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MEMBER PROFILE - SEPTEMBER 2005

Michelle Bender

Michelle Bender is a CERTIFIED FINANCIAL PLANNER™ practitioner with Potomac Financial Group. Michelle and her partner, Jim Ruth, CFP®, see clients at their office in Gaithersburg, helping them with investment asset management, retirement planning analysis, insurance, education planning for families with young children, and a variety of other financial decisions.

"I really enjoy working with different clients," says Michelle, noting that "each client has a different situation, a unique personality and different financial issues, all of which bring a great deal of variety to my work." Michelle enjoys the personal interaction, the fact that she is helping her clients with important decisions, and the knowledge that her clients ultimately rely on her to help them with financial plans that will be extremely beneficial to them for years to come.

Michelle has extensive tax and financial planning experience. She graduated from Seton Hill College in Pennsylvania with two degrees, one in Accounting and the second in Human Resource Management. While in college, she interned with a financial planning firm and after college she went to work for Arthur Anderson in their financial services division.

She then transferred to a smaller regional accounting firm in Bethesda as part of their investment advisory department, before joining Jim Ruth, CFP®, at Potomac Financial Group.

A very recent member of WBO, Michelle likes the interaction with other women business owners. "I went to an all-female school," she says, "and I enjoy the camaraderie of other women, whose business aspect tends to be quite different from their male counterparts." Michelle is currently an active member of the 2004 Gala committee.

Although she was born and raised in the Pittsburgh area, Michelle moved to Maryland six years ago. When she is not working, she finds time to work out three to five times a week. She has been a Girl Scout leader for the past five years and loves it. "I serve as a role model for some underprivileged little girls in Rockville, who may some day become future WBO members." She also likes scrapbooking.