



**Cyril Byron, Jr.**  
**President, GFOA-WMA Executive Board**

To Whom It May Concern:

As President of the Government Finance Officers Association of the Washington Metropolitan Area (GFOA-WMA), I would like to acknowledge Kris Miller's presentation at our 28<sup>th</sup> Annual Conference held on November 21, 2013. Kris, the #1 bestselling author of the book "Ready For PREtirement, 3 Secrets for Safe Money and a Fabulous Future", gave an outstanding presentation.

GFOA-WMA is a non-profit organization for financial professionals of local, state and county governments in the Washington, DC metropolitan area. Our mission is to promote and foster excellence in governmental management, accounting and finance through educational programs, conferences, networking and training. GFOA-WMA membership consists of approximately 300 finance officers and associate members in the District of Columbia and the surrounding cities and counties of Maryland and Virginia.

At our annual conference, Kris shared her wisdom and insight about how to plan now for a brighter financial future. Our Annual Conference provides members and guests opportunities to enhance professional and personal development. Based on the feedback received from attendees of this year's conference, Kris not only met but exceeded our expectations! Her presentation style was interactive, engaging, and thorough. She was friendly, focused, exceptionally knowledgeable, and relaxed. She inspired and motivated conference attendees, many of whom stood in line to receive an autographed copy of her book. Some comments shared by conference attendees include:

- Great information to ensure that we will have enough money to last throughout retirement.
- Obviously, retirement planning isn't just for seniors.
- Great speaker and great topic!
- Speaker presented excellent ideas for everyone who plans to retire someday.

Without hesitation, I highly recommend Kris to any professional group seeking to educate and inspire its members.

Sincerely,

Cyril Byron, Jr.