

# Disclosures



A  
MESSAGE  
FROM  
THE  
CHAPTER  
PRESIDENT



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Hello Everybody!

I hope you have all had a great Summer so far. With the end of Summer comes two great things...less mowing and more AGA training opportunities. The end of Summer also means that the busy season is fast approaching or is already upon us. Before you get too busy, though, please make sure you attend the 2015 Fall PDC (September 23<sup>rd</sup>). We have four great topics lined up for you.

In October, we have the monthly luncheons starting up. Please join us for as many events as you can. Events are regularly posted on the chapter website at [www.aga-lansing.org](http://www.aga-lansing.org). Remember, the Greater Lansing Chapter is here for you!

Dan Jaroche

### Vision

AGA is the premier association for advancing government accountability.

### Mission

AGA fosters learning, certification, leadership and collaboration for professionals and stakeholders committed to advancing government accountability.

### Core Values

Service, Accountability, Integrity, Leadership

### CPE OPPORTUNITY

September 23, 2015

Greater Lansing AGA Chapter  
Professional Development Training

Challenges and Innovation  
in State Government

4 hours CPE

see page 2 for more information



## Eye Opener

### 1 in 11

Portion of Wisconsin's doctors who fail to meet the state's requirement of 30 hours of continuing medical education every two years, which is the nation's lowest requirement.



SOURCE: Governing Daily | June 18, 2015



# 2015 Fall Professional Development Training

## Challenges and Innovation in State Government

Wednesday, September 23, 2015

8:00am – Noon

Library of Michigan  
702 W. Kalamazoo Street, Lansing, Michigan

You can register online at <http://www.lansing-aga.org>. Click on Events.

**Registration Ends Wednesday, September 16, 2015**

7:30 – 8:00	Registration.
8:00 – 8:05	Welcome and Opening Remarks
8:05 – 8:55	<b>Budget Process and Challenges</b> <b>Nancy Duncan, Deputy Budget Director, State Budget Office</b> 1.0 hour CPE Accounting
9:00 – 9:50	<b>Strategic Direction of IT and Finance</b> <b>Rod Davenport, Chief Technology Officer, DTMB</b> 1.0 hour CPE Accounting
9:00 – 10:05	Break – generously provided by your <a href="#">Greater Lansing AGA Chapter</a> Note: Please consume food outside the auditorium.
10:10 – 11:00	<b>Affordable Care Act and Income Tax Implications</b> <b>Jonathon Bailey, Director, Asset Independence Coalition</b> 1.0 hour CPE Accounting
11:05 – 11:55	<b>Your Ethical Behavior is Showing</b> <b>Bobby Derrick, MBA, CGFM, AGA National Field Representative</b> 1.0 hour CPE Ethics
11:55 - noon	Closing Remarks Boxed Lunch – generously provided by your <a href="#">Greater Lansing AGA chapter</a>

Cost	Payment	Questions?
\$35 for AGA members \$55 for non-members <b>MAIN ID 2521858718-005</b> qualifies for 4 hours of CPE	<ul style="list-style-type: none"><li>can be made by credit card when you register on-line</li><li>checks can be sent to AGA at PO Box 12159, Lansing, MI 48901</li><li>checks or cash can be accepted at registration</li></ul>	contact Anshu Varma <a href="mailto:varmas@michigan.gov">varmas@michigan.gov</a> 517-241-2002

Registrants are responsible for payment unless a cancellation is received by the deadline.

### St. Vincent Catholic Charities

Chapter Community Service Project

The Chapter will be collecting donations for St. Vincent Catholic Charities.

In addition to cash, St. Vincent's could use new items, including pots, pans, dishes, towels, new winter coats, hats, and scarves.

Check their website at [www.stvcc.org](http://www.stvcc.org) for more information.

A collection box will be at the conference for your convenience.

**MESSAGE FROM  
AGA's 2015-2016  
NATIONAL PRESIDENT**

**John E. Homan, MBA,  
CGFM, CPA, CGMA**



As I return from our Professional Development Training (PDT) event and marvel at the astounding array of sessions everyone in attendance or following virtually experienced, I am reminded of John F. Kennedy's words that "leadership and learning are indispensable to one another." This was especially true at this year's PDT, where we learned in extensive detail the wide range of challenges we face. During the opening session, Comptroller Gene Dodaro detailed factors, including national security interests; global independence; science and technology; demographics and societal changes and fiscal sustainability. Mark Zinder's presentation on the continual evolution of change reinforced the dynamic impact of new technology. All of us in the accountability profession live in a challenging and changing world, and if we are to be leaders, we must develop the skills and mindset to address these challenges.

The rest of the conference did not disappoint in giving us those skills and mindsets. I was especially impressed by Dr. Natalie Stavas, who said running toward chaos, change and challenges makes things more manageable, not less, and a positive attitude improves our ideas for success. I was impressed with how she learned to channel the excess energy of her ADHD into running, and developed the concentration and self-discipline to become a highly accomplished physician in the face of a disorder.

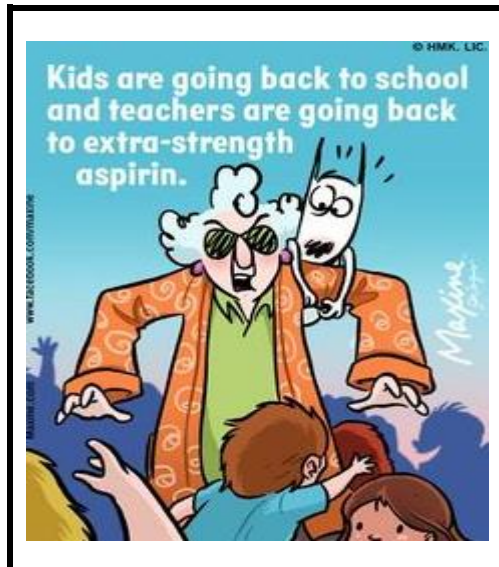
Rory Vanden's presentation also demonstrated the importance of discipline and self-knowledge, and how once discipline and self-knowledge are established, we develop the capability to disregard fear, act immediately and not be paralyzed by procrastination. Rory's lesson is that every successful person shares the characteristic of having the discipline to do things we do not want to do. Derek Young's remarks on the final day of the PDT about how we need to assess the level of insecurity in the leaders above us and adjust our behavior to best help them was a new perspective for me.

And, while skills and mindsets are very important, the specific knowledge to address issues throughout the government accounting landscape came in our 80 sessions on topics including real property management, DATA Act implementation, enterprise risk management, shared services, state and local pension accounting, and data analytic solutions. Issue-oriented sessions focused on such areas as building procurement integrity and developing audit readiness at the U.S. Department of Defense.

AGA once again hit a grand slam home run with PDT 2015, equipping AGA leaders with the information and understanding of key issues to make a difference. President Kennedy would not be disappointed; leadership and the need for continuous learning were truly emphasized in Nashville.

A handwritten signature in black ink that reads "John E. Homan".

John E. Homan, MBA, CGFM, CPA, CGMA  
2015-2016 AGA National President





**St. Vincent Catholic Charities**  
PROVIDING HELP. CREATING HOPE.

## CHAPTER COMMUNITY SERVICE PROJECT

**September 23**

The Chapter will be collecting donations for St. Vincent Catholic Charities at the PDT.

In addition to cash, St. Vincent's could use new items, including pots, pans, dishes, towels, new winter coats, hats, and scarves.

Check their website at [www.stvcc.org](http://www.stvcc.org) for more information.

Together, St. Vincent Catholic Charities is providing help and creating hope in the lives of our communities most vulnerable children. By donating and providing a financial gift to St. Vincent Catholic Charities, you are helping to find a forever home for a foster child, build families through adoption, offer solace through counseling, and welcome refugees who have experienced years of persecution to a safe and supportive community.

Check their website at [www.stvcc.org](http://www.stvcc.org) for more information.



**The Mark of Excellence  
in Federal, State, and Local  
Government**

## AGA CGFM PRACTICE EXAMS ARE NOW AVAILABLE

Supplement your preparation for the CGFM examinations by taking the online CGFM practice examinations. Apply the concepts you have learned, identify the areas where you will need additional practice and figure out the pace you will need to complete the 115 question examination within the allotted time.

There are three practice examinations – each corresponding to an actual CGFM examination. Upon purchasing the CGFM practice exams, you will have 12 months of online access to the exam. You can take the practice exam as many times as you want within the 12 month period.

Practice exams are non-refundable. But you can try it before you buy it.

Visit <http://aga.conferencespot/practiceExams/> for more information, including a link so you can try the practice exams before you make your purchase



**Join Team Susan and AGA**

## CHAPTER COMMUNITY SERVICE PROJECT

**September 20**

Looking for more FUN, exercise, and opportunity to make a difference?? Join Team Susan for the Walk n Roll for ALS benefit by ALS of Michigan. This is the Michigan ALS organization that provided respite assistance to Susan Rosenbaum and her family. Susan was a member of our AGA family. The walk will be September 20, 2015 at Hawk Island Park in Lansing. Please join our team and help pay it forward with donations!

You can donate to any team member, sign up to participate, or just learn more about the walk through by visiting:

<https://ssl.charityweb.net/alsofmichigan/walknroll/teamsusan.htm>



## CHAPTER COMMUNITY SERVICE PROJECT

**October 10**



All AGA members, families, and friends are invited to join the "Woof Walkers" team for the Capital Area Humane Society's Walk for the Animals! The walk will be October 10<sup>th</sup> at Fitzgerald Park in Grand Ledge and is a great opportunity to raise funds to help save lives of pets in mid-Michigan. The activities begin at 1 pm and include cool stuff like an agility course, police dog demonstrations, games, and vendors with nifty pet products and services. The walk begins at 3 pm and you and your dog can go on the 1 mile walk or the extended nature trail walk. Your dog will love it! You want to come but don't have a dog? No problem! Everyone is welcome to join the team! Can't join us that day, but want to help out? No problem! We welcome you to donate to one of the team members! Here's the link to our team page and we hope you can help us in supporting the Capital Area Humane Society! <http://cahs-lansing.donorpages.com/WFTA2015/WoofWalkers/>



Christina Smith  
Posted  
August 17, 2015



## WHY WE NEED TO STOP SKIPPING OUR LUNCH BREAKS

If you're anything like me, you know this scenario all too well . . . emails flying back and forth, voicemails and calls to return, multitasking at least two different urgent issues, putting out countless fires . . . then 12:00 rolls around and you think, "I'll just do one more thing." which turns into two or three things and by the time you look up it's 12:50 and you don't have time to eat, much less take a much-needed mental and physical break from work.



Well, govies (myself included) we need to stop this self-defeating and unhealthy practice! I know it's tempting to think that we're saving time or being more efficient by working through our lunches, but that's just not the case. Skipping our lunch breaks may be hurting us more than we realize.

Here are three very important reasons we can't afford to keep skipping our lunch breaks:

### 1. We need to refuel

It is so important to take mental and physical breaks from work, and our lunch time is the perfect venue for this. We need to reenergize and refresh our minds and bodies during this time so that we can come back to our work and responsibilities with more focus and clarity. Taking a walk during lunch, getting out of your office or cubicle, having lunch with a friend, listening to music, or simply reading a book can do wonders for your mind, body, and your attitude!



### 2. We need to unplug

Constant connection to technology may cause us to feel more overstimulated and stressed. When we are connected to technology we may be always on alert for the notifications and alerts that continually distract us and come through our various devices at all hours of the day. Let's take a break from the constant attention required by our cell phones and iPads for at least a few minutes during the work day, and instead practice being peaceful, have a face-to-face conversation with a friend or colleague, or enjoy some quality time.



### 3. We can boost our creativity

A recent NPR article explained the startling truth that our creativity is in fact hindered when we skip lunch or eat lunch at our desk, day after day, with no change of scenery or environment.

Changing our location, even if it is for a short time during our lunch break each day, can spark innovation, creative thinking, and ultimately helping us do our jobs better.



### The Challenge:

The benefits of taking a lunch break, even if we can just carve out 20 minutes a day, far outweigh the negatives of working through lunch.



Even if it's just a few minutes and only two or three days a week, I challenge all of us govies to put our mental and physical health as top priority by taking our lunch breaks. Who's with me?

# Early Career Center

## How Do I Get an Entry Level Job If They All Require Experience

by Brianna McGurran, Staff Writer at NerdWallet



This question came from Ask Brianna reader Unemployed Graduate who writes, “What baffles me about post-grad life? Requiring experience without allowing a recent grad to gain experience.” Unemployed Graduate says she wants to get a job in human resources, but after 12 interviews and no job offers, she’s been told she’s not qualified enough. A second reader, a recent accounting grad, wrote in asking a similar question.

### Answer:

As an entry level job seeker, experience is something you have to pursue on your own. But it doesn’t need to come in the form of a neatly packaged job or internship that perfectly applies to your chosen field. Whether you are in college, in grad school, or already out in the real world, these strategies will give you the advantage you need to stand out from the other entry level applicants.

### Develop skills beyond the workplace.

I studied English in college so I got pretty used people telling me that my job prospects after graduation were slim. That’s not true, of course; good writing and analytical skills are useful in nearly every industry. But English isn’t the kind of major, like nursing or engineering, that lays out a clear career path ahead of you.

So when I was in college, I thought a lot about the type of career I might want when I graduated. I realized I cared about social justice, so I applied for internships at legal advocacy organizations. I also volunteered as a SAT tutor and helped a local nonprofit register voters. I made sure that every semester I could put something on my resume that showed I was exploring industries I might be interested in, even if they weren’t directly related to my major. And that helped me get my first job as a paralegal.

### Highlight experience outside your field.

Don’t discount your part-time gigs as a waiter or camp counselor during college or grad school. On your resume and in your cover letter, highlight the transferrable skills you built up in those jobs. Discuss real-world challenges you overcame during your entry-level interviews.

Say you are aiming for a job in human resources, and in college you worked part-time as a hostess at a restaurant. The customer service, time

management and problem-solving skills you practiced are all applicable to your dream job.

Hammer that home in the resume entry for the position. It could read: “Endured seamless restaurant operations, coordinating parties of up to 50 people and facilitating communication with management, chefs, and wait staff. Supervised host and hostess trainees and motivated team to deliver the highest level of guest satisfaction.” In your cover letter, you can go into more detail about specific concerns guests raised and how you resolved them, and what you learned about human resources from training other staff members.

### Make use of professional connections.

A strong recommendation from someone who can vouch for your skills and potential may go as far as directly applicable experience during your job hunt. Plus, you’ll learn about more job openings and have a better shot at an interview once you apply, if you know someone at the company you’re trying to break in to.

First, identify 5-10 companies you’d love to work for. They can be in your field you studied in school or not, as long as you have a really compelling reason why you’d be a great fit there. Once your LinkedIn profile is up to date, go to “Connections > Find Alumni” in the top bar on LinkedIn and you’ll get a list of alumni from the schools you’ve gone to. If your dream job is to work in human resources at Deloitte, filter the results by alumni who work there now and scroll through to find an alum with a position you’d love to have some day.

Request to connect with the alum, and in your message ask if he or she is willing to chat about your career paths. Ideally, you’d have a LinkedIn connection or two in common, which you can mention in your message. But since you went to the same college, you’re much more likely to get a response than if you tried to connect with someone at the company with whom you have little in common.

Schedule a phone call or coffee meeting. Repeat for each company you’re interested in working at. Your new connections can suggest online classes to take, industry networking events to attend and colleagues who might be looking for an intern. They might have been just like you once, frustrated and trying to figure out how to break in. They did it somehow, and so can you.

### MICHIGAN APPROVES DOUBLE-DIGIT HEALTH PREMIUM HIKES

Tribune News Service | August 19, 2015 | JC Reindl

Some Michiganders who buy health insurance on the individual market will face double-digit hikes next year under the rate changes approved by state regulators.

Citing the high costs of specialty drugs as well as pent-up demand among the newly insured, the state's largest insurer, Blue Cross Blue Shield of Michigan, received permission to raise its premium rates 11.4% for individual policies in 2016. And its Blue Care Network health maintenance organization will raise individual rates 9.7%. Both entities combined cover 310,000 people.

Last year, the state approved a 9.7% hike, on average, for Blue Cross marketplace plans.

"We've had some pent-up demand," said Rick Notter, director of individual business at Blue Cross. "You've had a lot of people who couldn't get coverage before, and now people are going to the doctor and getting things taken care of that maybe they had put off for years.

The Michigan Department of Insurance and Financial Services is responsible for reviewing, scrutinizing and approving rate changes sought by health insurers in the state for small employers and people by insurance on their own. The department announced Tuesday that it had approved an average rate increase of 6.5% for individual market plans affecting more than 560,000 people.

The rate increase will be 1% for small group policies purchased by business with fewer than 51 employees. Those plans affect more than 345,000 people.

There have been reports of insurers across the country seeking double-digit premium hikes for 2016, often citing the pent-up demand for health care in the individual market and the rising costs of specialty drugs, such as those for cancer and new Hepatitis C medication.

Under the 2010 Affordable Care Act also known as Obamacare, insurance companies can no longer reject sick individuals with pre-existing conditions.

"Many states are reporting rate increases well in excess of 10%, which is significantly higher than the rate of health care inflation," Patrick McPharlin, the insurance department's director, said in a statement. "We are pleased that Michigan consumers are seeing more modest increases." The department said it had

actuaries review insurance companies' rate increase requests to ensure compliance with state and federal laws.

Ultimately, every insurance company received the exact increase it requested.

To prevent profiteering, the Affordable Care Act requires insurance companies to spend at least 80% to 85% of their premium dollars on actual claims, not administrative costs, or else issue customers rebates. Blue Cross says it exceeds this requirement and spends 95% of its individual market premium dollars on claims.

Health care experts say that many Michigan businesses are dealing with the growing costs of employee health care by passing more of those costs on to workers and introducing high-deductible insurance plans that are less expensive for the business.

In contrast to its double-digit increases in the individual market, Blue Cross will raise small group rates just 1.7% in 2016 and lower its Blue Care Network small group rate 1.6%.

Health Alliance will lower its small group rate 3.6%.

"When we looked at the current and past claims and the future medical expense containment, we were able to make some downward adjustments," said Steve Selinsky, director of new business for Health Alliance Plan. "It was a good situation when we went to file."

#### How big are the rate hikes?

##### Largest Individual Plans

Blue Cross Blue Shield	+11.4%
Blue Care Network	+9.7%
Health Alliance Plan	+2.4%
Humana Medical Plan	-4.9%
Molina	-8.6%
Priority Health	+3.4%

##### Largest Small Group Plans

Blue Cross Blue Shield	+1.7%
Blue Care Network	-1.6%
Alliance Health	+0.7%
Priority Health	-2.1%
United Healthcare	+2.4%

## CHAPTER EDUCATIONAL EVENTS



You can register for all chapter events at [www.aga-lansing.org](http://www.aga-lansing.org). Click on events.

Check the chapter website and upcoming newsletters for more information.

**October 27, 2015**

### Monthly Program Luncheon Meeting

Topic to be determined.

Capitol View Building  
1 hour CPE

**November 17, 2015**

### Monthly Program Luncheon Meeting

Topic to be determined.

Capitol View Building  
1 hour CPE



## OTHER EDUCATIONAL OPPORTUNITIES



### West Michigan AGA

To register for events, visit [www.agawestmichigan.org/home/events](http://www.agawestmichigan.org/home/events)

**July 22, 2015**

#### Single Audit Update

Webinar  
2 hours CPE

### National AGA

To register for events, visit [www.agacgfm.org](http://www.agacgfm.org)



**September 15-16**

#### Internal Control and Fraud Prevention

Ronald Reagan Building  
Washington, D.C.  
14 hours CPE



## MEMBER NEWS

### CONGRATULATIONS! Member Anniversaries

Calvin Kladder, CGFM-Retired	27 years
Jean Ramsey, CGFM	19 years
Marcellet Reynolds, CGFM	19 years
Christopher Bayley	16 years
Susan Saari	15 years
Susan Sims	5 years
Janelle Thelen	5 years
Ann Dennis	2 years
Anthony Edwards	1 year
Jami Poe	1 year

### WELCOME! New Member

Anna Lewis, State Budget Office



## CHAPTER FINANCES

### Balance Sheet at August 31, 2015

Assets	
Current Assets:	
Checking Account	\$ 20,639
Pay Pal Account	\$ 1,394
Total Assets	<u>\$ 22,033</u>
Liabilities and Net Assets	
Beginning Fund Balance	\$ 21,413
Income (Loss)	\$ 620
Total Liabilities and Net Assets	<u>\$ 22,033</u>







## CHAPTER EXECUTIVE COMMITTEE MEETING MINUTES

**July 8, 2015**  
**Romney Building, Lansing, Michigan**

**CEC Members Present:** Chris Bayley, Julie Chrysler, Anthony Edwards, Dan Jarocho, Shawna Hessling, Anna Lewis, Dan Wawiernia

**CEC Members Not Present:** Kenji Griffith, Cindy Osga, Julie Salman, Karen Stout, Anshu Varma

**Call to Order and Acceptance of Agenda:** Dan J. called the meeting to order at 12:00pm. A motion to accept the agenda was made, seconded, and approved.

**Minutes:** The June 2015 board minutes were approved by CEC vote prior to the meeting via email vote.

**Budget and Financials:** Ann Lewis from OFM is the Treasurer for the coming year. She and Julie C. have worked together to transition the duties. Julie will give one PO box key to Anna and keep one for backup purposes. Julie will work with Anna to get Anna included as a signatory on the bank account.

- The old year PDT expense line item for attendance at the National PTD in Nashville was increased by \$2,215 to accommodate for the expenses for the 2015 travel and registration paid in the old 2014-2015 program year for Chris and Anshu. A motion was made, seconded, and approved to adjust the budget.
- A motion was made, seconded, and passed to increase the Programs/Luncheons budget by \$692 to cover a shortfall in that line item.
- The Chapter will be receiving \$530.14 from SAAABA as our portion of the revenue from the January Tax Update Luncheon. In addition, they are holding \$72 in checks for us.
- Julie is working on getting an audit of the financial statements.
- Dan presented his budget for the 2015-2016 program year. He will be making adjustments based on the discussion at the meeting and comments from CEC members when he submits the budget to the CEC for review and comment.
- There was \$3,564.15 in expenses for the month of June. A motion was made, seconded, and approved for expenditures in that amount.

**Membership:** Shawna indicated there are 102 members. Anna was added as a new member. There are a number of suspended members (those who did not renew their membership by the deadline). The list was divided up among the CEC members present to contact those individuals and encourage them to renew.

**Education:** The September 23<sup>rd</sup> half day PDT is underway and loaded onto the website. There is still one moving piece (speaker) that is being worked out.

**Program Luncheons:** Dan W. was able to reserve the Capitol View Building for Monday, January 11, 2016 and Tuesday, February 16, 2016. These are tentative because we prefer not to have meetings on Monday. We have already scheduled October 27, 2015 and November 17, 2015. No speakers yet. Looking for suggestions.

**Awards:** No report. Kenji not present.

**Communication:** No report. Cindy not present.

**CGFM:** Dan W. is going to purchase the CGFM study guides. These will be available for members to check out to assist them in passing the exam. Funds were budgeted for this in 2014-2015. The funds will be added to the budget for 2015-2016 when the purchase will be made.

**Website:** Anthony provided his email contact information to the board members so they can send items to him that need to be posted to the website.

**Community Service:** No report. Julie S. not present.

**Chapter Recognition:** No report. This is the first month of the new program year and there is not activity to record yet.

**Old Business:** An email was sent asking for ideas for a donation to the annual National Community Service fundraiser at the National PDT. No ideas were submitted so Dan J. suggested that the Chapter donate \$100 to the National Community Service Fund. Chris will get a check from Julie C. and deliver in person when he is at the PDT in Nashville.

**New Business:** None.

**Adjournment:** A motion was made, seconded, and approved to adjourn at 12:58 pm.

**Next Meeting:** August 12, 2015

Host: Julie C.

Location: Constitution Hall, 4<sup>th</sup> Floor,  
North Tower, Dorothy Judd  
Conference Room



# Chapter Executive Committee 2015-2016

Platinum  
Chapter

### President

Dan Jaroche, CPA  
State Budget Office  
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vacant

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### Past President

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### Great Lakes Regional Vice President

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**See the Chapter's Annual Citizen Centric Report on the website.**

The Chapter's Citizen Centric Report was awarded a Certificate of Excellence by National AGA.

[www.lansing-aga.org](http://www.lansing-aga.org)

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