance Director and Treasurer, City of Lake Forest

Treasurer

Nicole Larson

Finance Director, Village of Glencoe

Secretary

Jon Beckmann

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Member-at-Large

Andrew D. Brown

Finance Director, Forest Preserve District of DuPage County

Member-at-Large

Christina N. Fisher

Finance Director, City of Markham

Member-at-Large, Two-Year Term

Dell Duckworth

Assistant Finance Director, Village of Winnetka

Chicago Metro Chapter Representative

Denise Joseph

Director of Finance/Treasurer, Village of Libertyville

Downstate Chapter Representative

Julie Kusturin

Assistant Chief Financial Officer, Peoria County

South Metro Chapter Representative

Anne Burkholder

Finance Director, Village of Shorewood

GFOA State Representative

Patrice Sutton

Finance Director/CFO, Lake County

Partner Representative

Michelle Binns

Director, PFM Asset Management

COMMITTEE CHAIRS 2022-2023

Growth and Engagement Network

Nikki Larson, Chairperson

Finance Director, Village of Glencoe

Andrew Kim, Co-Chair

Director, Public Finance, PMA Securities, LLC

Legislative Committee

Bill McCarty, Chairperson

Chief Operating Officer, IL Central Management Services

Chris Minick, Co-Chair

CFO/Treasurer, City of Aurora

Membership Committee

Sandy Evans, Chairperson

Director of Finance, City of O'Fallon

Nominating Committee

Bill McCarty, Chairperson

Chief Operating Officer, IL Central Management Services

Partners' Forum

Michelle Binns, Chairperson

PFM Asset Management

Past Presidents' Circle

Bill McCarty, Chairperson

Chief Operating Officer, IL Central Management Services

Professional Education Committee

Rachel Musiala, Chairperson

Director of Finance, Village of Hoffman Estates

Ruth Limpers' Scholarship Fund

Scott R. Bordui, Chairperson

Finance Director, Village of Flossmoor

Technical Accounting Review Committee (TARC)

Christina Coyle, Chairperson

Director of Finance, City of Elmhurst

**THANK YOU TO ALL OF THE IGFOA
MEMBERS WHO VOLUTNEER TO SERVE
ON THESE COMMITTEES!**

A list of volunteers can be found at igfoa.org/about.

PAST IGFOA PRESIDENTS

*Harris Stevens • 1958	*David Jepson • 1990
Alvin J. Keller • 1959	Doug Ellsworth • 1991
Roy E. Anderson • 1960	Gregory Peters • 1992
*Donald C. Duranso • 1961	Hella Tomczak • 1993
*Jack W. Loftus • 1962	Beth Couter • 1994
William J. Tacey, Jr. • 1963	Leonard Flood • 1995
James H. Bolerjack, Jr. • 1964	Richard Schnuer • 1996
*Ruby Geary • 1965	Stan Helgerson • 1997
*G. Edward Harris • 1966	Spiro Hountalas • 1998
Don L. Viane • 1967	David Cook • 1999
Dean A. Porter • 1968	Gary Szott • 2000
*Betty Schmidt • 1969	Mary Dankowski • 2001
M.O. Elliott • 1970	Jeff Rowitz • 2002
Gerald Morrow • 1971	Brian Barnes • 2003
*Calvin Henry • 1972	Brian Caputo • 2004
*Duane Blietz • 1973	Kathryn Booth • 2005
Kenneth A. Klein • 1974	Robert Fialkowski • 2006
Darlene Heroz • 1975	Mark Nannini • 2007
Peg Grell • 1976	Dallas Whitford • 2008
Sylvia Gross • 1977	Rita A. Trainor • 2009
*James J. Kelly • 1978	Tom Kuehne • 2010
*Glendon M. Kiger • 1979	Sue Stanish • 2011
*Kenneth M. Bonder • 1980	Kim Auchstetter • 2012
*Richard L. Jesse • 1981	Scott Bordui • 2013
Joseph J. DeMichiel • 1982	Scott Anderson • 2014
George Coney • 1983	Rita Kruse • 2015
*Edward F. Hosek • 1984	Stephanie Masson • 2016
*Keith Wendland • 1985	Christopher Minick • 2017
*Dennis Lauer • 1986	Melissa Gallagher • 2018
Ronald J. Hill • 1987	Bill Hannah • 2019
*George Valentine • 1988	Kevin Wachtel • 2020
Daniel Ryan • 1989	William McCarty II • 2021

*Deceased

NOMINATING REPORT

The election of the 2023-2024 Executive Board Officers and Members-at-Large will be conducted during the Annual Business Meeting at the IGFOA Annual Conference on September 18, 2023 at the Peoria Civic Center, Rooms 405-408 at 12:30 PM.

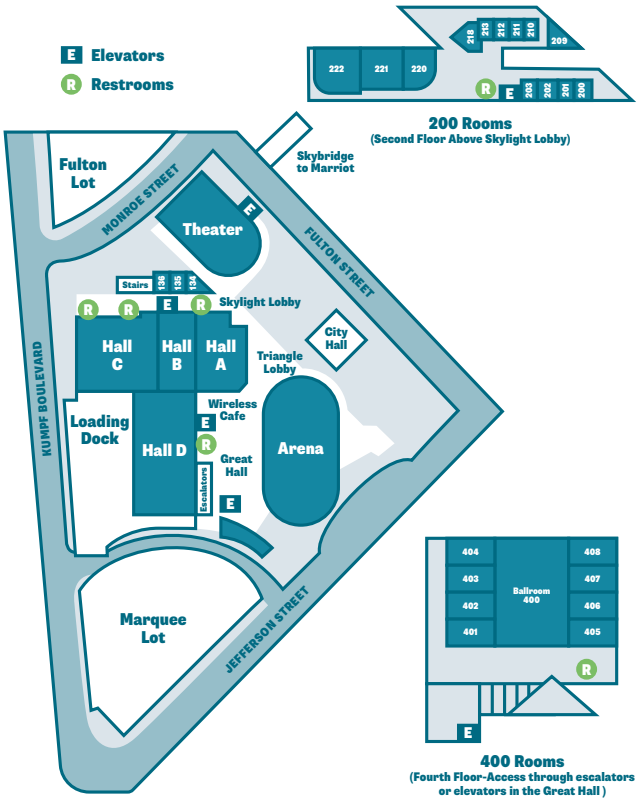
Thank you to the 2023 Nominating Committee: Bill McCarty (Chair), Kevin Wachtel and Bill Hannah.

NOMINATING COMMITTEE RECOMMENDED SLATE 2023-2024

Board Position	Recommended Candidate
President	Elizabeth Holleb <i>Finance Director and Treasurer, City of Lake Forest</i>
Immediate Past President	John Harrington <i>Finance Director, Village of Woodridge</i>
Vice President	Nicole Larson <i>Finance Director, Village of Glencoe</i>
Secretary	Jon Beckmann <i>Director of Finance and Operations, Waukegan Park District</i>
Treasurer	Andrew Brown <i>Finance Director, Forest Preserve District of DuPage County</i>
Member-at-Large	Christina Fisher <i>Finance Director, City of Markham</i>
Member-at-Large	Denise Joseph <i>Director of Finance/Treasurer, Village of Libertyville</i>
Member-at-Large, Two-year Term	Dell Duckworth <i>Assistant Finance Director, Village of Winnetka</i>

IGFOA EXECUTIVE BOARD POSITIONS NOT UP FOR ELECTION AT THE 2023 ANNUAL BUSINESS MEETING

GFOA State Representative	Patrice Sutton <i>Finance Director/CFO, Lake County</i>	Designated by IGFOA President
Partner Representative	Michelle Binns <i>Director, PFM Asset Management</i>	Designated by IGFOA President
Downstate Chapter Representative	Julie Kusturin <i>Assistant Chief Financial Officer, Peoria County</i>	Direct Election by Downstate Chapter
South Metro Chapter Representative	Anne Burkholder <i>Finance Director, Village of Shorewood</i>	Direct Election by South Metro Chapter
Chicago Metro Chapter Representative	Denise Joseph <i>Director of Finance/Treasurer, Village of Libertyville</i>	Direct Election by Chicago Metro Chapter



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RECOGNIZING THAT SUSTAINING AND ASSOCIATE MEMBERS ARE TRULY PARTNERS



RECOGNIZING THAT SUSTAINING AND ASSOCIATE MEMBERS ARE TRULY PARTNERS



IGFOA PODCASTS

The IGFOA Informs podcast series features both public and private sector IGFOA members as they share updates, success stories, expertise, innovations, tips and tricks, best practices, or even lessons learned. Join podcast host Dave Jelonek Partner, GW & Associates, PC, as he sits down for informal conversations.

Consider Contributing to IGFOA Informs

Do you have a 5-10 minute educational message to share with other IGFOA members? Contact Lara Lukasik, llukasik@cityhpil.com, GEN committee member, to learn more about recording a podcast for *IGFOA Informs*.



LISTEN HERE



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