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The Innovation Game – Adopting RegTech in the Digital Age
November 16, 2021

Master of Ceremonies: Paul Childerhose – Board Member, Canadian RegTech Association (CRTA)

Through his Toronto-based consultancy, Maple Peak Group, Paul specializes in supporting privately held, founder-led companies with product design, go-to-market strategies, business development and strategic partnerships. Leveraging a diverse set of skills developed during a 20-year period in the financial services sector where he designed and implemented business-oriented data management programs that underpinned a series of complex regulatory transformation programs. Paul is also an active Board member with the Canadian RegTech Association.

Donna Bales – Co-founder, Canadian RegTech Association (CRTA)

Donna is a seasoned practitioner with 20+ years capital-markets experience in market structure, regulation, and product management, gained from time working in Canada, the US, Europe, and Asia. She has been at the forefront of market-structure change and innovation in financial services, having led transformation initiatives in electronic trading, market data and regulatory reporting at TD Securities and IHS Markit. She founded Balmoral Advisory in 2011 where she works with financial institutions and regulatory bodies on a range of strategic-, regulatory-, business-impact- and transformation initiatives. Not one to stay still, she co-founded the Canadian Regulatory Technology Association in 2019 because she believes in the transformation potential of emerging technology and the opportunities it brings to the Canadian financial services ecosystem.

Keynote: Global Trends and Insights on AI Adoption

Natalia Bailey - Policy Advisor, Institute of International Finance

Natalia Bailey is a Policy Advisor with the Digital Finance Department at the IIF, where she focuses on the digital transformation of the financial system, particularly the application of new technologies such Machine Learning (ML) to the domain of risk management, compliance, and financial sector supervision. She has conducted a series of deep dives assessments to address common challenges in the use of ML related to: (i) explainability and interpretability and (ii) bias and ethical implications. Natalia holds a Master of Public Policy from George Mason University, and a Bachelor's degree in Economics from Hollins University, where she attended as a recipient of a IIE-Fulbright Scholarship.

The Next Evolution of AI Adoption

Moderator: Matt Fowler - AI Leader, Board Member, Canadian RegTech Association (CRTA)

With 20+ years' international financial service experience, Matt was most recently Vice-President, Enterprise Machine Learning, leading the integration of Layer 6 TD Banks AI division. Passionate about the fair, transparent, accountable use of data and artificial intelligence (AI), he led creation of the TD's AI Principles, which ensure ethical considerations are applied at all stages of the development lifecycle. He sponsored development of a 2019 white paper, Responsible AI in Financial Services, and authored the TD's view on AI opportunities, as well as risks to be addressed when using AI. He built and led the team that identified, scoped, sized, and prioritized machine-learning opportunities with Layer 6 and business stakeholders, engaging risk and control partners to effectively update regulatory and policy frameworks.

Previously, Matt's background in wholesale banking led to his sponsoring and delivering solutions to complex data-driven challenges. He held senior roles at Bankers Trust (London), Deutsche Bank (London/Frankfurt) and CIBC, prior to joining TD Securities in 2009 with a mandate to provide operations support and service across the areas of regulatory risk, operational controls, and vendor and data management.

Dr. Fiona Browne - Head of Machine Learning, Datactics

Fiona has a PHD in Applied AI and over 16 years' experience spanning both academic and industry. She has previously held roles as a Senior Software Developer at Path XL and Research Fellow at Queen's University Belfast. Fiona joined the team in 2019 after lecturing at Ulster University in Computer Science. As Head of Artificial Intelligence, she is responsible for integrating ML capability into the Datactics platform, working with clients across financial services and public sector to provide self service data quality capability.

Stephanie Kelley - PhD Candidate, Management Analytics, Smith School of Business

Stephanie Kelley is a 5th year PhD Candidate in Management Analytics at the Smith School of Business at Queen's University. She researches AI and analytics in organizations, with a focus on technology ethics and adoption. Currently she has active projects on AI ethics principle adoption, gender bias in algorithmic lending, and explainability for employees in algorithmic lending. She has consulted on several AI ethics policies including those of the Monetary Authority of Singapore, the Office of the Superintendent of Financial Institutions of Canada (OSFI), Scotiabank, National Health Service (UK), and Lululemon. She also recently co-authored *The IEEE Trusted Data & Artificial Intelligence Systems Playbook for Financial* Services. She also has a Master of Management Analytics and a Bachelor of Commerce from the Smith School of Business at Queen's University.

Steve Sweetman - Principal Program Manager, Responsible AI Engineering, Microsoft

Steve leads customer and strategy planning for Microsoft's Ethics & Society team. He has 20+ years' experience in developing innovation practices in Microsoft's Cloud + AI platforms and services, incorporating human-centered design and ethics into architecture. Realizing first-hand the socio-technical concerns of technology led him to start the governance and enabling of AI ethics in the field, and he helped author "The Future Computed" where Microsoft's AI Principles were first published.

Jodie Wallis, Global Chief Data Officer, Manulife

Jodie is a decisive, results-driven leader with more than 25 years of experience developing and leading transformation programs and agendas. As the Global Chief Analytics Officer at Manulife, she leads the company's efforts worldwide to leverage data and analytics to deliver personalized customer experiences, achieve process excellence across functional domains and support strategic decision making.

Prior to joining Manulife, Jodie was a Managing Director at Accenture where she led the Canadian Applied Intelligence Practice. In that role she was responsible for working with clients across industries to develop and implement data and analytics strategies. Pushing the boundaries of applied machine intelligence models to deliver incremental value for Canadian organizations.

As a recognized expert in Artifical Intelligence, Jodie was recently named as one of the "10 Women advancing AI in Canada" by ITWorld Canada, and "Digital Leader of the Year" by Women in IT. She is also a co-host of the award-winning podcast series "The AI Effect."

Jodie holds an Honours Co-op Bachelor of Mathematics from the University of Waterloo. She lives in Toronto where she is a member of the Board of Governors of the Bishop Strachan School and a co-Chair of the organizing committee for Guts+Glory in support of Covenant House.

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CANADIAN REGULATORY TECHNOLOGY ASSOCIATION
ASSOCIATION CANADIENNE DE LA TECHNOLOGIE RÉGLEMENTAIRE

How to be Strategic in the Face of Change?

Moderator: Tina Mithra, CEO, Genesis Risk Consulting

Tina is a trusted advisor and an accomplished banking executive with over 20 years in the financial services industry. In 2020, she founded Genesis Risk Consulting, a boutique consulting firm supporting small-to-mid-sized institutions with their governance, risk and compliance mandates. Possessing extensive expertise across all three lines of defence, Tina brings a balanced and innovative approach to governance and risk management.

Kim Prado - CIO, BMO Financial Group

Yassir Jiwan - Digital Innovation Lead, Equifax

Yassir leads Equifax Canada's digital innovation practice, enabling customers to bring consumer-centric solutions to market leveraging Equifax data and capabilities. Yassir is credited with introducing Equifax's digital mortgage prequalification service in Canada and is presently engaged in introducing a new consumer-permissioned deposit insights solution to the Canadian market.

Prior to joining Equifax, Yassir worked across 3 of Canada's largest banks for 15+ years, primarily in Retail Deposits where he led consumer-centric programs including streamlined account onboarding, simplified product suite and behaviour linked rewards. Yassir is a strong believer in the enhanced value and choice that deposit account insights enable for consumers, and he views Open Banking as a practical and secure framework through which this value and choice can be realized.

Regulatory Address

Jamey Hubbs – Assistant Superintendent, Deposit-Taking Supervision Sector, OSFI

Jamey Hubbs was named Assistant Superintendent, Deposit-Taking Supervision Sector in April 2015. In this executive role, he is responsible for the supervision of some 150 federally regulated deposit-taking institutions.

Jamey brings more than 25 years of varied experience in the financial services industry to the role, most recently as Senior Director, Credit Operations, Market and Model Risk within OSFI's Supervision Support Group. Prior to joining OSFI in May 2012, Jamey was Executive Vice President and Managing Director, Co-Head of Global Markets CEO for HSBC Securities (Canada) Inc. He has also served in senior management positions at TD Securities, National Bank Financial, and Scotia Capital, both in Canada and London, England. He was recently appointed as Chairman of the Board for SKETCH Working Arts.

Mr. Hubbs earned a Bachelor of Arts, Psychology from the University of Waterloo and holds a Masters Certificate in Project Management from the Schulich School of Business.

Raising the Bar on ESG Disclosure

Moderator: Matthew Ayearst, Director Consulting Expert, Sustainability Global Wealth and Capital Markets

Matthew has worked in the Canadian Financial industry for 20 years mostly focused on Capital Markets. He has worked in various front office and middle office positions as well as providing strategic business analysis and project management on large transformational regulatory programs such as the LIBOR Transition. Matthew currently works at CGI where he is a Director and the Sustainability and ESG Lead for the Wealth and Management Consulting Group.

Matthew has an undergraduate degree from the University of Western Ontario and a postgraduate degree from the York University Schulich School of Business. Matthew is involved with 3 non-profit organizations as a volunteer and board member dealing with homelessness and mental illness, one he founded. In his spare time Matthew runs, kayaks and is a hobby beekeeper.

Andrea Carlson - Vice President, Finance and Corporate Sustainability, IGM Financial

Andrea leads IGM Financials' corporate sustainability program which includes ESG disclosures, ratings, engagement, and working with leaders across the IGM Financial group of companies to continually evolve our approach on environmental, social and governance matters. She's also responsible for capital and liquidity management, corporate banking, and financial risk management functions.

Andrea is a senior finance leader with over 25 years of experience in a variety of roles in the financial services and agriculture industries. She has a Bachelor of Commerce (Honours) degree from the University of Manitoba and is a Chartered Financial Analyst.

Andrea feels fortunate to be a part of the growing intersection of finance and sustainability – and the role that the IGM Financial companies play in shaping a brighter tomorrow.

Laurie Clark - CEO, Onyen

Ms. Clark, an obsessive entrepreneur, experienced in early stage and mature high growth companies, successfully started, built and sold three companies and is presently the founder and principal of three Financial Technology companies. Ms. Clark also advises, invests in, or capital raises for private and public companies, and twice awarded the "Top 100 Most Powerful Women in Canada" in 2017 and 2019. Ms. Clark is Chair of the Board of Ethel Capital Corporation – a venture capital company, and Independent Director of a North American Futures, Options and Swaps Securities Exchange.

Julie Park – Senior Manager, ESG Reporting and Investor Relations, TMX

Julie Park is a Senior Manager of ESG Reporting and Investor Relations at TMX Group. Julie is responsible for supporting the development of sustainability disclosures at TMX and leading ESG investor strategies and communications. She joined TMX in 2014 and prior to this role, she held various positions in the associate program, finance and businesses including The Canadian Depository for Securities and TMX Datalinx

Gordon Beal (FCPA, FCA, M.Ed) - Vice-President, Research, Guidance and Support, Chartered Professional Accountants Canada

Gordon Beal, is the Vice President of Research, Guidance and Support for Chartered Professional Accountants Canada (CPA Canada). Gordon's team conducts technical research and develops guidance and thought leadership resources to support CPA members across Canada. In 2021, Gordon was recognized as a Fellow for the profession, the highest distinction conferred upon members

Gordon is leading *Foresight: Reimagining the Profession*, a major initiative undertaken by the accounting profession to explore and prepare for non-traditional roles in the rapidly evolving business and economic climate.

Gord is passionate about advancing the important role CPAs play in the development of responsible and sustainable enterprises and has earned an international reputation for advancing sustainability as a core foundation of good business practice. For 2020, Gord was named to Canada's Clean50, which recognizes outstanding contributions in the field of sustainability and clean capitalism in Canada.

STREAM 1:
The World of Virtual Assets – DeFi, NFT to CBDC…Managing Growth in a Burgeoning Sector

Moderator: Charlene Sebastian, Head of Client Success and Delivery, MinervaAI

Charlene is a transformative technology delivery executive with over 15+ years implementing successful enterprise regulatory and AI programs at RBC, BMO, CIBC and TD.

With an undergraduate degree from the University of Western Ontario and eMBA in Data Management and Business Analytics from the Sandermoen School of Business, Charlene has found her passion as Head of Client Success and Delivery Enablement at MinervaAI working with customers to bring Compliance as a Service (CaaS) to life. As an Open Banking advocate and a crypto-asset enthusiast, Charlene is a CIO Certified Blockchain Practitioner candidate to better support the virtual asset community in their pursuit of effective compliance.

Brian Gelfand - Consultant and Senior Advisor, Ernst & Young Canada

Brian Gelfand is a consultant and a Senior Advisor to EY. He has more than 20 years of experience in financial markets infrastructure and regulation, including leadership roles in derivatives market operations, derivatives market regulation and supervision, and securities and derivatives clearing and settlement. His experience spans all aspects of markets and post-trade services, from high level policy and strategy to initiative leadership and execution.

Brian served as Special Advisor to the Secretary General of IOSCO before joining the Montréal Exchange, where he occupied senior leadership roles in business development, market operations and microstructure, corporate relations, and served as Chief Regulatory Officer responsible for market regulation, surveillance, and enforcement. Brian's most recent executive role was Chief Commercial Officer for Post Trade Services at the TMX Group, responsible for integrated business development, relationship management and product and service development for both the central securities depository (CDS) and the derivatives central counterparty (CDCC).

Most recently Brian has been active in the digital asset space. This includes working with a consortium of central securities depositories to develop a proof of concept for the mobilization of high-quality liquid assets, a leadership role in the Bank of Canada's Jasper Project Phase Three for securities settlement on blockchain, membership in the R3 Central Bank Digital Currency Working Group, participation in the Atlantic Council CBDC Round Table, and advising clients on the implementation of crypto market investment and decentralized finance strategies.

Brian is a member of the Bars of Quebec, New York and Massachusetts, and holds B.A., B.C.L. and LL.B degrees from McGill University and an M.A. in International Relations from The Johns Hopkins University (SAIS).

Alex McDougall – President and COO, Stablecorp

Alex McDougall, Stablecorp President is a seasoned investor, speaker and advisor specializing throughout the full lifecycle of companies from early stage to multinational institutions. Starting his career as an investment banker at the Bank of Montreal, Alex led multiple projects and teams across BMO Capital Markets, including in FinTech, M&A, and Financial Institutions.
Alex left BMO in early 2018 to co-found Bicameral Ventures, a platform focused on "Interconnected Investing", blockchain, interoperability, data and identity self-sovereignty, personalized AI, and Web 3.0.

Alex joined the Stablecorp team in Q3 2021 as President and COO to launch VCAD, the world's first bank issued stablecoin and pioneer the Stablecoin 2.0 model. Alex has spoken at CES,

Consensus, Burning Man Virtual, World Crypto Con, and CoinAgenda as well as written for Coindesk, Toronto Star and numerous other publications.

Joe Schifano - Global Head of Regulatory Affairs, Eventus Systems

Joe brings 20 years of experience to Eventus, where he partners with client stakeholders, champions their needs and concerns, communicates regulatory trends, offers insights to maximize effectiveness, and helps compliance and supervisory staff build best-in-class surveillance and monitoring capabilities.

He most recently served as Deputy General Counsel and Global CCO at Tower Research Capital. He successfully led the global compliance team for this proprietary trading firm with 30 trading teams and activity in over 80 electronic markets globally with staff in New York, London, Gurgaon and Singapore. At Tower, he also served as CCO for Latour Trading LLC and TRC Markets LLC from 2016 to 2018, and as Counsel from 2014 to 2015. Earlier in his career, he was a Vice President on NYSE's legal team, and held front-office, supervision, and compliance roles at Barclays Capital and UBS Securities.

Joe received his J.D. from New York Law School and holds a B.S. in Applied Social Sciences and Business from Binghamton University.

STREAM 1:
Data Governance and The Cloud

Moderator: Kris Lawson, Regional Director, Snowflake Canada

As the Regional Director for Snowflake Canada, Kris leads the Snowflake team responsible for the Financial Services Vertical in Canada. Kris was the first employee for Snowflake Canada in 2018, and led Snowflake's expansion into Canada, securing more than 200 customers, including 30+ Banks, Insurance Companies, Pension Funds and Asset Managers. In addition to Snowflake, Kris helped launch Salesforce Canada in 2004, held National leadership roles at Microsoft, and is an advisor for Start-ups such as Gong.io. On a personal note, Kris is the proud father of four girls, including identical triplets, and he (very occasionally) enjoys riding his bike and playing his drums.

Ravi Gedela - CEO, Banking Labs, Inc.

Ravi Gedela holds a PhD in Computer Science and serves on the board of multiple Canadian start-ups. He focuses on strategic leadership in building innovative technology start-ups with a proven record in driving business growth, managing mergers and acquisitions, joint ventures, and FinTech and RegTech, product development, and has helped clients on enterprise turnarounds through consulting and partnership. Dr. Gedela has been driving the company revenue growth from $0 to $MM with lean teams.

His thought leadership on Enterprise strategy, Compliance & Regulations and Artificial Intelligence has been published and recognized by Forbes and Harvard Business Review. Prior to Banking Labs, Dr. Gedela worked for over 20 years in senior positions at consulting firms and financial institutions.

STREAM 2:
Demystifying the De-Identification of Data, Obligations and Techniques

Moderator: Liana DiGiorgio – Senior Associate, Norton Rose Fulbright

Liana Di Giorgio is a senior associate at Norton Rose Fulbright in Toronto, where she advises clients operating in innovation-intensive industries. She handles a broad range of commercial and regulatory matters, including negotiating and drafting complex technology agreements, advising on data protection, privacy and cybersecurity laws, and assisting with M&A and other transactions. Liana's background is in corporate and securities law, with a focus on technology and emerging business.

Kevin Downey - CTO and Co-Founder, Data Sentinel

Kevin Downey has over 25 years of experience in Information Management and Enterprise Data Management solutions; specifically, in the areas of Data Governance (including Privacy and Risk Management), AI Analytics, Cloud Migration, Data Modernization, Data Quality & Integration, Master Data Management and In-Flight Data Enrichment. His recent focus has been with cloud-based data governance including deep learning data classification, streaming data enrichment, graph database technologies and advanced interface design.

Kevin has a proven track record of accomplishments in achieving high business value and returns from all things data. Most recently he is responsible for product vision as CTO of Data

Sentinel. Previously Kevin was the Global Head of Information Management & Analytics Delivery for Prolifics, the COO of Stream Integration for 10 years as well as holding senior positions at IBM/Ascential, Entigy Consulting (Partner) and Oracle over the course of his career.

Patricia Thaine – CEO and Co-Founder, Private AI

Patricia Thaine is the Co-Founder and CEO of Private AI, a Computer Science PhD Candidate at the University of Toronto, and a Postgraduate Affiliate at the Vector Institute doing research on privacy-preserving natural language processing, with a focus on applied cryptography. She also does research on computational methods for lost language decipherment. Patricia is a recipient of the NSERC Postgraduate Scholarship, the RBC Graduate Fellowship, the Beatrice "Trixie" Worsley Graduate Scholarship in Computer Science, and the Ontario Graduate Scholarship. She has eight years of research and software development experience, including at the McGill Language Development Lab, the University of Toronto's Computational Linguistics Lab, the University of Toronto's Department of Linguistics, and the Public Health Agency of Canada.

STREAM 2:
Strengthening the Rules on Model Risk Governance: What to Expect and What Will this Mean for Oversight and Transparency?

Fion Lee-Madan - Co-Founder and COO, Fairly AI

Fion Lee-Madan is the COO and technical co-founder of Fairly AI, a Toronto-Kitchener based startup providing risk management for Artificial Intelligence systems to ensure safer and faster models to market. She has over 20 years of experience leading technology projects for Fortune 500 companies across multiple industries including financial services. She received her Honours Bachelor of Science degree from the University of Toronto with double majors in Computer Science and Human Biology. She also has an MBA from Boston University. She has lived in 5 different countries in the last 10 years and is now settled back in Toronto with her husband and two young kids. In her spare time, she is also a guest lecturer for AI Ethics at Lighthouse Labs, an education company with the goal to bring more diversity to the Hi-Tech industry. Please feel free to connect with Fion on LinkedIn.

Romana Mizdrak - Managing Director, Model Risk Division, OSFI

Romana Mizdrak is a Managing Director of Model Risk Division at the Office of the Superintendent of Financial Institutions. With over 18 years in the financial services sector in Toronto, Romana has worked in various technical roles related to model risk management including quantitative analysis, risk monitoring, and model validation. In her current role, Romana leads team responsible for review and approval of regulatory capital models, assessment of model risk at the enterprise level, and industry-wide risks and/or sector specific trends and developments related to model risks and use of advanced analytics. Romana holds a M.A. in Mathematics and Statistics from York University of Toronto, and a Graduate Diploma in Financial Engineering, also from York University.

STREAM 2:
Strategies to Shorten the Journey Towards Global ESG Standards

Moderator: Eleanor J. Morrison, PhD. Managing Director, Strategic Business Transformation and Risk Platform Technology, TD Securities

Eleanor J. Morrison is an energy and finance risk professional with over 20 years' experience working internationally in public and private sectors. Eleanor's expertise includes trading, portfolio and risk management, econometric modeling, energy and financial market regulation, project financing, climate change mitigation and renewable energy economics. She has worked in the financial services sector, the utility sector and in a technology start-up environment. She is currently Managing Director and Vice President, Business Management and Strategic Transformation and Risk Platform Technology at TD Securities in Toronto, Canada.

Eleanor has a B.A.Sc. in Chemical Engineering from the University of Waterloo, an MBA from the University of British Columbia and a Ph.D. in Finance and Management from the University of London. Eleanor is an internationally focused educator, combining academic excellence with an emphasis on innovative and strategic approaches with real world applications. She is a visiting lecturer at Sciences Po in Paris, France.

Chantal Guay, ing. P.Eng., FCAE, ICD.D - CEO, Standards Council of Canada

Chantal Guay is the Chief Executive Officer (CEO) of the Standards Council of Canada (SCC), Canada's voice on standards and accreditation on the national and international stage. SCC works closely with a vast network of partners to promote the development of effective and efficient standards that protect the health, safety and well-being of Canadians while helping businesses prosper. Prior to this role Chantal was SCC's Vice President, Standards and International Relations where she was responsible for the overall management of the Canadian

standardization network. She also served as SCC's Vice President, Accreditation Services for five years where she led the development of the processes and quality management system that contributed to a renewed business model.

Prior to SCC, Chantal was CEO of Engineers Canada. Under her leadership, the engineering profession adopted the 30 by 30 strategy which is aimed at raising the percentage of newly licensed engineers who are women to 30 per cent by the year 2030. Chantal was recognized for this work in 2020 when she was honoured with a fellowship from the Canadian Academy of Engineering.

In January 2020, Chantal became the first woman to both lead SCC and represent Canada on the International Organization for Standardization (ISO) Council. She's also very active in the international community, holding many positions such as Chair of the Pacific Area Standards Congress. She brings a strong understanding of the importance and value of standardization, quality, and systems management in the private and public sectors.

Chantal is the Vice-Chair of the Council of Canadian Academies (CCA). The CCA carries out assessments with the goal of evaluating the best available evidence on particularly complex issues where the science may be challenging to understand, contradictory or difficult to assemble.   Chantal is active in her community and has been mentoring young engineers throughout her career.

Chantal holds a Bachelor of Applied Science in Geological Engineering from Université Laval, and a Master's in Environmental Management from Université de Sherbrooke. She has also earned an Advanced Executive Certificate in General Management from the Queen's University School of Business, as well as the ICD.D designation from the Institute of Corporate Directors after completing the ICD-Rotman Directors Education Program. Chantal shares her life with her husband Sheldon and her daughter Karina.

Martijn Groot - VP Marketing and Strategy, Alveo Technologies

Martijn Groot oversees Marketing and Strategy, steering the company's strategy for corporate development, innovation and communications. Martijn has unrivalled financial and risk data experience, as well as extensive knowledge of Alveo's customers, having held Market Strategy and Business Development roles here prior to re-joining the company in 2015. A published author, with an MBA from INSEAD, Martijn's career history spans financial technology, information services and analytics, at firms such as ABN AMRO, Euroclear and IGATE.

STREAM 2:
The Public Key Infrastructure and Device Authentication Fallacy: How to Safeguard Your Systems Using Biometric Identification

Jay Meier - SVP of North America Operations, Facetec, Inc.

Jay is a subject matter expert in biometrics & IAM, and an author, tech executive and securities analyst. Jay currently serves as Senior Vice President of North American Operations at FaceTec, Inc., the leading, global provider of 3D Liveness and 3D Face Matching software for remote identity platforms. Jay is also President & CEO of Sage Capital Advisors, LLC., providing strategic and capital management advisory services to early-stage companies in biometrics and identity management.

Jay earned a BS-Economics from the University of Wisconsin-Madison in 1992. He currently holds several securities industry licenses, including the Series 7/63-General Securities Sales, Series 65-Investment Advisor, Series 86/87-Securities Analyst. Jay was born and raised in Madison, Wisconsin and currently resides in Watertown, Minnesota.