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**GCCBA Preparation Courses and  
Exams Coming to Cincinnati!**

**T**he Greater Cincinnati Compensation & Benefits Association is pleased to announce the upcoming WorldatWork preparation courses and exams C1: Regulatory Environments for Compensation Programs and T1: Total Rewards Management.

**April 20-22, 2005**

**C1: Regulatory Environments for Compensation Programs**

**Course Overview**

This basic-level, two-day course presents an overview of the regulatory requirements for compensation programs. You'll cover the major federal statutes that affect compensation design and practice. On the third morning, an optional certification exam covers the content of this course.

**Who Should Attend**

This course is designed specifically for compensation professionals who are new to the compensation field as well as for generalists with limited exposure to the compensation function.

**April 20-22, 2005**

**T1: Total Rewards Management**

**Course Overview**

Learn what is required to develop a rewards program that has the power to attract, retain and motivate employees - total rewards. This basic level, two-day course is specifically designed to be the first course in the Certified Compensation Professional (CCP)/Certified Benefits Professional (CBP) sequence. Participants are introduced to the total rewards model and its three components: compensation, benefits and the work experience. Emphasis is given to the concept of the total rewards design process. Finally, participants are introduced to the general skills needed by the HR professional to become an effective strategic business partner. On the third morning, an optional certification exam covers the content of this seminar.

**Who Should Attend**

This seminar is designed for professionals new to human resources, as well as HR generalists or line managers who want a basic overview of how to create an effective balance in rewards tools.

**Location:**

**Courses: C1 and T1**

**Marriott Kingsgate Conference Hotel**

University of Cincinnati Campus

151 Goodman Drive

Cincinnati, OH 45219

GCCBA members receive \$125 off the WorldatWork membership price to attend. Each course will cost \$825 and will include the course, course materials, exam, continental breakfasts, and lunch on Day 1 and Day 2.

**To register, contact Customer Relationship Services at WorldatWork:**

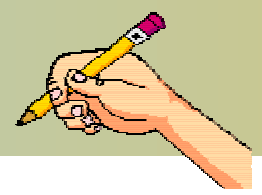
**Online:** [www.worldatwork.org/seminars](http://www.worldatwork.org/seminars)

**Phone:** 877/951-9191 (6:00 a.m. - 4:30 p.m. MST)

**E-mail:** [customerrelations@worldatwork.org](mailto:customerrelations@worldatwork.org)

**Fax:** 480/483-8352, Toll-free 866/816-2962

# Message from the President



## BOARD MEMBERS

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513/721-6611

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859/283-6493

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### PROGRAM CHAIR

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513/369-3095

### PROGRAM COMMITTEE

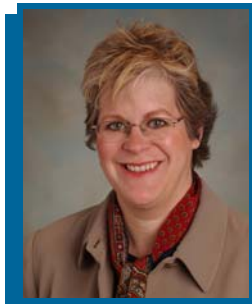
Carol Kovach  
513/588-2822

### WEBMASTER

Mark Gates  
812/539-8383

### NEWSLETTER COMMITTEE

Steve Ferguson  
513/985-5618



**Lisa Wade  
President**

**W**e always want to keep you informed about the things going on behind the scenes at GCCBA. Here is a brief recap of some of the things we are working on:

#### **Sponsoring 2 WorldatWork Certification Courses in April:**

As the information at the top of this newsletter notes, next month we are again sponsoring two certification courses from WorldatWork, C1 – Regulatory Environments for compensation Programs and T1 – Total Rewards Management. This is a great opportunity for any compensation, benefits or human resource professionals in the local or regional area to attend these courses. As usual, your membership with GCCBA entitles you to a \$125 discount off the regular price of the course. If you are pursuing certification or simply want to learn more about these topics, we hope you will take advantage of these local courses.

#### **Spring Consultant's Breakfast Meeting:**

We are also in the planning stage for our Spring Consultants' Breakfast. This is an annual tradition at GCCBA where we bring in two consultants for presentations to our members and guests. The Program Committee is actively working on the arrangements for this meeting. Tentatively, we are looking to schedule the meeting during the first or second week in May, depending on the availability of our speakers and the meeting facility. Please stay tuned for more details!

#### **Other Happenings:**

Thanks to your attendance at various GCCBA events and the behind the scenes efforts of all our Board members, we are having a great year at GCCBA and have already accomplished a lot! If you'd like to be hear more about these events or to become more involved in some of these behind the scenes activities at GCCBA, just let me or any GCCBA Board Member know! Have a great Spring!

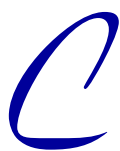
#### **Special Incentive for Non-members of WorldatWork to attend the Annual Conference, May 22-25**

I also want to spread the word about a special promotion being offered by WorldatWork. As part of WorldatWork's continuing effort to support the needs of GCCBA and other local compensation and benefits associations, they have developed a special 50<sup>th</sup> Anniversary promotion that benefits GCCBA members who are not currently WorldatWork members and want to attend the WorldatWork 50<sup>th</sup> Annual Conference & Exhibition, May 22 – 25 in New Orleans.

#### **Here's how it works:**

- GCCBA members, who currently are not members of WorldatWork, can receive a FREE one-year membership to WorldatWork\* (a \$295 USD value) when they register for the WorldatWork conference. Their complimentary membership also entitles them to the members-only conference registration fees schedule. If this applies to you and you register before April 14, this would provide an \$800 discount off non-member conference fees, plus the \$295 membership dues – a total savings of \$1,095!
- If you are interested go to [www.worldatwork.org/neworleans2005](http://www.worldatwork.org/neworleans2005), or call WorldatWork's Customer Relationship Services advisors toll-free at 877/951-9191. To receive this offer, you ***must*** reference the special Priority Code **WSWMB105G** to receive the described discount.

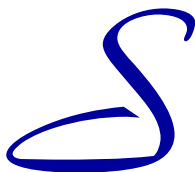
# Getting to Know Your GCCBA Board Members



Carol M. Kovach, CEBS has over 25 years of experience in employee benefits and specializes in analysis, design and insurance placement for group health and welfare plans. She has expertise in fully insured and self-funded arrangements, managed care and cafeteria plans. Carol is presently a Senior Consultant in the Compensation, Benefits and Retirement practice of the Cincinnati office of Palmer & Cay.

For the last ten years, she has provided benefits consulting and brokerage services to clients in both the public and private sectors. Her clients have ranged in size from 5 to 30,000 employees in such diverse industries as higher education, health care, manufacturing and financial services. Carol's benefits industry experience also includes marketing, product development, claims and customer service at major life and health insurers.

Carol received a bachelor's degree in theology from Xavier University, and a master's degree in pastoral ministry from the Athenaeum of Ohio. She has also earned the designation of Certified Employee Benefits Specialist (CEBS). She has addressed human resources industry groups on topics including consumer-driven health care, self-funding and the rising costs of health care coverage. Carol is a former board member of Greater Cincinnati Association of Health Underwriters and the Women's Life Underwriters Confederation, and is presently a member of the Society for Human Resource Management, the International Society of Certified Employee Benefit Specialists, and the Greater Cincinnati Compensation and Benefits Association.



Steven D. Ferguson is a Senior Benefits Consultant with Cross & Associates. He has twenty-two years of experience as a Director and Manager of Employee Benefits, Compensation, Human Resources and HRIS. Steve has worked for the following companies: Cintas, Jergens, NCR, Midland and the US Playing Card Company.

Steve has a proven record of substantial savings and improved value of employee benefit plans and has extensive experience with innovative plan design and administration of benefits and compensation programs. His background of "hands-on" employee and executive-level communication on all benefit topics, including healthcare, disability, life insurance, retirement plans, asset allocation, compensation programs (executive, exempt and non-exempt), and workers compensation. Steve performs the lead role in designing the service program to meet the specific objectives of client organizations, consulting, customer relations, and vendor negotiations

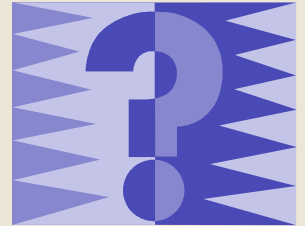
He offers a unique Human Resources perspective and the ability to consult on a full spectrum of Human Resources, Benefits and Compensation issues. Steve has a B.A. degree in Economics and M.A. degree in Industrial Relations from the University of Cincinnati. Steve currently is on the newsletter committee for the Greater Cincinnati Compensation and Benefits Association.

## The February GCCBA Meeting was a Success!

**T**he February GCCBA Program was a WorldatWork Building Blocks Program entitled “Planning Benefits Strategically: An Approach to Meeting Organization Objectives” and presented by GCCBA Board Member, Carol Kovach of Palmer & Cay. There were 18 participants in this specialized program. Carol used many practical examples to demonstrate the concepts and course evaluations were very positive. Thanks to Carol and to all who all who attended.

### Did You Know...

That WorldatWork was founded right here in Ohio? The year was 1955 and a group of wage and salary professionals formed the Ohio Wage and Salary Association. A few years later in 1957 the group was renamed the Midwest Compensation Association. Then in 1963 the growing organization became the American Compensation Association, known as the ACA.



Originally the group concentrated on issues surrounding compensation and acted as advisors on compensation topics to lawmakers. In 1974 ACA conducted its first survey of salary-increase budgets, now known as the annual Salary Budget Survey. The organization introduced the CCP certification and professional development program to its membership in 1976. Then in 1980 benefits topics were added to ACA’s curriculum.

In thirty years the membership that started with less than 20 had grown to more than 10,000 members. Over the years the organization became a recognized leader in total rewards and in 2000 ACA changed its name to WorldatWork.

While WorldatWork was busy growing, local groups were formed to provide an opportunity for compensation and benefits professionals to meet on a more frequent basis in order to network and discuss common topics of interest. In 1990, the Greater Cincinnati Compensation and Benefits Association (GCCBA) was formed with support from the American Compensation Association. The first meeting was held in Sharonville and the guest speaker was Dr. Marc Wallace, former professor at the University of Kentucky and internationally-known compensation expert.

The GCCBA has worked to present its members with meeting topics across the total rewards spectrum, provide networking opportunities, and host certification courses right here in Cincinnati. So it appears we’ve come full circle!

WorldatWork will be celebrating its 50<sup>th</sup> anniversary all year long and particularly at the 50<sup>th</sup> Annual Conference & Exhibition in New Orleans in May. Isn’t it kind of fun to know that it all started right here in Ohio!

## Adopting a Consumer Driven Healthcare Plan What's Stopping You?

Steve D. Ferguson, Benefits Consultant, Cross & Associates

**W**hy aren't more employers adopting Consumer Directed Healthcare Plans? In general, HR and benefits professionals are aware of the potential savings as well as senior management's interest in reducing the cost of healthcare benefits. Even with all the news about these plans, the reality is that many HR and benefits professionals do not feel prepared or knowledgeable enough to make a change. In this article, we will review the potential for savings with these plans and the uncertainty in the marketplace. Additionally, we will look at barriers to adopting a consumer directed healthcare plan, considerations for design, and offer suggestions for implementation.

Most employers are desperate for relief from health insurance costs. Two recent surveys by Hewitt Associates and the Society for Human Resource Management, reported that executives rank healthcare costs as their top concern. Considering a medical trend rate of 15%, the cost of providing health insurance will double in five years. Think of how much revenue the organization has to generate to offset this expense. If you don't, certainly your executives or financial folks will. Unfortunately, many organizations have adopted high deductible medical plans simply because the president or CFO has thrown up their hands and required the HR professional to consider the change. Part of this frustration may be why Hewitt Associates has reported an increase in the number of employers that are shifting responsibility for employee benefits strategy from the HR department to finance and purchasing executives. With all of the creative ways that an organization can finance high deductible plans through Health Savings Accounts (HSAs) or Health Reimbursement Arrangements (HRAs), doesn't it make sense to be proactive and propose some innovative alternatives, before senior management requires a change?

Are consumer directed healthcare plans (CDHPs) the answer to increasing medical costs? A well-respected survey, Mercer's National Survey of Employer-Sponsored Health Plans 2004, found that employers of all sizes enjoyed a 17% average cost differential compared to a PPO-type medical plan. Similar savings have been reported from several insurance carriers who have implemented these plans for their employees. In fact, it is not unusual to see proposals with a 30% variance in cost between a CDHP and a traditional insured medical plan. With these results, it's not surprising that most benefits consulting firms show an increase in 2005 CDHP enrollment and surveys continue to show the willingness of employers to consider these plans over the next few years.

So what are the barriers to adopting these plans? The most significant is understanding and education. And here the HR professionals are not alone. Even with all the political hype given to HSAs, a recent Watson Wyatt WorkUSA Pulse Survey found that only 29% of individuals with health insurance have heard of an HSA. Another survey by the National Association of Health Underwriters (NAHU) and ChapterHouse reported that the largest barriers to adopting a CDHP are lack of employee and employer education about the plans. This survey also stated that employers feel that they are not presented with enough product offerings or those presented have not demonstrated enough differential in savings to justify a change to a CDHP. Additional concerns include lack of employee decision and support tools, lack of banking and carrier integration and a general belief that a consumer directed health plan will disproportionately penalize the sick.



There is little question that the objective of any consumer directed health plan is to reduce utilization of unnecessary healthcare services and to empower employees to make cost-conscious purchasing decisions. How can the HR professional evaluate if a CDHP can be cost-effective for their organization? Many insurance carriers provide a claims distribution analysis that shows the number of claimants ranked by specific expense brackets. For example, this report would show the number of claimants who used between \$1 and \$500 or between \$15,000 and \$25,000. If you find that the majority of your claimants use less than \$500 a year (which is often the case), the impact of a CDHP with a \$1,000 deductible may be minimal. In this scenario, it might be feasible for the organization to consider funding alternatives with an HRA or HSA. While this exercise is simplistic, some benefits advisors offer an actuarially based analysis of the impact of an HRA or HSA on the employer and employees.

One of the keys to a successful transition to a CDHP is the availability of employer funds to "bridge the gap" of a new high deductible plan. The extent of employer contribution is often contingent on the projected savings expected by the CDHP. As a reference, the 2004 Mercer survey found that the median employer contribution was \$700. As you would imagine, several surveys link employee satisfaction with a CDHP to the level of out of pocket costs, such as the deductible and coinsurance expenses. You may need a good financial modeling tool to determine an acceptable balance between employer cost savings and anticipated employee dissatisfaction with higher out of pocket expenses. These modeling

*(Continued on page 8)*

# Conferences/Seminar Calendar



## **WorldatWork Conference** (visit [www.worldatwork.org](http://www.worldatwork.org) for more information)

- New Orleans, LA: May 22 - 25, 2005 - 50th Annual Conference and Exposition

## **WorldatWork Seminars** (visit [www.worldatwork.org](http://www.worldatwork.org) for more information)

### **Chicago, IL**

- Apr 18-20, 2005 B4 Strategic Benefits Planning
- Apr 18-20, 2005 C2 Job Analysis, Documentation and Evaluation
- Apr 18-20, 2005 C4 Base Pay Management
- Apr 18, 2005 PMP Performance Management for the HR Business Partner
- Apr 18-20, 2005 T1 Total Rewards Management
- Apr 18-20, 2005 T11 Fundamentals of Equity-Based Rewards
- Apr 18-20, 2005 T3 Quantitative Methods
- Apr 19, 2005 BBB12 Linking Pay to Performance
- Apr 19, 2005 BBB33 Understanding Performance Measures
- May 2-4, 2005 B1 Fundamentals of Employee Benefits Programs

### **Cincinnati, OH (Sponsored by The Greater Cincinnati Compensation and Benefits Association)**

- Apr 20-22, 2005 C1 Regulatory Environments for Compensation Programs
- Apr 20-22, 2005 T1 Total Rewards Management
- Oct 5-7, 2005 C5 Elements of Sales Compensation
- Oct 5-7, 2005 T2 Accounting and Finance for the Human Resources Professional

### **Columbus, OH (Sponsored by The Columbus Compensation Association)**

- Jul 11-13, 2005 C1 Regulatory Environments for Compensation Programs
- Jul 11-13, 2005 T6 Mergers & Acquisitions: Benefits, Compensation and Other HR Issues

### **Dublin, OH (Sponsored by The Columbus Compensation Association)**

- Oct 10-12, 2005 C6 Principles of Executive Rewards
- Oct 10-12, 2005 T3 Quantitative Methods

### **Lexington, KY (Sponsored by The Bluegrass Compensation Association)**

- Apr 11-13, 2005 C4 Base Pay Management
- Oct 5-7, 2005 T3 Quantitative Methods

### **Louisville, KY (Sponsored by The Louisville Compensation Association)**

- Apr 20-22, 2005 T2 Accounting and Finance for the Human Resources Professional
- Oct 5-7, 2005 C1 Regulatory Environments for Compensation Programs

### **Philadelphia, PA (Sponsored by Penjerdel Employee Benefits and Compensation Association)**

- May 11-13, 2005 B1 Fundamentals of Employee Benefits Programs
- May 11-13, 2005 C2 Job Analysis, Documentation and Evaluation
- Jun 8-10, 2005 C12 Variable Pay - Incentives, Recognition and Bonuses
- Jun 8-10, 2005 T6 Mergers & Acquisitions: Benefits, Compensation and Other HR Issues
- Sep 19-21, 2005 T2 Accounting and Finance for the Human Resources Professional

### **Pittsburgh, PA (Sponsored by The Western Pennsylvania Total Compensation Association)**

- May 16-18, 2005 C12 Variable Pay - Incentives, Recognition and Bonuse
- Aug 15-17, 2005 C2 Job Analysis, Documentation and Evaluation

## **National SHRM Conference** (visit [www.shrm.org](http://www.shrm.org) for more information)

- San Diego, CA: June 19 - 22, 2005 - 57th Annual Conference & Exposition

## **State SHRM Conferences** (visit [www.shrm.org](http://www.shrm.org) for more information)

- None scheduled at this time.

## SENIOR HR MANAGEMENT CERTIFICATE PROGRAM

This fast-paced, interactive course will prepare participants for the HRCI exam at both the PHR and SPHR levels and provide leading edge practices in key HR areas.

Participants will come away with the knowledge necessary to successfully complete the certification exam. The course moves beyond this body of knowledge to include critical topics such as Measuring and Marketing Human Resources Effectiveness and Aligning Your Diversity Initiative with Organizational Objectives.

Key areas covered in addition to the SHRM Learning System Exam Preparation are:

- Measuring and marketing HR effectiveness
- Strategies to position HR as a strategic business partner
- Establishing, maintaining, and evaluating a diversity initiative that supports your organization's strategic objectives.

**DATES:** Apr. 5, 12, 19, 26  
May 3, 10, 17, 24, 31  
June 7, 14, 21

**TIMES:** 6:00 p.m.-9:30 p.m.

**FACULTY:** Stan Adams, J.D., MALER  
Patti Dunham, MALER, SPHR  
Julie Elliott, CCP  
Linda Gravett, Ph.D., SPHR  
Brenda Gumbs, MA, SPHR  
Robin Throckmorton, MALER SPHR

**FEE:** \$1,995

### WHO SHOULD ATTEND

HR professionals who plan to sit for the HRCI exam; HR professionals with an undergraduate degree in another field who want to expand their HR knowledge; Senior HR professionals with an undergraduate degree in HR who want to expand their knowledge short of pursuing a graduate degree.

CEUs will be provided which will be beneficial for certified professionals who want to maintain their accreditation (PHR/SPHR).

### LEARNING OBJECTIVES

This 12-week course meets two critical objectives for today's HR Professional:

- 1) Provides preparation for the HRCI exam at both the PHR and SPHR levels, using the SHRM Learning System
- 2) Discusses current best practices and trends for leading edge HR management tools and techniques

### PROGRAM OUTLINE

- Module 1: Staffing and Selection**
- Module 2: Employee and Labor Relations**
- Module 3: Human Resource Development**
- Module 4: Compensation**
- Module 5: Benefits**
- Module 6: Occupational Health, Safety and Security**
- Module 7: The Business Case/Diversity**
- Module 7: Strategic HR Management**
- Module 8: Measuring HR Effectiveness**

### TO REGISTER:

#### *Phone*

Call 513 745-3396 or 800 982-2673.

#### *Internet*

Visit our web site at [www.xavierconsulting.com](http://www.xavierconsulting.com).

# Leadership Minute Memo

## Wisdom of the Ages

If you gathered 100 experienced managers together and asked for their advice, they probably wouldn't say much about "competing values models" or "temporal rhythms." Instead, this is a good idea of what you'd hear:



- **Don't be afraid of the phrase, "I don't know."** If you don't know the answer, don't try to bluff. If you're at fault, take the blame. If you're wrong, apologize. A wise person once said, "If you always tell the truth, you never have to remember anything."
- **Never gossip.** And if someone wants to gossip with you, politely say you're not interested. This corporate adage rings true: When someone gossips, two careers are hurt – the person being talked about, and the person doing the talking.
- **No task is beneath you.** Don't think you are above anything. Be the good example and pitch in – especially if the job is one that nobody wants to do.
- **Share the credit whenever possible.** Managers who spread credit around look much stronger than those who take all the credit themselves.
- **Ask for help.** If you think you're in over your head, you are. Before it gets out of hand, ask someone for help – most people enjoy giving a hand. Besides saving yourself from embarrassment, you'll make a friend and an ally.
- **Keep your salary to yourself.** Discussing salary is a no-win proposition. Either you'll be upset because someone is making more than you are, or someone will be upset with you.
- **When you don't like someone, don't let it show.** Especially if you outrank them. Never burn bridges or offend others as you move ahead.
- **Let it go.** What shouldn't happen often does: You weren't given the project you wanted, you were passed over for the promotion you deserved, etc. Be gracious and diplomatic...and move on. Harboring a grudge won't advance your career.
- **When you're right, don't gloat.** The only time you should ever use the phrase, "I told you so," is if someone says to you, "You were right. I really *could* succeed at that project."

## Article: Consumer Driven Healthcare (cont'd)

(Continued from page 5)

tools should be available from your benefits advisor, or in some cases, the insurance carrier.

High deductible plans can scare many employees, since many medical plans offered today still insulate them from the real cost of healthcare and any significant financial exposure. To demonstrate this need, Hewitt Associates released a study that showed 57% of employees have never researched provider costs and quality, and 80% of employees do not estimate their annual medical expenses. Even more surprising, 24% of employees have never asked about prescription drug alternatives. Employees will certainly need help to make better plan choices and to be diligent in their healthcare purchasing. However, the same Hewitt survey shows that 93% of employees are comfortable with greater responsibility for healthcare decisions.

Once you have decided to consider a CDHP, you will want to familiarize yourself with how these plans work, the design differences, the implications to the organization and employees, the potential accounting liabilities, compliance and legal considerations. There are also specific rules with regard to the coordination of HSAs to other employer health coverage, flexible spending accounts and even

available spousal coverage with another employer. There is an abundance of material written on this subject. However, if you don't want to spend the time learning the details on your own, there are plenty of seminars offered by benefits consulting firms, insurance carriers and a few area brokers. Your benefits advisor should be able to properly educate you and help you plan for a successful implementation.

This may seem like too much trouble and you may be tempted to maintain the status quo, especially if your increases in the last year were minimal. However, the cost of providing healthcare benefits is going to continue to be a major concern for employers and certainly for senior management. The only real innovation that appears to be slowing medical trend is consumer directed healthcare. As an advisor to management, showing initiative with cost-effective plan alternatives could ensure your continued stewardship of your organization's healthcare program.

If you have any questions on the surveys referenced in the article, here are the contacts:

- Watson Wyatt, Nancy Kingsland, 216-937-4068
- Mercer Human Resource Consulting, John Sinclair, 513-632-2600



## 2005 GCCBA EVENT CALENDAR

### April, 2005

- April 20 - 22: World at Work Certification Courses C1 & T1

### May, 2005

- Consultant's Breakfast

# New Members

**S**ince we last reported to you in November, the GCCBA added 2 new members to its membership list. By joining the GCCBA, they have special member benefits including discounts on GCCBA sponsored Worldat-Work Certification Courses, Quarterly Meetings, Roundtable Discussions, and much more! **WE WELCOME THEM.**

We welcome Jennifer Pisegna, who is the Payroll Administrator at Lerner, Sampson & Rothfuss/Accutitle Agency, Incorporated in Downtown Cincinnati. She's been with the firm for almost 4 years. Jennifer processes payroll for 450 employees in multi-state locations, is heavily involved in benefits, and has participated in the implementation of several new benefit plans. Jennifer graduated from the University of Cincinnati earning a Bachelor in Business Administration with a Focus in Accounting. She is currently pursuing her CCP through World at Work and should be certified by the end of 2005. "Being in the HR department brings a variety of different challenges to me everyday."

We also welcome Rita Verderber, President, Communications Consultant of Insight Benefit Communications

#### **PLANNING AHEAD?**

Bookmark the complete calendar at:

[www.gccba.com/calendar!](http://www.gccba.com/calendar!)

# Member Update



Are good things happening?? We want to know! Please forward your recent promotion, job change, company change, or certification to the newsletter staff at [newsletter@gccba.com](mailto:newsletter@gccba.com). We will publish your announcement in the next newsletter to keep everyone up to date!