

Hosts of the Northwest Regional Conference

ASWA DINNER MEETING: Tuesday, March 17, 2009 at 6:00 PM

HRAs, HSAs, & Health Benefits: The "Other" Component of H.S.A.'s

Deana Lewis with Snapper Shuler Kenner Insurance (SSK) will be presenting an overview of health care benefits, the recommended factors for organizations to consider when selecting benefits, as well as some latest developments in the health care industry. She will specifically address that complex topic that we all find so confusing – health savings accounts (HSAs) and health reimbursement accounts (HRAs).

Her topic will emphasize common HSA misconceptions, the insurance component to HSA's as well as present the advantages that each benefit program has to offer. Deana's philosophy when dealing with clients is to assess the client and employee population, identify the needs of both and provide information about the plans and options to meet those needs from among the myriad of benefit options available in today's ever changing market.

Deana Lewis is a licensed life, health & disability insurance agent with over 20 years of experience helping clients select employee benefit packages that best meet the organization's needs. She manages the Employee Benefits Department at SSK in Lynden and has done so for the last six years. Prior to joining SSK, Deana worked in various capacities at Regence Blue Shield in Olympia and Bellingham in group as well as individual health care services. This experience gave her valuable background and insight into health insurance practices and into the health insurance industry.

Course Level: Intermediate
Field of Study: Management

Course Prerequisites: None
CPE Available: 1 Credit

Registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have final authority on the acceptance of

Location: **Bob's Burger & Brew**

202 East Holly St., Bellingham

Upstairs Meeting Room

Board Meeting @ 5:00 PM ♦ Social @ 6:00 PM ♦ Dinner @ 6:15 PM

Reservations are encouraged by 5 p.m. Friday, the week before the meeting to ensure enough program handouts. Please contact Maria Ramerman @ aswa.mramer@comcast.net or call at (360) 384-8429 to make your reservation.

Cost

Dinner & Program: \$25 (\$2 discount for members)

\$18 for Student Members

Program Only: \$ 10 (includes beverage)



Bob's is at the corner of Holly & Railroad

Calendar of Events:

- April 21st Speaker: Karen Bradley, Ph.D., WWU— "Why Women are Underrepresented in Math & Science".
- May 15 & 16: Northwest Regional Conference @ Lakeway Inn.
- June 16th: Planning Meeting.



President's Message:



*ASWA is the home
for all women
accounting
professionals whether
new to the field,
experienced or
considering a career
transition.*

Thank you to our members, new member - Dana Rindal - and guests who attended our February 17th dinner meeting. The chapter board works in unison to provide you with a pleasant dinner meeting experience: a place where we can relax and visit with friends and colleagues, while learning about the latest developments in areas that affect our professional lives.

The leadership of this chapter continues to forge new relationships and to strengthen existing alliances. Kelly Bachman and I attended the Tacoma chapter ASWA Student Night dinner meeting and met young aspiring accountants, senior accounting professionals, and sponsors. We visited and reaffirmed our commitments to the Northwest Regional conference with a major sponsor, and we were given a few minutes at the podium in which we unveiled the NWRC flyer. A copy of the flyer follows this column.

The vitality, significance, and contributions of our chapter to our local community are being noticed. The chapter will be featured by the Bellingham Herald on March 10th in their "Club Profile" section of the newspaper. We hope this heightened visibility allows us to make the necessary connections in support of our members, members-to-be, and businesses and organizations needing our level of expertise.

We are delighted to be bringing to Bellingham an excellent conference providing a strong curriculum, in a fun and relaxed forum. Also, in June, our new board will be setting the goals and will be planning an implementation strategy, for the following administrative year (July 2009 to June 2010). In pre-planning dialogue with our new board members, we have discussed ushering in a financial literacy campaign tailored to the needs of our community.

We look forward to networking, fun, and an informative presentation on March 17th. Please join us to learn more about the latest in health benefit options, and to gain a clear understanding of HSAs and HRAs. Please be prepared to vote on the proposed changes to our chapter bylaws and to greet next year's slate of officers.

Thank you for your continued support of the accounting profession, the chapter, and our community.



Isabel Bradley, CPA

President, North Cascades Chapter No. 115





American Society of Women Accountants

The North Cascades Chapter
Cordially invites you to join us for the
Northwest Regional Conference!

Northwest Regional Conference 2009

Go for the Gold!

May 15 & 16, 2009

Best Western Lakeway Inn

Bellingham, Washington

...for World Class Accountants

Keynote Address: Principles of Excellence – Ralph Vernacchia

The mental skills developed and utilized by elite athletes to help them succeed can also be applied to the workplace and in your personal life. **Ralph Vernacchia**, one of the nation's leading experts in applied sport psychology, discusses how everyone can draw on their mental skills and inner strengths to achieve peak experiences, effective performances and a satisfying quality of life.

Exciting Fun Night!

Roaring 20's
Murder Mystery
Dinner Theater

Courtesy of
 Lucky Lady Interactive Events

Period Costumes!

16 Hours of CPE!



Wine Tasting!
Thursday
Night

Featured Topics and Speakers:

Ethics/FASB Update - Wayne Borkowski, CPA, CMA

Federal Tax Update – Donna Evered, CPA, JD

Sustainability Accounting – Stephen Senge, CMA

International Taxation Issues – Gail Kruk, CGA

Elder Law – Barry Meyers

Navigating New Features of Excel 2007 – Sharon Kirkpatrick, CPA

Domestic Production Activity Deduction – Reed Showalter

Managing Through Change – Jennifer Moss

Estates & Trusts – Bruce Smith

Recessions: A Recipe for Fraud? – Tiffany Couch

Registration: Non-Members \$375, Members \$325, Early Bird Discount (\$50) if postmarked by April 17th

The Best Western Lakeway Inn: Phone 671-1011 www.thelakewayinn.com

Conference room rate for Single/Double Occupancy is \$129 if reserved by April 17th.

For reservations or more information, contact Darice Ratzlaff at (360) 354-5149, or daricer10@msn.com.



North Cascades Chapter No. 115

ASWA Headquarters:
1760 Old Meadow Road, Suite 500,
McLean, VA 22102.

Phone: 800/326-2163, 703/506-3265
Fax: 703/506-3266
E-mail: aswa@aswa.org

Empowering Women in the Accounting &
Financial Professions Since 1938



American Society of Women Accountants

**Our local chapter
is on the web!**
www.aswa115.org

ASWA was formed in 1938 to increase the opportunities for women in all fields of accounting and finance. The first chapter was chartered in Indianapolis, Indiana. Members include partners in national, regional and local CPA firms, financial officers, controllers, academicians, financial analysts and data processing consultants, recent college graduates and women returning to the work force. The majority of our members have attained professional certifications such as CPA, CMA, CIA, and CFP. The mission of ASWA is *to enable women in all accounting and related fields to achieve their full personal, professional and economic potential and to contribute to the future development of their profession.*

**For membership questions
please contact:**

Chapter Membership Chair

Nancy Garrett, CPA
Phone: 360-733-1700

Email: ngarrett@brooksmfg.com

**Members wishing a copy of the
bylaws, standing rules, or Board
minutes please contact:**

Chapter President

Isabel Bradley, CPA
Phone: 360-714-1003

Email: IsabelBradley@comcast.net

**To Apply for Membership please visit: www.aswa115.org or www.aswa.org.
Our local chapter's name is the North Cascades Chapter #115.**

ASWA Member Benefits

Empowering women in the accounting and financial professions since 1938

The membership application are processed through the National Office.

National's dues structure is as follows:

- Regular/Dual Member national dues - \$104.00. Hold a CPA certificate or equivalent; two or more year's experience in accounting; Bachelor's degree
- Affiliate Member national dues - \$104.00. Not actively engaged in accounting; have a substantial interest in accounting
- Student/Associate Member national dues - \$34.00. Regularly enrolled student; fewer than two year's experience in accounting
- Retired Member national dues - \$24.00.

Our local Chapter dues are as follows:

- Regular and Affiliate: \$29
- Student: \$8
- Retired: \$6

The following is a list of current benefits enjoyed by members:

- Prestigious status of professional affiliation
- National contacts for networking and professional information
- Forum for CPE
- Scholarships
- Leadership opportunities in supportive arena
- Subscription to The Compass e-magazine
- National and regional conferences at a discounted rate
- Access to Career Center
- Access to member discussion forums
- National online membership directory
- Discounted membership to the Institute for Management Accountants (IMA)
- Discounted products and services through affiliation agreements (CCH tax & accounting books, Long Term Care insurance, Bank of America credit card, Macy's discount and more)