



# Copper State Ledger

## Valley of the Sun Chapter

### Summer Issue

#### Inside this issue:

- Golf Classic, p. 2
- CCIFF Overview and Exam dates, p. 2
- Programs, p. 3
- New Members, p. 4
- Got 'cha, p. 5
- Conference Report, p. 6
- around the chapter, p. 8

#### Copper State Ledger

Summer 2012

### President's Letter

*Kevin Burnett, Sundt*

Last month approximately 25 members of the VoS chapter traveled to Orlando to participate in the CFMA National Conference. We attended sessions on various topics ranging from risk management, tax updates, and the always-popular update on the economy by Anirban Basu, economist, entitled "My Dog Ate My Home". We survived tropical storm Debbie that provided us desert dwellers with the novel experience of receiving over 5 inches of rain in 2½ days. Fortunately, it was a warm rain and did not prevent many of us from visiting the various area attractions in our free time.

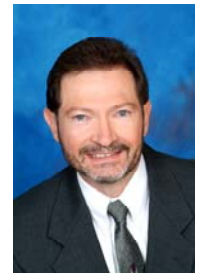
One of the most memorable presentations was Alison Levine's "Peakonomics: 7 Strategies from the 7 Summits". Ms. Levine shared her adventure of attempting to climb Mount Everest, not once but twice. Having narrowly missed reaching the summit in her first attempt, years later she tried the ascent again and was successful. What struck me most about her presentation was not the repeat attempt at the summit but the story of the journey up the mountain. I was amazed by the number of trips the team made from each base camp up a section of the mountain only to turn around again and go back. The repeated attempts were the result of various factors including weather, hazardous conditions, and adjustment to the altitude. The team persevered, but it was a slow arduous process.

Her team's experience of continually making an attempt to progress up the mountain only to return to the base camp reminded me of many of the experiences we have in the construction business. A number of our members wear numerous hats besides accounting and financial reporting such as human resources, IT, risk management, training, etc. Part of our role is to act as an advisor, a trainer, and a business partner to the other departments and business units in our companies. Our project managers and estimators may be effective in their roles as builders or estimators, but they may not be as successful in following good business practices. They may overlook and

agree to unacceptable risks in a contract, forget to document and process change orders, or bill the work timely. The company may encounter problems or losses due to employees' inattention to basic good business practices. Consequently, what started out as a promising job that had profit recognized in its early stages gets turned around, and all the time and effort of the project team produces no net gain for the company.

Part of our role as a business partner is to identify areas in the basic block-and-tackle parts of our business where we encountered problems in the past and work with the respective departments to address them. We should assist our companies in creating a "lessons learned" environment, where we work with the project teams involved to determine what went wrong and how to avoid or mitigate the problem in the future. This is done not to find who to blame, but to understand what occurred and the processes/procedures that need to be in place or re-emphasized to prevent a recurrence. It is about helping the company create a disciplined approach to the business.

Our Association has a wealth of experience in its members on various issues they have dealt with in their careers. A benefit of membership is the ability to reach out to other members to see how they handled similar issues. At least a couple of times a month I receive emails that have gone out to a group of members asking how their companies dealt with different issues. These inquiries do not involve proprietary or competitive information but rather good business practices. I encourage all our members to take advantage of one of the intangible benefits of membership in CFMA as a way to move forward to the next base camp in your company's ascent to be a better, more profitable business.





**Sign up now  
for early-  
bird savings**

**CCIFP  
Certification  
Overview Class  
October 2  
CCIFP Exam  
November 17**

**Valley of the  
Sun Leaders**

## 22<sup>nd</sup> Annual Valley of the Sun Golf Classic

by Tom Lawless, Pulice

The golf committee is excited to announce that the 22<sup>nd</sup> annual VOS CFMA Golf Classic will be returning to the Orange Tree Golf Club. Please plan on joining us for a 7:30 am shotgun start on October 24<sup>th</sup>.

We are also proud to announce that CBIZ Mayer Hoffman McCann P.C. will once again be our title sponsor.

The golf committee has been hard at work putting together several nice raffle items; you can plan on bringing a little extra money to the luncheons starting in August to buy a chance to win some of these great packages.

You will find the registration brochure on the web at <http://chapters.cfma.org/ValleyOfTheSun/index.htm>. We encourage

you to take advantage of the discounts available by paying before the early bird registration deadline of August 31.

Let's all continue to make this a great fundraiser for education within the construction industry and have some fun at the same time.

The temperatures should be nice; see you all there!

### Mission Statement

The Valley of the Sun Chapter of the Construction Financial Management Association (CFMA) is a broad-based organization of professionals committed to

servicing the construction industry.

We are dedicated to member service by providing a forum for the exchange of ideas and a source of educational

### Valley of the Sun Chapter

programs directed to their specific needs.

We strive to invest in our community through involvement in industry-related issues and charitable endeavors.

## CFMA Valley of the Sun Officers, Board, and Committee Chairs

### Officers

President, Kevin Burnett,  
*Sundt Construction*

Vice Pres., Anne Devine  
*Thul, Pulice Construction*

Secretary, Tony Hakes, *CBIZ  
MHM*

Treasurer, Ryan Evans,  
*Metal-Weld Specialties*

Past President, Jim Bracy,  
*Wholesale Floors*

### Board of Directors

Jennifer Ayers, *DPR Construction*

Deborah Anderson, *Minard-Ames Insurance*

Cord Armstrong, *CBIZ MHM*

Keith Bieber, *HACI  
Mechanical*

Taylor Brockbank, *Enterprise Fleet Management*  
Todd Coleman, *Lewis and Roca*

Michelle Grider, *Textura*  
Russ Kimberlin, *Mansperger  
Patterson McMullin*

Dave Miller, *Jokake*  
Sam Napolitano, *Hunter  
Contracting*

Michael Riordan, *Sunland  
Asphalt*

Ryan Spriggs, *Travelers Indemnity*

Lisa Vaglio, *McCarthy Building Cos.*

John Verhoff, *Core  
Construction*

### Committee Chairs

Budget, *Ryan Evans*

Career Services, *Greg Gross*  
Education, *Marj Weber, Nancy Palmer*

CEoY, *Debby Anderson, Anne Devine Thul, Ryan Evans, Jessica Perkins*

Golf, *Taylor Brockbank, Tom Lawless*

Legislative, *Kevin Burnett*  
Membership, *Lisa Vaglio, Lynne Pace*

Newsletter, *Michelle Grider*  
Programs, *Cindy Lee, Stephan King*

Salary Survey, *Rayleen Colletti*

Scholarship, *David James, Moni LaLonde*

Succession Planning, *Tom Lawless*

## Program Committee Update

by Cindy Lee, Haydon Building Corp

If you would like to have input in choosing the programs for CFMA's monthly lunches, feel free to join the Program Committee at our next meeting. It's scheduled for Friday, August 17, 2012 in the lounge of the Double-Tree at 44<sup>th</sup> Street and Van Buren – the site of our regular monthly lunches. We are always ready to welcome new members.

We have scheduled our speakers out through the end of 2012. On July 19 we heard from Chris Lake of Sparkline Group on IT strategy and how to maximize IT investments. On August 16, it will be Dale Armstrong, Mark Whitney, and Holly Unck of Paradigm Tax Group to present the latest in property tax statutes and tax appeals as well as sales tax refunds and changes to the definition of Prime Contractors. At the September 20 lunch, Virginia Siegel of On-Site Health and Safety will share some insights into the importance of first aid in the construction workplace. October 18 brings Mike Malone of MJM to

talk about recent changes in 401(k) fees and fiduciary liability. In November, we are planning a panel of CFMA general members to discuss ways to avoid some of the costly errors that can threaten your profits and your cash. Stay tuned for more information on the panel, or let us know if you would like to serve on it. They should all be excellent programs and we look forward to seeing you there. Remember: we give you all this and CPE credits, too!

Please note that this year we are planning to hold the December lunch a bit earlier in the month on December 6. For December, we typically have a smaller number of attendees, so once again, we are planning to have something lighthearted and fun. If you have any suggestions, we are all ears.

The committee is kicking around the idea of a social event sometime in the fall. Specifically, we are looking at getting together for an event at the Musical Instrument Museum in north Scotts-

dale. They offer all kinds of group tours and other exhibits and events. We will be reviewing their calendar for the fall and getting the word out to the members. Keep checking your emails.

The first opening we have is for the January 2013 meeting, so please keep your ideas and suggestions coming. You may email them directly to either me or Stephen King, my co-chair. We are always looking for new ideas, and I can assure you that we do consider each and every one. No idea is a bad idea especially after a beer or two. Just remember that we do not generally compensate our speakers. Also, while we have a very reliable and knowledgeable pool of associate members, we cannot appear to promote the interests of any one of them over another. Finally, while many topics are interesting, not all of them are appropriate for CFMA, given our specific mission – construction industry education. Thank you all for your support!

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[steve@skingcpa.com](mailto:steve@skingcpa.com)

**Topics of  
interest coming  
to monthly  
lunch meetings  
near you —  
brought to you  
by your Program  
Committee, with  
an invitation for  
you to join them**

## Did You Know ??? Valley of the Sun offers career services

Greg Gross of Willis is chair of VoS' Career Services committee. Greg is the conduit for posting job openings as well as keeping resumes on file for those seeking employment.

Do you have an opening you want to fill? Are you between positions or looking for a new placement?

You are welcome to contact Greg for confidential career services. He will

distribute your job opening to qualified individuals looking for opportunities. Or, he will send your resume to companies looking to hire someone with your qualifications.

[greg.gross@willis.com](mailto:greg.gross@willis.com)

**Learn about  
a candidate  
—  
Find a job**

## Your Membership Committee Needs You!

by Lynne Pace, Agate

**Wanted: You  
to help new  
members feel  
welcome**

The Membership Committee is happy to announce that the VoS has seen a steady flow of new members over the past number of months. Even with the members that have dropped off due to a number of mitigating factors, we currently stand at 276 members – a net increase over last quarter. Of that number, 62% are General and 38% are Associate members.

It is exciting to announce that a number of our new members are already active in several committees! This is where you come in!

The next time you are at our monthly luncheon or at a function, like the D-Backs social and game

or the Education Forum, look for that new face. Look for the new member you have not seen before. Make them feel welcome – make them feel a part of the group. It has been proven that unless a new member of any group is engaged within a short amount of time, they will become disinterested and disenfranchised within an unbelievably short amount of time. The VoS is too much fun and too important to each member to let them drift away!

If you sit with them at lunch or at an event, take the time to find out who they are, what they do, where their interests lie. Nothing helps to draw a person out like getting them to tell you about

themselves. Let them know how you are involved, what events you have attended, how the VoS has helped you. The return you see from that small interaction will be well worth your time!

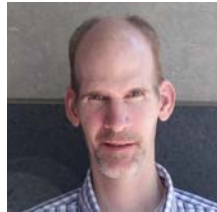
Please say hello the next time you see them! The next New Member Breakfast is set for August 23, so watch the blog (<http://cfmavalleyofthesun.blogspot.com/>) for pictures of those new members – we hope to introduce you to 11 more new members at that time! If you would like to attend the next Membership Committee meeting, it will be held August 7<sup>th</sup>, 12 noon at McCarthy Building – we hope to see you there!

At the last New Member Breakfast, we welcomed five new members to the VoS

**Give a hale and hearty  
welcome to the newest  
VOS Chapter members**



Matthew Gasper  
Merrill Lynch



Ted Gust  
Able Steel



Paul Shurtleff  
Enterprise Fleet



Kent Sorensen  
Ledgerwood



Drew Wagner  
Wholesale Floors

## CFMA Scholarship Awards

*Fall . . . . a time for:*

*Chilly nights (yes, people they WILL come . . . . at some point)*

*Bright red and yellow leaves (well, maybe not so much here in the desert)*

*Some really cool Holidays (especially Halloween!!)*

**and ... the FALL Scholarship Awards**  
(Similar to the Country Music Awards, but without the cowboy hats!)

Once again, Valley of the Sun CFMA is proud to present three deserving students scholarship

*by David James, CCIFF, FNF Construction*

money which will aid in their academic progression, help preserve their bank accounts, and keep them forever indentured to CFMA (I love that part!).

This semester, the winners of the three \$1,000 scholarships are: Adam Thul (NAU), Sara Bracy (UofA), and Ben Swanson (ASU).

**CONGRATULATIONS!!**

We will attempt to drag them to one of our luncheons for some free food later this fall so everyone will get a chance to meet them!

CFMA VOS' core mission statement, in part, directs us to be active in our community and support educational endeavors within our industry. This Scholarship Program is one more way that we accomplish this mission. Good job, Valley of the Sun!



## 4<sup>th</sup> Annual Education Forum

This year's CFMA Valley of the Sun Chapter's 4<sup>th</sup> Annual Education Forum, *Bridge to Recovery*, held Thursday, May 17, 2012 at the Fiesta Inn in Tempe was an overwhelming success.

Following 2011's format, the Forum was held in conjunction with the May lunch. The Forum was packed with current *Economic, Succession, and Updated Industry Topics*. CPE Credits were offered for both the full day session (8 credits) and half

day session (4 credits). All registrations included the lunch program.

The feedback received from the attendees' evaluations indicated the Forum was well received. Those evaluations will be used to improve the success of next year's Forum. This year's presenters' extremely favorable feedback indicated that this was one of the very best run Forums in which they had participated.

*by Nancy Palmer, Agate*

This was a result of committee members participation. Thanks to the following committee members: Marj Weber, Chair; Nancy Palmer, Co Chair; Jennifer Ayers, Jim Bracy, Kevin Burnett, John Corcoran, Michelle Grider, Tony Hakes, Michael Jacobson, David James, Annette Johnson, Tom Lawless, and Lynne Pace. Thanks, too, to Stephan King and Cindy Lee from the Program Committee for coordinating the Forum with the monthly lunch.



**Education Forum**  
**Rousing Success**

## Caught in the Act?

*by Dave Miller, Jokake*

**Tony Hakes**  
**working ??? during**  
**the CFMA VOS**  
**baseball game?**



## 2012 Annual Conference Official Report

by David James, FNF Construction

The 2012 CFMA Annual Conference began with a bang . . . well, really more of a **Splish Splish I was taking a bath, Long about a Saturday night . . .**

But enough musical commentary on the weather (tropical storm Debbie was saying it all for us!!) . . .

The focus of this, and EVERY conference, is to educate, improve chapter skill sets, test CCIFP candidates, provide for governance requirements of the Association and Institute, network with peers and have some **fun** along the way. This year was no exception, with classes and training beginning as early as Friday the 2<sup>nd</sup> . . . and classes continued to swim along thru Wednesday, the 26<sup>th</sup>!

As usual, the “official” conference began on Sunday, just following the annual CFMA Board Meeting. And, as usual, the Board meeting followed the Golf Outing. While I refuse to acknowledge golf as a sport, it must be exhausting for some . . . as John Corcoran (who I heard was on the winning 4-some, again) needed some rest after his win, and took advantage of the board meeting to catch up on some shut eye . . . zzzzzz!

The Welcome Reception was moved from Signature Island (which had become Signature Swamp) to the hallways of the convention center. This actually worked well as the attendees were able to spread out a bit, talk, rekindle old relationships and establish new ones!

The next morning, class began bright and early at 7 a.m. I happened to pass Marj Weber on her way to lead the 7 a.m. “Are You Certifiable” session

and she actually was smiling (anyone who knows Marj, realizes this is noteworthy for 7 a.m.! – especially considering it was 4 a.m. AZ time!!) The kickoff General Session was on attitude; yeah, well, some say I have attitude . . . so what; and who’s asking!?! But this guy tried to put “attitude” into perspective . . . by painting (while we all sat there trying to figure out WHAT he was painting . . .) He eventually started to talk, narrowing attitude down to the 3 “L’s”:

Lighten up – OK, I get this  
Listen up – OK, I get this  
Look up - by the time he finally got to “Look up” I was not sure if he was talking about a dictionary, Google, or a religious revelation . . . Anyway – it was on to more classes (still raining outside).

Monday lunch brought the Executive Branch of CFMA before the “troops” to spell out their four “value and focus” propositions for our association . . . here they be:

- ◆ Member Value
  - ◆ Chapter /Headquarter Relationships
  - ◆ Education
  - ◆ External Recognition
- National Chairperson, Erika Urbani, put an exclamation point on these propositions with:

**“We make it happen!!”**

Good stuff, for sure! And, yes, **WE** do make it happen!!

Monday night is typically reserved for the CFMA “gala”.

There were 3 distinct groups: Universal Citywalk – for those daring the elements for free food and drink, the “gala” group

Hotel bar – for those who would rather wet their whistle than carry an umbrella

CBIZ buddies – for some who were offered an indoor dinner from Tony Hakes and CBIZ

While I cannot admit to any participation in of these three without compromising my ‘stealth’ reporting capabilities, I will say:

Universal and Karaoke have two new stars: an 11 year old and Lisa Autino (the 11 year old was not a CFMA member - but you can catch Lisa on American Idol!!) Hotel Bar began the free flow of adult beverages (more on this later)

CBIZ dinner was tasty with great company – thanks, Tony!

As those of you who have attended the annual conference know, the Tuesday morning Awards Breakfast is a challenge to attend (too blasted early; remember the 3 hour time zone difference!!) . . . especially for those experiencing either option A or B above! Well - - this year was no exception . . . a few were MIA; but those of us who toughed it out, saw our chapter receive the Chairman’s Excellence Award and Chapter Showcase. And, although receiving the most points for Chapter of the Year competition, our chapter was not selected for this award. Sacramento won – based on their “improvement over last year”. So congratulations to US – despite the selection committee’s choice! The format of the Breakfast was CFMA Jeopardy – but it must have gone on a bit long, as Tom Lawless, Tony Hakes and Kevin Burnett entertained themselves by reading their complimentary copy of USA Today - - guys, you need to be less obvious here!



Raindrops keep fallin' on my head . . .  
 And just like the guy whose feet are too big for his bed  
 He keeps lookin' out for a glimpse of sun from his classes; but,  
 Nothin' seems to fit, and no sun was to hit . . . so,  
 Those raindrops are fallin' on my head, they keep fallin'  
 music and lyrics by David James, CCIFP

continued, next page

## Annual Conference Report

After a long day of classroom study, Tuesday evening festivities began none too soon. Typically our chapter breaks bread on Tuesday evening – a chance for us all to connect and compare notes and raise our libation glasses in celebration! Through a series of events (too lengthy for this article) the chapter folk ended up as guests of Textura, courtesy of Michelle Grider. Thanks, Michelle – food and company was top notch!!

After dinner, of course, many a member retired to the hotel watering hole ... where more networking was in order; and speaking of orders, Marj Weber became skilled at surrounding herself with people taking her drink orders ... with them paying for her libations; even this reporter was pulled into this finance program. Marj should have no problem explaining HER expense report back at Irontree; it'll be blank! Mine, on the other hand may be tougher -- but not as tough as Tom Lawless', as Kevin Burnett convinced the bartender HE was Tom -- and charged to Tom's room -- now THAT's creative accounting! However, speaking of Kevin -- he needs to note Marj's company is Irontree, not Ironwood (Kevin seemed a bit confused during the session that he, Lisa Autino and Marj taught -- referring to "Ironwood" a couple times). Oh well, Ironwood, Irontree, Ironmask, Ironwhatever ... what's in a name! But ask Kevin about "Virtual Marj" ... worth the price of admission to THIS session!

Entertainment was had not just at the conference, but certain troops found excitement elsewhere. Lisa seemed excited to have gone on the Toy Story ride (aren't we a little "mature" for this?); Tony Hakes watched U of A take the

College World Series (who cares?); and Dave Miller found value in taking in a couple flicks ... *Brave* and *Madagascar* --- taking note that he and his family saw both for the price of one ... so either they have new double feature program (thinkin' not), or there was some theater hoping going on (thinkin' so) ... (hmmmm, is this appropriate for the kids??)

The final session on Wednesday proved to be one of the best from over the years -- as Alison Levine shared her experiences as she has summited the highest peaks on all 7 continents. A couple keys:

- ◆ Break what seems to be an insurmountable goal into manageable parts.
- ◆ Fear is OK; complacency will kill you
- ◆ Climbing to the top is optional; getting down is mandatory
- ◆ You don't need absolute clarity to move forward
- ◆ No one gets to the top alone

So on those positive notes, the hugs and handshakes and tears began (jeez ... so emotional!!) and everyone swam for their flights home ... The VofSun group was no different. Each of us eventually taking our respective seats on a US Airways flight, to be whisked away on the big bird to sunny, DRY Arizona!

Speaking of birds and such, it reminds me of a famous quote: "All animals are equal; some animals are more equal than others". In this context, it means some CFMAer's flew **first class**, while the rest of us were crammed back in **coach** ... but I don't blame Lisa, Marj, and John for this; there are the Haves and the Have Nots; I am OK being in the Have Nots ... Well, then again, maybe I do care just a little ...

*continued from prior page*

There is another famous quote: "Keep your flying ass out of the Arizona dust storms". While I am not sure of the quotes source, it was VERY appropriate, as we ended up in a "hold" pattern over Tucson while the dust storm blowing through the Valley passed. Although this seemed like a prudent plan, the pilot circling around big 'ol clouds and thunder-boomers in and around Tucson failed to notice those lightning bolts off to the left, and the right, and flippin' everywhere; one of which hit the plane! Yes, I can now cross OFF my bucket list -- "getting hit by lightning in a plane". Huge flash, massive "boom" -- but the plane kept on flying (otherwise someone else would be writing this article!). The only thing slightly more amazing than getting hit by lightning was John sleeping thru it all!! Lisa, did you notice what he was drinking? Has to beat Dramamine!!

In hindsight, other than walking away depressed after too many sessions dealing with:

- ◆ Economy -- hunker down until 2015
- ◆ Taxes -- new defined capitalization regs - that are onerous (not to mention NUTS)
- ◆ FASB -- trying to defend bowing to IFRS and changing our world
- ◆ DOL -- setting quotas to attack our industry

It was FUN ... now, hand me my valium ...

Where else can you drown in rain, get depressed, energize with peers, and get hit by lightning -- all in less than weeks' time...NO WHERE but CFMA!

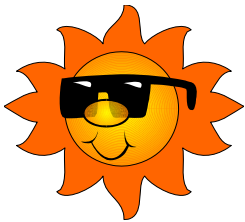
Soooo, let's do this again next year in San Diego...a little sun and surf and ... Well, the rest is up to **YOU** -- and what **YOU** want to get out of this amazing organization...yes, "We do make it happen!"



Plan to be in San Diego for  
 CFMA's 2013 National  
 Conference from June 22 to 26



## around the chapter



Thanks to Marj Weber, Irontree Construction, for around the chapter

The goings on you want to know . . .

I've been told it is August already – but just where has this year gone? It really should be March, even if the weather is typical for the middle of summer. Though it has been only three months since the last issue of CSL, so much has happened I hardly know where to begin.

So I guess the easiest is the beginning...which means the 11<sup>th</sup> Annual Arizona Construction Executive of the Year Banquet. Another successful year both financially and FUN! As Erika Urbani, current National CFMA Chairman, said after the banquet, "I can see why your Chapter is known as the Best Under the Sun! Amazing!" The evening, emceed by Dave Pratt, recognized Karol George, President of KE&G Construction, as Executive of the Year; Halsey Royden and Thomas Royden, Sr. as the Pioneers; Jim Bracy as Best Under the Sun General Member; and Michelle Grider as Best Under the Sun Associate Member. Congrats to all involved for another well-planned event.

Just three weeks later, the 4<sup>th</sup> Annual Education Forum, *Bridge to*

*Recovery*, was held at the Fiesta Inn in Tempe. Again we offered the choice of attendance options – all day; half day (am or pm); or just lunch. The evaluations were the highest ever, and the program with Jim Rounds of Elliott Pollack & Co as the luncheon speaker with over 90 in attendance made the day a success all around.

At the end of June many of us were on our way to Orlando for the CFMA National Conference. Though tropical storm Debbie tried to put a damper on the fun and education (just ask any of the golfers on Sunday), we CFMA-ers persevered and just stayed indoors at the very awesome bar! In between cocktail hours we managed to educate and be educated. The General Session speakers were terrific which included a return by popular demand of Anirban Basu, CFMA's Economic Consultant. Some of the VoS members took part in a session Kevin Burnett and Lisa Autino presented on Subcontractor Gotchas of Expansion, moderated by yours truly. And I was honored to be part of a panel on Cash Management. This year's Chapter dinner was different and hosted by Textura at the Bull & Bear – great dinner and even better company. Thanks, Textura!

A note – elsewhere in this issue is an article by David James about the

"rest of the story". I would bet, however, he does not mention his directional challenges. I would assume, based on my own witness testimony, he would still be driving around Orlando if not for the assistance of his lovely wife, Melanie! Just saying... And be sure to check out the VoS blog for more insider chat and pictures. And YES, I really was up BEFORE 7 AM on Monday – it was for ICCIFP, of course!

The schedule, now that we are all back to the Valley, included a Diamond-backs game held July 25<sup>th</sup>. The August lunch will be all about taxes (property and sales, to be exact); September's program will be on first aid on the job site (sometimes it might be appropriate for the office – I will ask about that); October is a presentation on changes to 401K regulations; in November we will talk about Cash; and December is our annual get together for charity.

And I must mention our 22<sup>nd</sup> Annual Golf Tournament. This year we are back at the Orange Tree, and it promises to be our best yet.

Be sure to look throughout the rest of the CSL for more details on all of our upcoming events, and mark your calendars so you'll be sure to enjoy all the EDUCATION, NETWORKING, AND FUN!!

Until next time...see you around the chapter!