

**Entertaining *and* Economist
in the same sentence?**

Yes!

WITH JEFF THREDGOLD, CSP



jeff thredgold, CSP
ECONOMIC FUTURIST



“We have received nothing but raves from our members. Your session received the highest rating of any session during the three day conference. The presentation was informative, well paced and most importantly, fun!”

—Northwest Public Power Association

*Entertaining economist Jeff Thredgold has been helping people understand the tangled maze of the economy and financial markets for over three decades...with a slice of optimism and a touch of humor. He is **the only economist in the world** to have ever earned the Certified Speaking Professional (CSP) designation, the highest earned designation in professional speaking.*

Veteran Economist

Jeff's career includes 23 years with \$100 billion KeyCorp, one of the nation's largest financial services companies, where he served as Senior Vice President and Chief Economist. He has served the past 13 years as economic consultant to \$55 billion Zions Bancorporation, which has banks in ten states. Jeff has been writing a weekly economic and financial newsletter, the *Tea Leaf*, for 35 years.

Comprehensible

Understanding today's economic environment is more important than ever before. With a humorous and slightly irreverent style, Jeff guides audiences through the complexities of the U.S. and global economies and financial markets—helping to make sense of it all. As the only economist in the world to have ever earned the Certified Speaking Professional (CSP) designation, **Jeff makes a discussion about the economy approachable, interesting, and fun.**

Connected

Jeff has appeared dozens of times on CNBC-TV, the nation's business network, in addition to numerous appearances on CNN. He is a member of four elite U.S. economic forecasting panels—including those for The Associated Press, *Blue Chip Financial Forecasts*, and *USA TODAY*. He is the author of *econAmerica*, released by major publisher Wiley & Sons.

“Jeff's presentation on the economy was spot-on. Amidst all of the gloom and doom, it's so refreshing to hear a leading economist who has a firm grasp on reality, but is also an optimist who still believes in the resiliency, ingenuity and greatness of America and her citizens.” —Strategic Planning Group



THREDGOLD
ECONOMIC
ASSOCIATES

Call today to book your event
1-888-THREDGOLD (847-3346)
www.thredgold.com



Who is Jeff Thredgold?

Economic futurist Jeff Thredgold has been helping people understand the tangled maze of the economy and financial markets for over three decades. With a unique ability to “cut through the fluff,” he leads his audience on a slightly irreverent, up-to-the-minute “tour” of the economy, financial markets, education, government, and a sneak preview of the future.

Jeff is President of Thredgold Economic Associates, an economic consulting and professional speaking company based near Salt Lake City, Utah. He is **the only economist in the world** to have ever received the international designation of CSP, or Certified Speaking Professional, the highest earned designation in professional speaking. He has spoken more than 1,500 times during the past 20 years, traveling more than two million miles in the process.



His latest book, *econAmerica*, was released by major publisher Wiley & Sons. In *econAmerica*, Jeff explains in detail the four key factors, or Silver Bullets, that will drive the American economy for years to come.



Customizing his remarks specifically to the industry or group that he is addressing, he can present whatever length program is desired, from 30 minutes to four hours, and will always finish according to your schedule, not his. He uses humor to keep things light, while also providing a great deal of substance for audience members.

His career includes 23 years with \$100 billion banking giant KeyCorp, where he served as Senior VP and Chief Economist. He now serves as economic consultant to \$55 billion Zions Bancorporation, which has banks in 10 states.

Jeff has appeared dozens of times on CNBC-TV, the nation's business network, in addition to numerous appearances on CNN, and is quoted regularly in the nation's financial press. He is a monthly contributor to the national publication *Blue Chip Financial Forecasts* and quarterly *USA TODAY* economic forecast surveys.

Jeff has been writing a weekly economic and financial newsletter, now titled the *Tea Leaf*, for 35 years. He is the monthly economic columnist for *Business Issues*, one of Asia's newest business publications.

In addition to *econAmerica*, he is the author of *Economy by Thredgold*, *A Parent's Letter to My Children in School*, and *On The One Hand...The Economist's Joke Book*. The company also produces quarterly economic reports and a monthly small business index for various clients.

He served as an adjunct professor of finance at the University of Utah for 16 years and served as President of the National Association for Business Economics Utah Chapter. He is a former member of the Economic Advisory Committee of the American Bankers Association and the Economic Policy Committee of the U.S. Chamber of Commerce.

July 2010

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Jeff's Presentations

U.S. Economic and Financial Outlook: Your Money, Your World, Your Family...The Future

An entertaining, informative, and humorous “tour” of the U.S. and global economy, financial markets, education, employment, retirement, and more. Jeff provides a clear and focused picture of what’s happening in the economy and how it affects the future of your finances. Drawing from his latest book, *econAmerica* (published by major publisher Wiley & Sons), he shares the four key factors, or Silver Bullets, that will combine to create a strong American economy in coming years.



The Recession's Over! Now What?

This presentation includes an up-to-the-minute and entertaining discussion of the economy and financial markets, as well as valuable tips to help your company survive and thrive now that the Great Recession is over. Discussion includes gaining market share, attracting talented people, and recognizing that We Will Get Through This!

Money & Music



Looking for something new for your next luncheon or dinner event or client function? Money & Music is a distinct and engaging program that combines the talents of Jeff Thredgold with his wife, pop violinist and recording artist Lynnette Thredgold. First, Jeff takes your audience on a fascinating and humorous tour of the economy and financial markets, revealing critical insights and dispelling common myths along the way. Then enjoy the incomparable musical entertainment of Lynnette, playing a passionate and energetic blend of pop, classical, Latin, blues and jazz—all on the violin. This dynamic duo might be just the ticket for your next special occasion.



Providing **Powerful**
Economic Insights
for Your Organization
in a **Unique** and
Entertaining Style



Jeff's Clients Include:

Accounting

PricewaterhouseCoopers
bmc
American Payroll Association
RSM McGladrey, Inc.
Western Auditors Association
CPA Associates International, Inc.
Association of Government Accountants
Institute of Internal Auditors
Ernst & Young

Agriculture

GROWMARK, Inc.
Farm Credit Bank of Texas
Farm Credit Services SW
Farm Credit Council
American Meat Institute
AgFirst
Indiana Farm Bureau
CoBank
1st Farm Credit Services
Mosaic
FCCServices, Inc.
Farm Credit Financial Partners, Inc.
National Milk Producers Federation

Banking

JPMorgan Chase
American Bankers Association
Consumer Bankers Association of America
America's Community Bankers
National Marine Bankers Association
FDIC
Conference of State Bank Supervisors
California plus 26 other state Bankers Associations
Numerous regional banks

Credit Unions

World Council of Credit Unions International Conference
Credit Union National Association (CUNA)
Credit Union Executive Society (CUES)
Members United Corporate FCU
NASCUS
American Credit Union Mortgage Association (ACUMA)
National Credit Union Administration (NCUA)
WesCorp, SW, and SE Corporate Credit Unions
Eighteen State Credit Union Leagues

Economic Development

Oregon Enterprise Conference
Greater Omaha (NE) Chamber of Commerce
Ohio Economic Development Association
Greater Fresno (CA) Chamber of Commerce
St. Joseph (MO) Chamber of Commerce
Montana West Economic Development
Center for Economic Growth (NY)

Southwest Partnership Development, LLC (AZ)
Marshall County (AL) Economic Development Council
Michigan Chamber of Commerce
Missouri Department of Economic Development
Denver (CO) Metro Chamber of Commerce
CEO Council of Tampa (FL)
Corpus Christi (TX) Regional Econ. Devel. Corp.
U.S. - Canada Trade Conference
Western Regional Council
Seattle (WA) Economic Forecast Conference
Anchorage (AK) Economic Development Corporation
Shasta (CA) Economic Development Corporation

Education / Public Sector

University of North Alabama Commencement
University of Michigan
Notre Dame
Weber State University
National Entrepreneurship Education Forum
Southern Arkansas University/Murphy Oil Lecture Series
Abilene Christian University
Federal Women's Program

Energy

Tennessee Valley Authority
Deseret Power
Intermountain Power Agency
MDU Resources Group
Portland General Electric
Northwest Public Power Association
American Public Power Association
North Central Electric Association

Financial Services / Insurance

State Farm
ING
Investment Centers of America
Capitas Financial
ThinkEquity LLC
Bank of Ireland International Investment Conference
Symetra Life Insurance Company
National Pension Education Association
Wilmington Trust Company
MassMutual Life Insurance Company
General Reinsurance Corporation (Gen Re)
Fiserv Investment Support Services
M & A Source
DBA International
Inc. Magazine Financial Symposium
WNC First Insurance Services
Travelers Insurance
Jackson National Life Insurance
Financial Women International
American Council of Life Insurers
The Hartford
National Association of State Retirement Administrators

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Clients (Continued):

Financial Services / Insurance (Cont.)

Wachovia Bank Asset Management & Inst. Client Services
Western Union Global Agent Conference
National Association of Personal Financial Advisors
Towers Perrin Reinsurance
Professional Insurance Marketing Association (PIMA)
National Association for Variable Annuities (NAVA)
Discover Financial Services
Consumer Credit Insurance Association
Investment Council Association of America
First Data Corporation
National Association of Certified Valuation Analysts
Lincoln Financial Advisors
De Lage Landen (international leasing)
Matrix Settlement and Clearance Services

Health Care

American Hospital Association
CHG Healthcare Services
MountainStar Healthcare
Utah Medical Association
Regence BlueCross BlueShield
Utah Hospitals & Health Systems Association
Rural Health Management Corporation
Intermountain Health Care Regional Conference
Utah Medical Association Financial Services
BlueCross BlueShield of Nebraska

Industry

Marriott International
Hilton Hotels
Delta Air Lines
Stevens Worldwide Van Lines
RISE (pesticides and fertilizer association)
Roof Consultants Institute
Self Storage Association
Aluminum Extruders Council
L&W Supply Corporation
National Coil Coating Association
National Electrical Contractors Association
American Society of Training & Development (ASTD)
National Association for Court Management
American Moving and Storage Association
Powder Coating Institute
National Association of Purchasing Managers
International Association of Exposition Management
Metal Treating Institute
Office Products Wholesalers Association
Mechanical Contractors Association of America
United Van Lines
Society for Mining, Metallurgy, and Exploration
The Vision Council
National Electrical Manufacturers Representatives Assoc.
Farmer Boys Food
National Business Travel Association
The Cleaning Authority

National Hardware Show
S.P. Richards Company

Manufacturing

National Marine Manufacturers Association
Spring Manufacturers Institute
Tube & Pipe Association, International
Outdoor Power Equip. & Engine Service Assoc. (OPEESA)
Recreational Vehicle Industry Association
Harley-Davidson
Glass Association of North America
Stihl Inc.
National Precast Concrete Association
Husqvarna
Fabricators and Manufacturers Association
National Tooling & Machining Association
American Gear Manufacturers Association
Outdoor Power Equipment Institute
Society of Manufacturing Engineers
Guild CPO
Nitta Gelatin
Teijin Twaron (fiber)
Manufactured Housing Institute
International Sheetmetal Association
Steel Tank Institute
Petroleum Packaging Council
EIDorado National (bus manufacturing)

Real Estate

RE/MAX International
Institute of Real Estate Management
Coldwell Banker Commercial Global Conference
Title/Appraisal Vendor Management Association (TAVMA)
Int'l Development Research Council World Congress
KeyBank Real Estate Capital
Building Owners and Managers Association (BOMA) Int'l
Prudential Real Estate Affiliates, Inc.
RESPRO
National Assoc. of Industrial and Office Properties (NAIOP)
Moran & Company (apartment management)
Assoc. of Real Estate License Law Officials (ARELLO)
Industrial Asset Management Council
CRESA Partners
Grubb & Ellis

Technology

Viewlogic Systems
HNC Financial Technology Conference
IPS-Sendero (bank software)
COSS Technology
Jack Henry & Associates, Inc. (bank software)
Public Retirement Information Systems Managers
Digital Draw Network
Scoreboard, Inc.
Society for Information Management
FPS Gold (bank software)



Top 10 reasons to make Jeff a part of your next event

10 Jeff is the ONLY economist in the world to have ever earned the Certified Speaking Professional (CSP) international designation, the highest earned designation in professional speaking

5 His only audio/visual need is a wireless lapel microphone... and room to move around

9 He can say "trickle down" and "infrastructure" with a straight face

4 With six kids and 12 grandkids...the \$\$ comes in handy

8 Most of his speaking business is now repeat business, indicating highly satisfied clients

3 Jeff is typically the top-rated speaker at events

2 At 6'5" he is easy to see

7 Arnold Schwarzenegger and Mick Jagger both studied economics, and look how they turned out

6 Jeff provides your attendees with solid, up-to-date, and useful information in a fast-paced, entertaining, and humorous presentation

1 Your attendees will benefit both personally and professionally by better understanding what is happening in the economy and financial markets

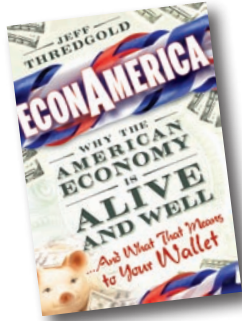
Entertaining and Economist
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Jeff is more than just a speaker

Thredgold Economic Associates is also an economic consulting firm, specializing in providing products and services for numerous banking and other clients...

- ➡ Jeff's latest book paints a clear and optimistic picture of the economy and financial markets over the next 20 to 30 years. ***econAmerica: Why the American Economy is Alive and Well...And What That Means to Your Wallet***, was released by major publisher Wiley & Sons



- ➡ The *Tea Leaf* is our weekly two-page economic & financial newsletter. Various clients provide it to their customers and employees via their web sites, by hard copy, or as part of their internal publications. Jeff has been writing a weekly update for 35 years



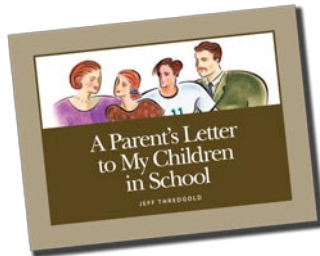
- ➡ *On the One Hand...The Economist's Joke Book* is a collection of economist jokes Jeff has compiled over his 35 years in the profession. Names, dates, and raw language have been changed to protect the innocent. Also included are some of the less insightful quotes of the past few generations. While these people were not economists, they showed real potential



- ➡ Quarterly six-page customer-oriented economic updates are currently written for banking clients in three states...Colorado, Idaho, and Utah



- ➡ Jeff's *A Parent's Letter to My Children in School* is especially tailored to students from junior high through college, with practical and timely advice about school, learning, and life. But its simple wisdom spans the generations and would be beneficial to all children (and children at heart)—from 8 to 88!



- ➡ The Small Business Index is a monthly numerical estimate and discussion of the challenges and opportunities facing small businesses. It is currently updated for banking clients in Colorado, Idaho, and Utah
- ➡ Jeff is a monthly contributor to the national publication *Blue Chip Financial Forecasts*, quarterly *USA TODAY* economic forecast surveys, and is quoted regularly in the nation's financial press



BLUE CHIP FINANCIAL FORECASTS

Top Analysts' Forecasts Of U.S. Interest Rates, Inflation, Currency Values, And The Factors That Influence Them

BLUE CHIP FORECASTERS

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Your Investment

July 2010



Call toll-free at
1-888-847-3346 for pricing

Concerned about HIGH air fares? We **guarantee** Jeff's domestic airfare to be no greater than \$950 (when less, you pay actual cost)

Many clients use Jeff for a keynote presentation AND a "breakout" session or panel participation, helping to stretch your program budget



Your investment includes:

- up to 500 copies of ***On The One Hand...The Economist's Joke Book***—a soft-cover book which sells for \$8.50—a value to you of \$4,250.00
- free email access for each attendee to our weekly ***Tea Leaf*** newsletter...now in its 35th year



"For the second year in a row you were the highest-rated speaker at our annual Trust & Investment Conference. Who would imagine that economics could be so entertaining?"

—Wachovia Bank (now part of Wells Fargo)

Jeff is **the only economist in the world** to have ever received the international designation of CSP, or Certified Speaking Professional, the highest earned designation in professional speaking

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Accounting Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

PricewaterhouseCoopers

bmc

RSM McGladrey, Inc.

Western Auditors Association

CPA Associates International, Inc.

Association of Government Accountants

American Payroll Association

Institute of Internal Auditors

Ernst & Young

Utah Association of CPAs

Michigan Association of CPAs

Treasury Management Association of New York



Jeff was the best presenter of the conference; great content and presentation style; thought provoking.

Best speaker I have ever heard! Excellent, bring him back every year! I really enjoyed the information he presented.

RSM McGladrey, Inc. (audience comments)

On behalf of all our members, thank you for an outstanding presentation on "Perspectives on the Economy and Implications for Public Accounting Practice" at our Annual Meeting in Las Vegas. Your opening session for all of our meeting participants was very informative, entertaining and highly rated by our conference participants. It was a great kickoff to a very successful meeting.

CPA Associates International

Agricultural Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

Farm Credit Financial Partners, Inc.
Farm Credit Bank of Texas
Farm Credit Services SW
Farm Credit Council
American Meat Institute
AgFirst
CoBank
Farm Credit of New Mexico
AgAmerica Farm Credit Bank
Oregon Seed Growers League
Pee Dee Farm Credit
Mosaic
FCCServices, Inc.
National Milk Producers Federation
Indiana Farm Bureau
1st Farm Credit Services
GROWMARK, Inc.
American Butter Institute
American Dairy Products Institute
J.R. Simplot

I have heard nothing but
“rave reviews”
regarding your presentations.

You are quite unique in that you have the ability to transform the economic “numbers” into a very interactive and enjoyable presentation. Your breakout sessions were very informative, and your informal style made it easy for the attendees to interact and participate.

AgFirst Farm Credit Bank

The information that you presented was timely and very well received by our leaders. Our attendees also enjoyed the **economist's joke book** you handed out, and many of them signed up for your **weekly newsletter, the Tea Leaf**. Some of the comments from our attendees were:

- Jeff Thredgold's presentation gave us some **positive information about the future** of the agriculture business in this challenging economy.
- The speaker was **excellent, left me with optimism.**
- **Terrific speaker** relating to current issues.



Agricultural Clients

www.thredgold.com

The attendees were captivated and wanted more! Your distinctive blend of humor and facts, insights and fun made it one of our best sessions. Your passion for economics—and making it real—is what distinguishes you from the rest.

FCCServices, Inc.

A number of our members had recommended you to us as a speaker, and now it's easy to see why. Your presentation was not only insightful and informative, but also thoroughly attention-grabbing and humorous as well.

Farm Credit Council

Your 'A' performance received rave reviews. I think the best indicator of my satisfaction with your performance is that **I have already hired you to speak at our annual convention in October.**

American Meat Institute

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I want to thank you for your **excellent presentation** to our Outlook Conference. As our farmer clients manage through these uncertain economic times, **your presentation gave them insight into the factors at play in U.S. and global economics.** Your future outlook also provides them with needed information to assist in their strategic planning efforts. I appreciate your time and effort and look forward to having you on our program again in the future.

1st Farm Credit Services



Banking Clients

www.thredgold.com

Let's face it: There just aren't that many people who can make an hour of economics interesting, much less fun. You manage to do both time and time again for our audiences. During the nine programs on which we have collaborated, you have been nothing less than professional, insightful, informative, and amusing.

Consumer Bankers Association

Recent Clients

(Some with multiple events)

American Bankers Association
Consumer Bankers Association
FDIC
America's Community Bankers
Risk Management Association
National Marine Bankers Association
Conference of State Bank Supervisors
California Bankers Association
Texas Bankers Association
Kansas Bankers Association
Missouri Bankers Association
Massachusetts/Rhode Island Bankers Associations
New Jersey Bankers Association
Iowa Bankers Association
Tennessee Bankers Association
Utah Bankers Association
Wisconsin Bankers Association
Oregon Bankers Association
South Dakota/North Dakota Bankers Associations
Illinois Office of Banks and Real Estate
Montana Independent Bankers Association
Central States Bankers Conference
Mississippi Bankers Association
Community Bankers Association of Georgia
Community Bankers of Wisconsin
Missouri Bankers Association (MOKAN Conference)

Indiana Bankers Association
Nebraska Bankers Association
Illinois Bankers Association
Michigan Bankers Association
Kentucky Bankers Association
Nevada/Idaho Bankers Associations
Colorado/Wyoming Bankers Associations
Montana Bankers Association

Commercial Banks

Bank of Ireland
JPMorgan Chase (14 events in 2009)
Wachovia Bank (now part of Wells Fargo)
Comerica Bank
Zions Bank Utah/Idaho (6 times annually)
KeyBank Worldwide Sales Meeting
LibertyBank Oregon
Vectra Bank Colorado (annually)
Nevada State Bank (quarterly)
Numerous other state and regional banks

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Banking Clients

www.thredgold.com

You are a meeting planner's dream. Not only were you rated the best speaker by our convention attendees, but also numerous survey responses that were received indicated that one of the best things about this convention was Jeff Thredgold. You can be assured that I will recommend you to others.

Iowa Independent Bankers

Thank you so much for speaking at our recent International Conference. The event was a great success, helped in no small measure by your 'globe trotting' tour of world economic events which was hugely enjoyable and much commented on afterwards! We look forward to having the opportunity of inviting you back for the sequel.

Bank of Ireland Asset Management

Your presentation opened our clients' eyes to all that is happening in today's business environment and **gave them ideas to find solutions** to emerge from recession successful. Your message was well-coordinated with the objectives of Chase.

Chase

You've done it again! For the second year in a row you were the highest-rated speaker at our annual Trust & Investment Client Academy. You helped make the conference a big hit with our most valued clients. Who would imagine that economics could be so entertaining?

Wachovia Bank (now part of Wells Fargo)



Your presentation was enlightening and well recieved. After reviewing the convention evaluations, your session was rated EXCELLENT. Here is a sampling of what our attendees had to say:

Very knowledgeable
Most engaging economist I've heard!
Information was on target and the humor was appreciated
Terrific speaker
Better than Excellent

Independent Bankers of Colorado

Commercial Real Estate Clients

www.thredgold.com

Recent Clients

(Many with multiple events)

RE/MAX International Convention
Institute of Real Estate Management
Coldwell Banker Commercial Global Conference
Title/Appraisal Vendor Management Association (TAVMA)
CoreNet Global
KeyBank Real Estate Capital
Building Owners and Managers Association (BOMA) Int'l
National Assoc. of Industrial and Office Properties (NAIOP)
Industrial Asset Management Council
CRESA Partners
Grubb & Ellis
WLA Investments
Association of Real Estate License Law Officials (ARELLO)
Industrial Development Research Council World Congress

Your presentation at our regional meeting was **fantastic**. I heard nothing but positive reviews from my group. **This wasn't the "usual" economic presentation that all of us have seen many times.** Your injection of humor and many interesting "fun facts" kept the group engaged and interested.

KeyBank Real Estate Capital





Commercial Real Estate Clients

www.thredgold.com

The Symposium Committee would like to thank you for speaking at the annual Utah Commercial Real Estate Symposium. We had more than 580 business professionals attending. Among the many comments directly attributed to your keynote were:

- **Excellent in all aspects**
- **Thredgold was off the chart excellent**
- **Always a pleasure to listen to**

National Association of Industrial and Office Properties

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I thought you might be interested in some comments our audience members wrote on their conference evaluation forms at our recent Global Commercial Conference in San Francisco:

- **Great speaker**, great presentation.
- **Speaker had excellent command of his subject matter.** Very smooth delivery.
- I appreciate you bringing Jeff back again. **He should be on every agenda.**

Coldwell Banker Commercial

Thank you for speaking to BOMA's Regional Owners Council (ROC) group. While we always try to schedule someone to address economic issues, your presentation was the best to date. Not only was the information you presented timely and relevant, but **you presented it in a very interesting and enjoyable way.**

Building Owners and Managers Association

You're phenomenal! All three of your presentations at the recent Industrial Asset Management Council Professional Forum placed in the top-five ranking. **Not only were you the highest rated speaker, you hold the second and third place ratings as well.** (keynote and two breakout sessions)

Industrial Asset Management Council

THREDGOLD
ECONOMIC
ASSOCIATES

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Credit Union Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

California Credit Union League
Arizona Credit Union League
Texas Credit Union League
Colorado Credit Union League
Missouri Credit Union League
Iowa Credit Union League
Michigan Credit Union League
Minnesota Credit Union Network
Montana Credit Union Network
New Mexico Credit Union League
Idaho Credit Union League
Tennessee Credit Union League
Wyoming Credit Union League
Utah Credit Union League
Washington Credit Union League
MA/NH/RI Credit Union Leagues

I'm happy to report that you received the highest ratings out of all of our speakers. Who would have thought that an economist could be so entertaining! **You effectively communicated an economic outlook, but did so with a humorous spin. Your delivery style is masterful!**

Southeast Corporate FCU



National/International CU Organizations

(Some with multiple events)

World Council of Credit Unions—Killarney, Ireland
CUNA & Affiliates
National Credit Union Administration (NCUA)
Credit Union Executive Society (CUES)
National Association of State Credit Union Supervisors (NASCUS)
WesCorp
Southeast Corporate Federal Credit Union
Members United Corporate Federal Credit Union
Southwest Corporate Federal Credit Union
Information Technology Credit Union Association
American Credit Union Mortgage Association (ACUMA)
Mountain America Credit Union

Your in-depth knowledge of the economy, combined with your humorous yet expert approach to the topic, made for a perfect combination for our audience. Based on our members' feedback, your presentations were one of the most highly regarded and commented on sessions. It was indeed a pleasure working with a professional of your caliber.

Members United Corporate FCU



Credit Union Clients

www.thredgold.com

The humorous way you presented this serious topic, a common sense discussion of the economy, money and success in the 21st century, captivated the audience.

National Credit Union Administration

We are still tabulating the evaluations, but so far your session has received a 4.6 rating on a 1-5 scale. From our audience, a rating like this is almost impossible.

California Credit Union League

The comments and feedback from the group were the best I have seen to date. I am proud of how good you made our organization look by delivering exactly what you promised—an **excellent, memorable, informative, and entertaining presentation.**

Washington Credit Union League

Congratulations on being rated one of the top two speakers at our recent CUNA Economics and Investments Conference in Washington, DC. Many attendees raved about **your ability to keep an economic overview interesting and informative, with just the right mix of humor.**

CUNA & Affiliates

Your instinctive knowledge of the credit union system helped connect with our participants. You did not use any notes and have a tremendous capacity for retaining data. I enjoyed the manner in which you combine accurate facts and forecasts along with the comedic side of the scale.

American Credit Union Mortgage Association

Thank you for capping off WOCCU's International Credit Union Conference in Killarney, Ireland. Your keynote presentation was **rated among the top three best sessions** scoring an average of 4.84 points on a scale of 1-5. Your remarks and observations served to end the conference on just the right note.

World Council of Credit Unions, Inc.

Entertaining
and
Economist
in the same sentence?
YES!!



Economic Development Clients

www.thredgold.com

Recent Clients

Oregon Enterprise Conference
Greater Omaha (NE) Chamber of Commerce
Ohio Economic Development Association
Greater Fresno (CA) Chamber of Commerce
St. Joseph (MO) Chamber of Commerce
Denver (CO) Metro Chamber of Commerce
South Metro Denver (CO) Chamber of Commerce
Montana West Economic Development
CEO Council of Tampa (FL)
Corpus Christi (TX) Regional Econ. Devel. Corp.
Economic Development Authority of Western Nevada
U.S. - Canada Trade Conference
Western Regional Council
Rocky Mountain Minority Suppliers Development Council
Michigan Chamber of Commerce
Missouri Department of Economic Development
Marshall County (AL) Economic Development Council
Seattle (WA) Economic Forecast Conference
Anchorage (AK) Economic Development Corporation
Heber Valley (UT) Chamber of Commerce
Shasta (CA) Economic Development Corporation
Economic Development Association of North Dakota
Northern Utah Business and Economic Summit

Entertaining
and
Economist
in the same sentence?
YES!!

Center for Economic Growth (Albany, NY)
Northern Nevada Development Authority
Business Council of Douglas County (NV)
Carson Valley (NV) Chamber of Commerce
Southwest Partnership Development, LLC
Park City (UT) Chamber of Commerce
Idaho Falls (ID) Mayor's Business Day
Summit County (OH) Employment Conference
Utah Valley Chamber of Commerce

Thank you for your presentation at our annual meeting. The evaluations on your presentation were far and away the best. In fact, over the last dozen years I do not recall a speaker with a higher rating.

Economic Development Association of North Dakota

Economic Development Clients

www.thredgold.com

Your presentation was **enthusiastic and entertaining, as well as informative** and well represented the topic of the evening. We have received a number of positive comments on this first time event and feel that **your presentation and knowledge was key to the night's success**. You held the audience's attention and made them laugh at the same time!

Your preparation, humor and expert delivery contributed significantly to the success of the day's events. Over 560 people were in attendance and the feedback has been very positive. Thank you again for a terrific speech and **all of the extra efforts put forth** on the Chamber's behalf.

Denver Metro Chamber of Commerce



Thank you for the **excellent presentation** that you prepared for our annual meeting. I am still amazed at how **you kept all of the audience captivated and engaged**. Your in-depth knowledge of our economy, combined with your off-the-cuff humor and wit definitely made our event a success. Some of the comments heard immediately following the luncheon:

- I think Jeff nailed our local economic condition and our competitive advantages
- Jeff is **refreshing, entertaining, and is perhaps one of the most professional presenters** I've ever listened to
- What a pleasant surprise **"an optimistic viewpoint from an economist"**

Economic Development Corporation of
Shasta County

Thank you for your entertaining presentation at our Annual Economic Forecast Luncheon. This luncheon was not only our most successful event with nearly 1,000 people registered, but it was also **the first luncheon that we received as much positive feedback that our economic forecast was entertaining and informative**.

Anchorage Economic Development Corporation

Education and Public Sector Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

ITT Educational Services
University of North Alabama Commencement
University of Michigan
Notre Dame
Weber State University
National Entrepreneurship Education Forum
Southern Arkansas University/Murphy Oil Lecture Series
The Church of Jesus Christ of Latter-day Saints
Abilene Christian University
Department of the Air Force - Federal Women's Program
Salt Lake City Library Dewey Lecture Series
Weber County Republican Party
Utah State Bar
University of Utah
Harvard Club of Utah
United Way
Hanford (CA) Elementary School District
Association of Idaho Cities
Utah Intergovernmental Roundtable

Entertaining
and
Economist
in the same sentence?
YES!!

You did a wonderful job of making economics interesting to educators. The resounding applause for your presentation told us all what they thought. You helped make the conference memorable for teachers from all over the US ... plus Canada, Ireland, South Africa and the UK.

The Consortium for Entrepreneurship Education

Education and Public Sector Clients

www.thredgold.com



Last night I attended the first of nine Back-To-School Nights. One of our rookie principals stepped to the microphone and spoke the words of Jeff Thredgold. If you hadn't come to us and shared your powerful and exact information and economic data, this young principal would not have had the knowledge, nor the words, to move those parents. You spoke directly to all 450 people, and each heard you loud and clear.

Hanford (CA) Elementary School District

The lecture you gave in our Nye Lecture Series was absolutely outstanding. You might be interested in some of the comments I received...

"Jeff Thredgold was the most interesting and the most worthwhile..."

"Jeff Thredgold was one of the best we have had."

Weber State University (Utah)

This note is to express my appreciation for your keynote address delivered to the Utah Applied Technology Education Conference, at Utah State University in Logan, Utah. The general session participant evaluations were positive and complimentary. Thanks again for an exciting delivery of a timely message.

Utah State University

Thank you for your excellent presentation at the Federal Women's Program recognizing the contributions of women in federal service. Attendees rated the class as superior and requested it to be scheduled again at future events. Economics can be viewed as a dry and intimidating subject, but you made it enjoyable.

Department of the Air Force - Federal Women's Program

Energy Sector Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

Tennessee Valley Authority
Rocky Mountain Power
Iowa Association of Electric Cooperatives
National Rural Utilities Cooperative Finance Corp.
TVA Investments
Murphy Oil
CoBank
AgFirst
Petroleum Packaging Council
Deseret Power
Intermountain Power Agency
MDU Resources Group
Portland General Electric
Black Butte Coal Company
SynGas Association
Northwest Public Power Association
North Central Electric Association
American Public Power Association
Utah Associated Municipal Power Systems
(UAMPS)
Northern California Power Agency



Many people asked where we found an economist that was also entertaining. Others stated that your keynote speech was a highlight of the forum.

Tennessee Valley Authority

Judging by the number of people who intercepted you after your presentation, I would say that **our attendees were hungry for more information than our two-hour time slot allowed.** Our attendees ranged from mechanics, secretaries and engineers to middle managers, general managers, and corporate vice presidents. I have heard many positive comments from all.

Black Butte Coal Company



Energy Sector Clients

www.thredgold.com

You have placed the 'dismal science' moniker for economics in jeopardy by presenting statistics and other data in a very clear, understandable and enjoyable way. Your humor that was tailored to our organization showed some creative thought and was well received.

Intermountain Power Agency

Thanks for providing our conference with excellent perspective on the U.S. economy. The overall conference satisfaction level was 98%. No doubt your comments helped achieve this high score.

Deseret Power

The response to your session was tremendous. **(We even had a few people praise us for choosing you as a speaker!)** I also appreciate your joining us at the social hour following your program. It was refreshing to have a speaker who's willing to take extra time to interact with our membership.

Iowa Association of Electric Cooperatives

Entertaining
and
Economist
in the same sentence?
YES!!

We have received nothing but raves from our members who attended your session. Your ability to capture the attention of the audience was remarkable.

The presentation was informative, well paced, and most importantly, fun!

Northwest Public Power
Association



Financial Services Clients

www.thredgold.com

Recent Clients

(Many with multiple events)

ING Life Group
Bank of Ireland International Investment Conference
Symetra Financial
National Pension Education Association (NPEA)
Wilmington Trust Company
M & A Source
DBA International (Debt Buyers)
National Rural Utilities Coop Finance Corp.
DaimlerChrysler Services (North America)
Inc. Magazine Financial Symposium
Financial Women International
The Hartford
Wachovia Bank Asset Mngmt. & Inst. Client Services
Western Union Global Agent Conference
National Association of Personal Financial Advisors
Discover Financial Services
Investment Council Association of America
Investment Centers of America
First Data Corporation
National Association of Certified Valuation Analysts
Kelling, Northcross & Nobriga (municipal finance)
Lincoln Financial Group
De Lage Landen (international leasing)
Matrix Settlement and Clearance Services
National Association of Insurance and Financial Advisors
Strategic Planning Group
Thrivent Financial for Lutherans
National Association of State Retirement Advisors
2010 Midwinter Housing Finance Conference

Capitas Financial
ThinkEquity LLC
R.B. Wiser & Associates
Trigild (non-performing commercial loans)
TSYS (payment processing)
MCM (fringe benefits)
John Hancock
Society of Financial Service Professionals
Fiserv Investment Support Services
Questar Capital

We consistently heard (from attendees): "The best speaker of the entire conference. Even though he had presented at a previous FWI conference, his content was new and reflected the current situation in the US and globally."

Financial Women International

The presentation, *Economic Outlook for 2009*, was a perfect fit and very well received by our audience. Your timely and optimistic message was exactly what we were hoping for, and the positive feedback we received from meeting participants further proved that you were the right guy for the job.

Capitas Financial

Financial Services Clients

www.thredgold.com

Many of our executives at the DaimlerChrysler Services Senior Management Meeting in Montreal made a point to catch me during the day and comment about how engaging and informative your presentation was. Your professionalism and ease with the very different situations you were in was outstanding.

DaimlerChrysler Services

Your presentation is content-rich enough to provide solid information that our producers could use in their practice. I also appreciated the preparation time you spent with us to make sure your message and our message complemented each other.

Symetra Financial



We've received nothing but glowing reviews on your session and many participants have asked us to be sure to invite you back to all future Forums. Of the 12 speakers we hired for this Forum, your presentation was rated most often as the "favorite" of the group.

ING Life Group

As the opening session for our conference, you provided exactly what we were looking for and the perfect start to our meeting. Your content was informative and entertaining.

Lincoln Financial Group

Health Care Clients

www.thredgold.com

Recent Clients

(Many with multiple events)

American Hospital Association
Regence BlueCross BlueShield
Utah Hospitals & Health Systems Association
Utah Association of Health Underwriters
Rural Health Management Corporation
Intermountain Healthcare Regional Conference
Utah Medical Association Financial Services
Uintah Basin Healthcare
BlueCross BlueShield of Nebraska
CHG Healthcare Services
Utah Assisted Living Association
MountainStar Healthcare

Jeff's engaging manner and positive spin on the economy kept our attention throughout the evening and left us all feeling encouraged about the future.

UMA Financial Services



Thank you for helping to make our Board Retreat so successful! Not only was your presentation very informative, but it was also very entertaining. All of our Board Members remarked on how much they enjoyed the time you spent with us.

Rural Health Management Corporation

Health Care Clients

www.thredgold.com

This was the first time that we have had someone from outside our industry give a presentation that would give the conference goers Continuing Education credit. Not only did we get approval from the State Department of Insurance for CE credit, but **the material that you presented was relevant to our business and our futures.** Your delivery style enhanced the overall effectiveness of the hour.

Utah Association of Health Underwriters

Your luncheon **presentation was informative, engaging and entertaining**, serving as 'the cherry on the top' of our conference offerings. Our evaluations show that you are a **perennial favorite with our members.** Working with you and your staff is always a pleasure.

Utah Hospitals & Health Systems Association

Entertaining
and
Economist
in the same sentence?
YES!!

You hit a home run! *Your exacting knowledge of key financial indicators made your presentation ring with credibility. Your humorous approach to the subject of economics kept our participants interested and to a degree begging for more. Your optimistic approach and its anchor in the fact that, even though we experience ups and downs, the American economy is and will certainly remain the world's economic engine was faith promoting despite our troubled economic times.*

Uintah Basin Healthcare

Your remarks were right on target with what our boards needed to hear and we also enjoyed your professional and humorous presentation.

Regence BlueCross BlueShield

Industry Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

Marriott International
Delta Air Lines
Hilton Hotels Corporation
American Airlines
Stevens Worldwide Van Lines
RISE (pesticides and fertilizer association)
Roof Consultants Institute
Self Storage Association
Aluminum Extruders Council
L&W Supply Corporation
National Coil Coating Association
National Electrical Contractors Association
American Society of Training & Development (ASTD)
North American Die Casting Association
National Association for Court Management
American Moving and Storage Association
International Zinc Conference
Powder Coating Institute
National Association of Purchasing Managers
International Association of Exposition Management
Metal Treating Institute
GEA Integrated Cooling Technologies, Inc.
Mechanical Contractors Association of America
Air Conditioning and Refrigeration Institute
Office Products Wholesalers Association
The Vision Council
Association for Corporate Growth
United Van Lines
Forging Industry Association
Society for Mining, Metallurgy, and Exploration
Pine Chemicals Association
National Electrical Manufacturers Representatives Assoc.
Pacific Western Distributors Association (plumbing supply)
The Association for Suppliers of Printing, Publishing and
Converting Technologies (NPES)
Silicon Valley Business Travel Association

Farmer Boys Food
National Business Travel Association
The Cleaning Authority
National Hardware Show
S.P. Richards Company (office products)
American Society of Civil Engineers
Truckload Carriers Association
Union Pacific
Recreational Vehicle Dealers Association
Ohio Ready Mixed Concrete Association
Optical Laboratories Association
National Association for Printing Leadership
Mechanical Service Contractors of America
Professional Landcare Network (PLANET)
BFI Canada/IESI (waste management)
Service Professional Group
Smart Meetings
Associated Food Stores
Associated Plumbing-Heating-Cooling-
Contractors of Texas



**You were great to work with,
a true professional in every sense
of the word!**

The Powder Coating Institute

Industry Clients

www.thredgold.com

I think the following comments sum up your program nicely:

Well done! Extremely effective at simplifying economic events and terminology.

A wonderful blend of intelligence, thought, analysis and humor. I thoroughly enjoyed this presentation..

S.P. Richards Company

Your economic outlook was both educational and entertaining, giving all of us information to assist us in economic planning for both our personal and professional lives.

Many members expressed their appreciation at having some personal face time with you, as it was clear to all of us that you had a lot more to share with us than your keynote presentation would allow. You were great to work with, a true professional in every sense of the word!

The Powder Coating Institute

The conference attendees have thanked us for having you at the workshop. The jokes were gentle, the stories applicable, and the material well-prepared for the audience - truly an excellent 101 course on the current economy plus a refreshing future outlook.

Union Pacific Railroad

We thoroughly enjoyed having you as our featured speaker. Your comments on current and future economic conditions were informative, thought provoking, and humorous. **We received excellent feedback** from those attending the conference. **You helped to make the program a “no hassle event”.**

Pine Chemicals Association

Entertaining
and
Economist
in the same sentence?
YES!!

The economic information you shared with us was **extremely valuable**, and your presentation style made the subject matter more interesting, fun, and entertaining for our audience.

Delta Air Lines

Insurance Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

State Farm Insurance
ING Life Group
Symetra Life Insurance Company
Independent Insurance Agents & Brokers of Idaho
MassMutual Life Insurance Company
Fringe Benefit Analysts
General Reinsurance Corporation (Gen Re)
Fiserv Investment Support Services
WNC First Insurance Services
Travelers Insurance
Jackson National Life Insurance
American Council of Life Insurers
The Hartford
Olympus Insurance Agency
National Association of State Retirement Administrators
Towers Perrin Reinsurance
Professional Insurance Marketing Association (PIMA)
National Association for Variable Annuities (NAVA)
Consumer Credit Insurance Association
Great West Casualty Company
National Association of Insurance and Financial Advisors
American Association of State Compensation Insurance Funds
Thrivent Financial for Lutherans
John Hancock
Surplus Line Association of Idaho
LOMA

Entertaining
and
Economist
in the same sentence?
YES!!

Because of you and your wonderful presentation, ING Security Life of Denver's Miami Forum was a great success! We've received nothing but glowing reviews on your session. Of the 12 speakers we hired for this Forum, your presentation was rated most often as the "favorite" of the group. Not to mention you were very easy to work with in preparation for this event.

ING Life Group

Insurance Clients

www.thredgold.com

The reviews that we received on your speaking performance were simply outstanding. It was imperative that you, as our first speaker, started the school off on a good note. You not only got us off to a great start, but the enthusiasm you generated carried right through to the end of school.

Thrivent Financial for Lutherans

Great Job! Your keynote presentation at our 50th Annual Meeting on Maui was extremely well received based upon comments made by many and my own observations. You immediately established and then maintained audience rapport. You entertained while informing.

Consumer Credit Insurance Association

Thank you for your outstanding presentation. I was not only informed but entertained. I look forward to having you back to Texas.

Jackson National Life Insurance

Our agents and employees had many good things to say about your presentation.

Great West Casualty Company



The Western States Surplus Line Conference at the Coeur d'Alene Resort was a success thanks to your contribution. We received such positive remarks from the delegates about your presentation! It was also nice of you to spend time with us at the hospitality room the evening before your presentation.

Surplus Line Association of Idaho



Manufacturing Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

National Marine Manufacturers Association
Spring Manufacturers Institute
Tube & Pipe Association, International
Outdoor Power Equip. & Engine Service Assoc.
Recreational Vehicle Industry Association
Harley-Davidson
Glass Association of North America
STIHL Inc.
National Precast Concrete Association
Husqvarna
Fabricators and Manufacturers Association
National Tooling & Machining Association
American Gear Manufacturers Association
Outdoor Power Equipment Institute

Society of Manufacturing Engineers
Guild CPO
Nitta Gelatin
Teijin Twaron (fiber)
Manufactured Housing Institute
International Sheetmetal Association
Steel Tank Institute
Petroleum Packaging Council
Prime Alliance, Inc. (plastics)
Eldorado National (bus manufacturing)
Silgan Containers
Therapedic International
Manufacture Alabama
Philadelphia Gear Corporation

You managed to inform, energize, and entertain our STIHL Branch and Distributor attendees with your presentation of "Global Economics with a Twist".

STIHL Inc.

Thank you for giving such a superb presentation. In my 15 years with AGMA, we have never had such a high quality program. Everyone enjoyed your light-hearted approach to the discipline of economics. Our people came away from your session with knowledge they wouldn't have access to otherwise.

American Gear Manufacturers Association





Manufacturing Clients

www.thredgold.com

Thank you very much for your excellent keynote address for the Petroleum Packaging Council's August meeting. Of the member meeting surveys we have had returned to date, **excellent is precisely the word** used by the respondents to describe your presentation.

Petroleum Packaging Council

Since 2000, you were rated among the top three speakers ever to appear before the Spring Manufacturers Institute's convention delegates. Now, after your second appearance, **the name Jeff Thredgold appears twice among the top three presentations.** It was obvious that you prepared specifically for our industry and tailored your remarks to a highly technical and esoteric audience.

Spring Manufacturers Institute

Your comments and presentation fit our organization like a glove. As the largest producer of commercial buses in North America, ElDorado National is imbedded in private and public transportation, so your specific points regarding our industry really hit home.

ElDorado National

Entertaining
and
Economist
in the same sentence?
YES!!

Your ability to inform in a humorous and articulate way about important financial and other current event issues is truly a gift. We, and our members, appreciate your willingness to share that gift with us.

Manufacture Alabama



Residential Real Estate Clients

www.thredgold.com

Recent Clients

(Some with multiple events)

RE/MAX International Convention
Prudential Real Estate Affiliates, Inc.
Real Estate Services Providers Council (RESPRO)
Moran & Company (apartment management)
Assoc. of Real Estate License Law Officials (ARELLO)
Utah Valley Home Builders Association
Utah Land Title Association
WLA investments
Nevada Association of Realtors
Manufactured Housing Institute
AgFirst Farm Credit Bank (also a home mortgage lender)
Park City Area Homebuilders
Institute of Real Estate Management
Title/Appraisal Vendor Management Association (TAVMA)
Backman Title Services

Entertaining
and
Economist
in the same sentence?
YES!!

*Your recent presentation for the Park City Area Homebuilders was excellent! It was the best attended seminar we have ever hosted and **generated the most positive comments!** Attendees not only received a tremendous amount of applicable current economic data but you managed to do it in a most **entertaining and refreshing style**. We received countless positive comments and follow up requests among members to share notes.*

Park City Area Homebuilders

Thank you for helping to make MHI's Annual Meeting a huge success. **Your presentation was outstanding.** We have received great feedback from the meeting participants about your presentation. If anyone ever wants to know how you are to work with, give him or her my name! I have nothing but high praise for you. Thank you for making my job so much easier!

Manufactured Housing Institute

Residential Real Estate Clients

www.thredgold.com



Your wealth of information and knowledge combined with your humor certainly create a new experience for an 'economic' perspective.

The attendees are still raving about your presentation!

Nevada Association of Realtors

I have heard nothing but **'rave reviews'** regarding your presentations at our Educational Conference, and our AgFirst Summit Meeting. **You are quite unique in that you have the ability to transform the economic 'numbers' into a very interactive and enjoyable presentation.**

AgFirst Farm Credit Bank (also a home mortgage lender)

Thanks for your excellent presentation to our international assembly of real estate regulators. **You received the highest marks of any of our speakers.** It is unusual for us to bring in an economist for a conference on real estate law. **We took a big risk, and you made us look good.**

ARELLO (Association of Real Estate License Law Officials)

We would like to thank you for your appearance at our recent RE/MAX International Convention in San Diego. **The feedback we have received from our Affiliates regarding your sessions has been just great!** We look forward to having you speak again for us in the future.

RE/MAX International, Inc.

Technology Clients

www.thredgold.com

Recent Clients

Viewlogic Systems
HNC Financial Technology Conference
IPS-Sendero (now Fiserv)
COSS Technology
Jack Henry & Associates, Inc. (bank software)
Public Retirement Information Systems Managers
Digital Draw Network
Scoreboard, Inc.
Society for Information Management
FPS Gold (bank software)
Matrix Settlement and Clearance Services
Liberty Enterprises
Utah Information Technologies Association
TSYS (payment processing)

Entertaining
and
Economist
in the same sentence?
YES!!

Your economic outlook address to executives of Utah Information Technologies businesses and their suppliers and supporters at a UITA Executive Luncheon was extremely well received and appreciated by the audience! Thank you for sharing your expertise, humor, insights, and prognosis with us.

Utah Information Technologies Association

Thank you so much for the wonderful presentation you provided at our National Executive Conference in Lake Las Vegas. What a great Keynote! Our tabulated results of your presentation were all Excellent. You were a pleasure to work with and I look forward to working with you again.

Jack Henry & Associates, Inc.



Technology Clients

www.thredgold.com

Your keynote address at COSS' annual conference was certainly a hit. Jeff, you hit a home run. Your mix of fact, forecast and humor was refreshing, informative and entertaining. We certainly made the right choice in selecting you as keynote speaker.

COSS Development Corporation

Thank you for your wonderful presentation at our 3rd Annual Matrix Users Conference in Keystone, Colorado. We received great feedback about your presentation from our Sponsors and Customers. You made what can be considered a dull subject very entertaining and very thought provoking.

Matrix Settlement and Clearance Services

Congratulations on a brilliant reception from our recent Path Conference audience. You did a great job of informing and entertaining people. Trust me, that has never been said of an economist at our conference before! You and your incredible staff made my work a pleasure.



Your keynote address was full of facts and data that were relevant to the many CEO's in our audience and you packaged the presentation with fun and humor! Thanks to you we received very high ratings from the attendees to our Forum and many remarked that your presentation done without PowerPoint or notes was simply amazing.

Liberty Enterprises