IMA Michigan 5th Annual Fall Conference
Tuesday, October 24, 2006

"Excellence and Professionalism in Financial Management"

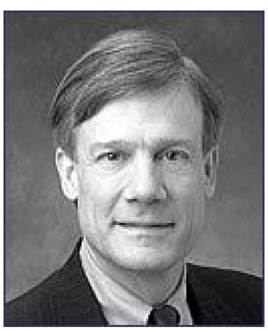
Sponsored by the IMA Michigan Council and Robert Half International / Accountemps

8 hours of Continuing Professional Education
(Including 1 hour of ethics and 1.5 hours of accounting and auditing)

Kellogg Hotel & Conference Center, Michigan State University

Speaker Program

"Where is the Economy Headed?" - James E. Glassman, Ph.D., Senior Economist and Managing Director - JP Morgan Chase & Co, New York City



Dr. James Glassman is a senior economist and Managing Director with J.P. Morgan Chase & Co. He is an advisor for the global treasury and capital markets activities and corporate relationships of the company. He is the coauthor of Global Issues, a weekly publication that explores a wide range of global economic and market issues.

From 1979 through 1988, Dr. Glassman served in the Research and Statistics and Monetary Affairs Divisions at the Federal Reserve Board in Washington D.C. His responsibilities ranged from coverage of inflation, to labor market developments, to money and capital markets trends, and finally to the Federal Reserve's monetary policy operating procedures. He joined Morgan Guaranty in 1988 and Chemical Bank in 1993, which, through mergers with Chase Manhattan, JP Morgan, and most recently Bank One, is now called J.P. Morgan Chase & Co. Dr. Glassman earned a bachelor's degree in Economics from the University of Illinois, and a Ph.D. in Economics from Northwestern University.

“Effective Leadership in the Finance Organization” - Mr. Charles D. Christy, Executive Vice President & Chief Financial Officer, Citizens Banking Corporation

Mr. Christy has been with Citizens Banking Corporation since September 2002. His responsibilities include: Accounting, Finance, Treasury, Legal and Compliance, Mergers and Acquisitions and Investor Relations. As the CFO of a turnaround bank, he has focused his attention on developing key processes and metrics for the new lines of business operating model, driven the changes needed to create a “fortress” balance sheet, and focused on the cultural activities that will support a higher earnings organization. Recently he has been focused on increasing Citizens’ transparency and clarity in all SEC reporting and presentations to the investment community about Citizens’ strategic direction and operating model.

Citizens has $7.9 billion in assets, $2.6 billion in trust assets under administration, 182 branches, and 190 ATMs. Its market area is predominantly Michigan, with additional banking subsidiaries in Wisconsin and Iowa. On June 27, 2006, Citizens announced the acquisition of Republic Bancorp. Mr. Christy was a vital player in the negotiations and is currently a key player in the integration of both companies. When the deal is consummated, the new “Citizens Republic” will be the 45th largest bank in the country, with assets of $13.5 billion.

Prior to joining Citizens, Mr. Christy was with Bank One for over 12 years holding a number of key leadership positions as a CFO or Treasurer. His last role was to focus on the expansion of the Investment Management Group (IMG) through target acquisitions and strategic initiatives. IMG had over $155 billion assets under management and provided investment advisory services to institutions, high net worth clients, personal trust, and provides insurance and mutual fund produces, broker/dealer services, and custody and retirement services. Prior to this position Mr. Christy served as the Treasurer of Bank One’s Retail line of business (LOB). This $90 billion LOB focused on all Bank One consumer products other than credit cards. His primary responsibilities included pricing, capital attribution, funding and funds transfer pricing, interest rate risk, secondary marketing, securitizations, loan purchases/sales, and mergers and acquisitions. Other positions held within Bank One included CFO of Bank One, Kentucky, CFO of Bank One, Lexington, and CFO of the Consumer Financial Services Division of Finance One which included a subprime finance unit, student lending, brokered home equity, Bank One Mortgage, and a tax anticipation loan unit.

Before joining Bank One, Mr. Christy was a Senior Manager with Deloitte & Touche and served for seven years as the National Functional Specialist for financial management, strategic financial planning and modeling, and capital financing consulting services in the Healthcare Industry. He also served as the Controller for five years, for a privately held retail/restaurant baking company that operated five bakeries in three states.

Mr. Christy is a graduate of Ohio University where he earned his B.B.A in Accounting and Finance. He also attended Stonier Graduate School of Banking, graduated with honors (1997), and his thesis, Leadership: How to Win in a World of Constant Change, was published and made library. He also published an article (1988) in Healthcare Financial Management magazine entitled “Annual Financial Physicals: Just What the Doctor Ordered.”

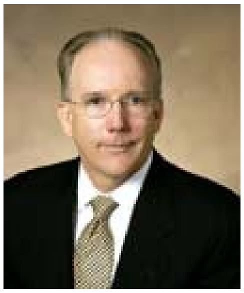
"Accounting, Auditing and Tax Update"- Mr. Mark Hooper, CPA, Partner, and Jeffrey J. Fineis, CPA, Partner - Andrews, Hooper & Pavlik, P.L.C

Mark is a founding member of Andrews Hooper & Pavlik P.L.C. Mark was formerly a tax partner with Ernst & Young and has over 25 years of experience. He is currently in charge of our Greater Lansing office and serves clients in various industries with tax and business planning services. His experience includes mergers and acquisitions, tax accounting methods, estate planning, and litigation support services. Mark joined the Lansing office of Ernst & Young in 1976 after graduating from Michigan State University. He was promoted to partner in 1987 and has been serving the Lansing area ever since. Mark is a member of the AICPA and MACPA.

Jeff is a partner in the firm and has more than 20 years of financial reporting and accounting experience, including 20 years with the Lansing offices of Ernst & Young and Andrews Hooper & Pavlik. He has served clients in a wide variety of industries including insurance, governmental, financial institutions, not-for-profit, and manufacturing. Jeff joined the Lansing office of Ernst & Young in 1983 and is a graduate of Michigan State University. He manages numerous audit engagements. He has significant reporting experience and became a partner with the firm in 1996. Jeff is a member of the AICPA and the MACPA Accounting and Auditing Standards Committee. Jeff serves on the Board of Directors and Chair of the Finance Committee of the Capital Area United Way.

"Special Awards and Recognition" - Chapter awards and other special recognitions - Dr. Penny Weller, IMA Michigan Council President

Keynote Luncheon Speaker - Mr. William Brower, Jr., CMA, CFM, Chair of the Institute of Management Accountants - “Management Accounting: Path to Strategic Business Leadership”



William "Bill" Brower, Jr., CMA, CFM, is Chair of the Institute of Management Accountants (IMA®), for the July 1, 2006 to June 30, 2007 term. He is also Chair of the IMA Board of Directors' Governance Committee. Since obtaining his Certified Management Accountant (CMA®) credential in 1985, he has been an active member of IMA, serving terms as a member of the IMA National Board of Directors, Chair of the Education Committee, and member of the Strategic Planning Committee. Bill also served on the Board of Regents of the Institute of Certified Management Accountants (ICMA), participating in the development of the computerized, on-demand CMA exam, and the Certified Financial Manager (CFM®) exam. He was also a Trustee of the Foundation for Applied Research and a governor of the SCMS.

Bill was nominated by IMA in 2001 to be the USA representative to the International Federation of Accountants (IFAC) committee on Professional Accountants in Business (PAIB) for a three-year term of office. He is a member of the PAIB steering committee overseeing the development of the Resource Center Project. The project's goal is to develop an Internet-based system that will provide search capability for management accounting knowledge from global databases housed by members of IFAC, and external relevant sources.

Bill recently retired from Johnson & Johnson after 39 years and was serving at Vice President, Group Finance, Business Analysis, and had recently overseen the finance transition planning for the merger of Guidant. Prior this role, he was Vice President of Finance, Group Finance overseeing the Consumer Pharmaceutical, Nutritional Products, Specialty Pharmaceutical, Women's Health, and Urology franchises. Earlier he was Chief Financial Officer and member of the Board of McNeil Consumer & Specialty Pharmaceuticals and was Vice President, Finance and member of the Board for McNeil Pharmaceutical. He has held financial management positions at McNeil Laboratories and the Johnson & Johnson domestic Operating Company. As CFO of the McNeil Companies, he also had responsibility for Information Technology. Actively involved in Licensing and Acquisitions, he has been instrumental in leading numerous successful product additions to the Johnson & Johnson portfolio.

Bill has been an avid proponent of the development of financial talent and the promotion of the CMA credential within Johnson & Johnson. In 2005 approximately, one-third of the J&J operating company CFOs in the U.S. had worked for him at McNeil.

Bill received an MBA degree and a BA degree in mathematics from Lehigh University prior to joining Johnson & Johnson in 1967. He also served as an officer on active duty in the U.S. Army for two years.

“Creating an Ethical and Professional Work Environment" – Professor Michael K. Moch, PhD, Eli Broad Graduate School of Management, Michigan State University

Professor Moch received his Ph.D. from Cornell University in 1973. Before coming to MSU in 1984, he taught at the University of Texas at Dallas, the University of Illinois, and the University of Michigan. Moch specializes in Organization Theory and Strategic Management and is investigating different patterns of organizational change. His current interests include organizational strategic change and developing internet-based technologies for conducting organization theory research. He has published in journals including *Administrative Science Quarterly*, *Organizational Behavior and Human Decision Processes*, the *Journal of Applied Psychology*, and the *American Sociological Review*. Moch is a member of the Academy of Management, the Strategic Management Society, and the Macro Organizational Behavior Society.

“Is Your Company Vulnerable with its Document Retention and Destruction Policies?” - Mr. John Allen, Partner, Varnum, Riddering, Schmidt & Howlett, LLP

John is twice a graduate of the University of Michigan (A.B., 1969; J.D., 1972). He has over 30 years experience handling legal problems. He has written and co-written dozens of articles and books, and speaks frequently to business and law groups. On a regular basis, he teaches courses in law and trial practice to other lawyers, and often serves as an expert witness. He has served as the Chair of the State Bar of Michigan Ethics Committee, and on the Professional Responsibility Committee of the American Bar Association Tort Trial and Insurance Practice Section.

John Allen specializes in business and commercial litigation. He is a Board Certified Civil Trial Advocate, by the National Board of Trial Advocacy. He is admitted to the state and federal courts in Michigan, Illinois, Indiana, Wisconsin, Minnesota, and Florida, and has handled matters in all those places, as well as the U.S. Tax Court and the U.S. Court of Federal Claims. He is listed in *The Best Lawyers in America*.
John has been Chair of the Kalamazoo County Chamber of Commerce, and on many charitable and community boards. He plays golf, and serves on the Board of the Golf Association of Michigan, and the USGA Senior Amateur Committee, and as a golf tournament rules official for the USGA and the PGA. He likes old cars, and is currently restoring a 1963 Corvette. But most of all, he enjoys time with his family, wife Karen, and children, Margaret, Tom and Anne.

"Keeping Your E-mail and Info Organized for Success" – Mr. Randy Dean, President - Randall Dean Consulting and Training

Randall Dean has more than 15 years of experience using and teaching an advanced time management/personal organization system. He has taught different versions of his time management system for many prominent organizations including Procter & Gamble, Michigan State University, The Fetzer Institute, the Graduate Management Admissions Council, The University of Pittsburgh, Ohio State University, the Michigan Association for Continuing Education & Training, and The Michigan Society of Association Executives.

He graduated with honors from Western Michigan University in 1991, and was honored as the top graduate of the Broad MBA Program at Michigan State University in 1997. He is an active member of the National Speakers Association (NSA), American Society for Training and Development (ASTD), and Michigan Society for Association Executives. He recently completed a new book titled *Major Satisfactors = Major Success*, that details his personal system for proactive life and time management, personal organization, and goal attainment. He is married with one child, and resides in East Lansing, Michigan.