

MARK GORDON
STATE TREASURER

SHARON GARLAND
DEPUTY STATE TREASURER

MICHAEL WALDEN-NEWMAN
CHIEF INVESTMENT OFFICER



E-MAIL: Mark.Gordon@wyo.gov
Sharon.Garland@wyo.gov
Michael.Walden-Newman@wyo.gov

TELEPHONE: 307-777-7408
FAX: 307-777-5411

STATE OF WYOMING
OFFICE OF THE STATE TREASURER
STATE CAPITOL
200 WEST 24TH STREET
CHEYENNE, WY 82002

December 9, 2013

To whom it may concern:

In early September of 2013, I was asked to help introduce the concept of financial literacy to students at Central High School and Cole Elementary School. Because this topic is so important and has long been a priority of the Wyoming State Treasurer's Office, the Federal Reserve Bank of Kansas City on which I served as a Director, and myself personally; I was delighted to oblige.

I have given presentations about financial literacy before to high school students in Wyoming. Generally speaking, it has been my experience that those students motivated by business ambition usually eat up the topic while others whose aspirations may be different get pretty bored, tune out, and probably do not absorb too much talk about loan interest rates, terms and the like.

As a rancher and small businessman, I have hired workers who have unfortunate run-ins with bankruptcies and defaults or who have been trying to pay off debt by taking on other debt at higher interest rates. I have seen what it has done to careers, to families, and to lives, which is why I feel so strongly about the subject of financial literacy.

I really did not know what to expect from the program being offered to the students at Central High or Cole Elementary because in addition to whatever words of wisdom the principle speakers might be able to give, the organizers had arranged to have the rock band Gooding play a bit. What seemed like a novelty actually was brilliant. Gooding not only caught and kept the attention of everyone in the audience, but they delivered a message about being responsible for your own financial circumstances that was on target, appropriate for the audience, and motivating. The questions asked following the presentation suggested both the high school and the elementary students not only got the message but that it had sunk in.

December 9, 2013

Page 2

I am delighted to recommend to anyone wanting to help communicate about financial literacy to almost any audience, that they use the services of Gooding. Their method, delivery, and message is timely and important and they give it in just the right way - never preachy or academic - just real.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mark Gordon".

Mark Gordon
Wyoming State Treasurer