



HealthLines

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President's Message

by Mike Stahanczyk, OAHU President



Here is how the numbers work out. There are over 1.2 million active licensed healthcare agents in the USA. Of this number 1/3 of 1% or about 700 individuals participated at this organization's most impactful event of the year, CAP conference in Washington, DC the first week of February.

Of the 700 individuals, many spend their own money to attend, express our view points to our representatives, and basically move healthcare in a direction that is not detrimental to our industry and in the interest of our clients. These 700 individuals understand how healthcare and the variables that make up the healthcare delivery system will change to meet the pressures of competition, cost, and technology on a world-wide platform. Those same individuals recognize the range of solutions that are being introduced with different levels of complexity and impact.

The 700 individuals in attendance represented almost every state including individuals from our most northern state, Alaska. I know for a fact that the individuals that attended are passionate for this industry. We know for a fact that individuals not in attendance this year are participating in meetings at the state and local levels and share the same passion. In Ohio, every local was represented with at least two individuals.

I am referring now to history. Our mission in Washington was successful in getting our message out. My concern now turns to how we continue to deliver our message. Many of the same individuals have been returning to DC or participating in our organization for many years. The time for gaining more organizational support is now.

There are new ways of thinking in our industry. Words such as "SPAM Ohio" and "Connector States" were not around a few years ago. The definitions of these phrases are complex, but WILL impact your business and clients. Many agents and carrier representatives in our industry are not even aware of these words and their meanings. In this article, I am not going to describe their meaning, but only state that your future depends on how we address these words. This should make you want to learn more about the environment in which you work.

As I question why people don't participate to a level that they should the answers usually are the same. Time is a big factor. The answer I hear the most is that agents don't want to work with their competition. In southwest Ohio, there is a large agency with a wealth of knowledge and human capital that refuses to allow its producers to attend and participate because of associating with competition. In my opinion this is a narrow-minded view of our industry and misses the BIG PICTURE and the challenges ahead.

The bottom line is this. There are many industry challenges. Just turn on the TV and listen to the politician of your choice. We need to recruit and retain membership. People will make the difference on how our industry will look in the future. No one else will have an impact on our industry to impact our client's interests unless we deliver. Now is the time to make a choice and have a voice on the future. Put the pressure on your peers not involved and tell them now is the time, we need you desperately!! A big part of the solution is participation by the 1.2 million people holding a piece of paper stating they have a license to participate. We just need everyone to know participation is not an option, but a requirement in today's environment.

Know a Potential New Member????

by Carol J. Conway, MBA, RHU, CDHC

A day doesn't go by that I am not asked by a producer how I know so much about state and federal legislation, continuing education programs and Ohio laws affecting small groups and individuals. The answer? Membership in the Health Underwriters association!!!!!! And when this question is asked, it's great to followup with information on how to become a member and the value that membership brings to you.

If this question is asked of you, do not hesitate to refer the individual to your local health underwriter chapter OR to the OAHU offices for membership applications and new member recruitment packets. YOU are our best new member recruitment tool!!!!!!

2008 OAHU Calendar

Board meetings and Legislative Council meetings are held in Columbus the third Thursday of every month from September through April.



OAHU Executive Board

Michael Stahanczyk . . . President
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Carol Conway . . . Pres. Elect
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Steve Brubaker . . . Vice President
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Continuing Education - No More Use of Social Security Number

by *Mary Aust, OAHU CE Chair*

In response to concerns over identity theft and privacy issues, the Ohio Department of Insurance (ODI), as of January 1, 2008, no longer requires Continuing Education (CE) providers to collect an agent's social Security Number (SSN).

Ohio CE providers will no longer be requesting or collecting your SSN for purposes of reporting CE credits to the ODI or for any other documents used for purposes related to the Ohio CE process.

The "new" number to be used in place of your SSN is your National Producer Number (NPN) which has been assigned by the National Association of Insurance Commissioners. The ODI recently mailed a letter to all licensed agents explaining this and including the NPN (located on the upper right hand corner of the letter).

Yes, this means another number to (eventually) memorize. Meanwhile, it is recommended you record this NPN somewhere you can easily locate it. Registration for CE classes tends to mean a waiting line – so please have your NPN handy for sign-in as you will need it. If you pre-register, be sure to include this number to cut down on the wait.

If you happen to forget your NPN, the following resources are available for obtaining the number:

- ODI's website at www.ohioinsurance.gov under agent/agency locator option, www.ohioinsurance.gov/ConsumServ/Ocs/agentloc.asp or, under Agent & Agency Services related links www.ohioinsurance.gov/agent/scripts/LicNumQuery.asp
- NIPR's website at www.nipr.com under National Producer Number access www.nipr.com/html/PacNpnSearch.html
- Sircon Compliance Express at www.sircon.com under Find your license number/NPN

If you have questions on this, you can contact the ODI at (614)728-5860.

OAHU Member Perks

Did you know that as a member of OAHU you are also a member of Best Benefits Club? Through Best Benefits Club you receive over 350 discounts on everything from amusement parks and movie tickets to dining and fitness.

How do you get the discounts? Just go to www.bbcmember.com and enter your OAHU password, OAHU0613. Questions? Contact the Best Benefits Club office at 330-273-5756.

OAHU PAC 2007 Annual Report

by *John McGough*

Of the past several years, 2007 was the most successful fundraising year for the OAHU Political Action Committee (OAHU PAC). OAHU PAC raised \$23,515.50 during the year and contributed over \$22,000 at 48 fundraisers for current state House and Senate members. With all 99 House seats and 16 of the 33 Senate seats up for election in 2008, OAHU PAC is well positioned to be an active contributor during this important election cycle. This is of particular importance because control of the House is in question. While Republicans hold a 53-46 majority, Democrats only need to pick up 4 seats to seize the majority. In the Senate, Republicans are likely to retain a strong majority which they currently hold by a 21-12 margin.

We would like to thank the 110 OAHU members who supported OAHU PAC during 2007. We are also very pleased to report that 39 of the contributors are giving at the Capitol Club level (\$300 per year). This is an increase of 20 people giving at this level since the end of 2006. Keep up the good work!

The OAHU PAC Committee appreciates your continued support of the PAC and encourages any members who have not contributed to consider making a contribution during this very important election year. Our 2008 goal is to raise at least \$40,000 which is very attainable if each member participates.



Around the State - Local News

Columbus

by **Char Sutak, President**
Sutak.char@principal.com

Happy New Year from Columbus! CAHU has yet another exciting change. Besides a new logo with an added tagline and new website we are pleased to introduce our new association management firm, WindRae. Jeannine & Betsey of WindRae have been working with CAHU since December 1, 2007. They have already found ways to save CAHU money and are highly involved in the budget! WindRae bring years of association management experience and professionalism. CAHU looks forward to working with them to take our local association to the next level.

We had a very successful November membership meeting, with over 160 people attending that membership event. The meeting focused on the benefits of membership in our local, state and national association. Several CAHU members gave testimonials as to why they are members. These testimonials ranged from legislative to networking to just making new friends within the industry. These statements were followed up with OAHU's lobbyist, John McGough, who gave a very complete CE lecture on legislative issues in Ohio.

Half of those attending the meeting were prospective new members. We signed up eight new CAHU members on the spot! My congratulations to Randy Ayers & Jay Hazelbaker, our membership chairs, who put in a lot of time & effort to make this a successful meeting!

CAHU's Product Expo has been set for Tuesday, April 8th. We are going to have a political theme this year and are still finalizing the speaker and agenda.

Looking forward to a very successful 2008!

Greater Cincinnati

by **Bob Quirk, President**
Issues.ans.bq@fuse.net

Legislation & The Health Insurance Marketplace- What Happened & What To Expect

When one year ends and another

begins, some people pause to take stock. This seems a good thing to do with the legislative issues that can greatly impact the private health insurance marketplace
HIGHEST OAHU PRIORITY: LEGISLATIVE ADVOCACY

The highest priority for the Ohio Health Underwriters Association is: Advocating on behalf of brokers and agents with lawmakers. These efforts focus on promoting and enhancing the value of brokers and agents to the health insurance marketplace.

In the current legislative sessions on both the federal and state levels, health insurance coverage continues as a significant focus of lawmakers. Both employers and members of the general public have identified health care coverage as a major priority. Lawmakers are listening to these concerns.

Health care is the second most important issue that the general public wants presidential candidates to address. Only the economy ranks higher.

Lawmakers on both the state and federal levels have proposed legislation that, if enacted, will have impacts on employer sponsored and individual health care coverage. The potential adverse consequences, intended or not, range from increased costs to dissolution of the private system of health care if a national health coverage plan passes. The potential benefits include reduced costs and improved access to health insurance coverage.

HOTTEST OHIO ISSUES

During the past year, 35 separate pieces of legislation affecting our industry were introduced in the Ohio General Assembly. They range in scope from a single payor system that would end private health insurance to a mandate involving epilepsy drugs.

In 2007, four issues generated the most heat and attention. OAHU has provided the following summary of those issues and OAHU's actions relating to them.
REDUCE THE NUMBER OF UNINSURED OHIOANS

A bipartisan group comprised of representatives of Governor Strickland's Administration, the Ohio Legislature and stakeholder groups (including The Health Underwriters) is actively meeting to look at ways to reduce the number of

uninsured Ohioans.

OAHU is providing valuable information relating to the major role health insurance agents should have in being the principal facilitator of bringing the uninsured into the private health insurance market.

HIGH RISK POOL ADVOCATE

The Ohio Health Underwriters Association (OAHU) continues to be the leading advocate for establishing a high-risk pool for those Ohioans that are uninsurable or unable to afford the high cost of current continuation options in the individual market. In fact, a health care coverage reform advisory committee recently created by Governor Strickland is looking at a high risk pool as one of the viable options to assist in reducing the number of uninsured Ohioans.

A recent study commissioned by the Ohio Department of Insurance has determined that in year five a high risk pool could save \$250 million in uncompensated care!

SINGLE PAYER OPPOSITION

OAHU has been on the ground floor of establishing a statewide coalition to oppose a single-payer health care system for the state of Ohio. Single payer legislation has been introduced again this year in the Ohio Legislature and proponents of single payer continue to circulate petitions to place the issue on the statewide ballot. This proposal could cost as much as \$50 billion a year in new taxes.

Passage of such an initiative, would be very detrimental to Ohio's economy and would negatively affect the livelihood of health insurance agents in the state of Ohio.

IMPLEMENTATION OF LONG TERM CARE PARTNERSHIP PROGRAM

Last year the federal government authorized all states to have a Long Term Care Partnership Program (LTCPP). A LTCPP policy may protect some or all of a policyholder's assets, dollar-for-dollar, up to the amount that the policy pays on the policyholder's behalf before they become eligible for Medicaid.

Each state must enact legislation to establish this program. OAHU has participated in the working group

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Legislative Update

Prepared by John T. McGough



EFFORTS TO INCREASE NUMBER OF OHIOANS WITH HEALTH INSURANCE HEATS UP

Strickland Administration Initiative

During the past few months OAHU Legislative Chair, Ken Statz, has been serving on the Advisory Committee of Ohio's State Coverage Initiative. This is an effort by Governor Strickland's Administration to provide health insurance to 500,000 more Ohioans by 2011. The Advisory Committee meetings have provided an opportunity for Ken Statz to educate the 40 plus committee members on the concerns for Ohio's individual market. Ken's presentation was an eye-opening experience for many committee members who did not understand the significant number of persons that are uninsurable in the individual market. This led to Ken being able to explain how a high risk pool could be an effective answer to the problem.

At its most recent meeting on January 22, 2008, the Advisory Committee received a presentation from David Dillon of the actuarial firm Lewis & Ellis. Three types of approaches were reviewed: (1) An Exchange similar to Massachusetts' Connector, (2) A Reinsurance model similar to Healthy New York, and (3) a more limited plan with a mandate that individuals buy the plan. While there were variations of the plans and a host of questions among the Committee members, at first blush the Reinsurance model appeared to do the least disruption to Ohio's current private market and to be the best dollar value. While the other models relied on a government subsidy to the consumer, the Reinsurance model's only subsidy would be to fund the reinsurance. Under the plan, insurers would cover claims below \$10,000 and over \$75,000. The reinsurance would pay 90% of claims between \$10,000 and \$75,000.

The actuary's presentation is just a starting point which will result in much more debate and discussion in the coming months. In the next couple of weeks, OAHU representatives will be meeting with the Ohio Department of Insurance and its actuary to discuss the models in more depth.

House Republicans' Legislation (H.B. 456)

On January 29, 2008 Representative Jim Raussen, Chair of the House Healthcare Access & Affordability Committee, introduced H.B. 456 which is the House Republicans' plan to increase the number of insured Ohioans. At his press conference, Representative Raussen stated that roughly 600,000 adults could be covered within five to six years. The centerpiece of his legislation is a three-tiered reinsurance plan to cover high risk people in the individual market. The Ohio Department of Insurance would be given the task of categorizing uninsurable preexisting conditions into three levels of risk, i.e. low-high risk, medium-high risk and high-high risk. In the first year, only low-high risk individuals would qualify and in succeeding years medium-high risk and high-high risk individuals would be incorporated in to the plan. The subsidy cost is estimated at \$100-\$150 million in fiscal year 2009 and once fully implemented, \$450-\$500 million annually. The funding would come from the premium tax that health insurers are assessed, which currently generates about \$400 million.

The other major component of the legislation is a state tax credit of up to \$2,500 per individual and \$4,000 per family for those individuals and families below 100% of the federal poverty level that are not eligible for Medicaid. About 30% of the uninsured fall into this category.

OAHU MEMBER BARBARA SEARS APPOINTED TO OHIO HOUSE

On Tuesday, January 15, 2008, OAHU member Barbara Sears was appointed to the 46th Ohio House District located in the Toledo area. This seat became open as a result of Representative Mark Wagoner being appointed to an open seat in the State Senate. Ms. Sears is a former Sylvania City Council President and is President of Nobel & Sears, an employee benefits agency. In addition to her city council service, Barbara was also chair of the Toledo Metropolitan Area Council of Governments. This is a great opportunity for OAHU to have one of it's own in the Ohio Legislature who understands the health insurance industry and the importance of preserving a free market health insurance system.

OHIO 2008 ELECTION

While the Ohio General Assembly will be in session during a good part of the first half of 2008, much of the focus will be on the 2008 elections. Due to the fact that 2008 is a presidential election year and with all of the Ohio House and one-half of the Ohio Senate up for election, the last half of 2008 will be focused on the November 2008 General Election. There is a good chance that Ohio will again be one of the most heavily contested states for the Presidency and there is expected to be several competitive State House and Senate races. The current Republican House majority is 53-46 and the current Republican majority in the Ohio Senate is 21-12.

Many people believe that control of the Ohio House is up for grabs given that the Democrats only need to pick up four seats to take control. It is anticipated that candidates on both sides will be well funded.

In the Ohio Senate, the Republicans are likely to maintain a strong majority. In this regard, there are seven current Republican House members who are attempting to move to the Senate. Probably the most competitive race will be the 20th House District in Eastern Ohio where Republican Senator Joy Padgett is term-limited.



\$15 PER MONTH DISCOUNT FOR OAHU MEMBERS

BASIC Guru - offers online benefits management that serves as an excellent tool for insurance agents who want to differentiate their agency from others. Employers find value in our online tools that help increase employee retention, keep employers compliant with complex HR issues, and communicate benefit information with employees.

The features for employers offered by BASIC Guru will help differentiate you in the marketplace.

- Our Benefit statement or “Hidden Paycheck” is a great free feature that you can offer your current clients and use as a sales tool for prospects. By taking into account the cost of benefits, employees get a true understanding of their pay. This understanding can increase employee retention and satisfaction.
- Our Managed HR portal is an extraordinary benefit for agents. Each agency is provided two free subscriptions. Your groups will appreciate you for providing a tool that helps them stay educated and compliant on all complex HR issues. You will appreciate the ability to offer one of your groups an employee handbook that can be fully customized, a monthly PDF newsletter that can be sent to your clients or prospects and many other features.

Three tier access for anytime, anywhere access.

- Agent/Agency: At the highest tier you can access all your records, store carrier benefit plans, track book of business, and create reports for summary of benefits and commission summary by product or employer.
- Employer: They can access all their benefit data including summary of benefits, network options and plan costs. They can also use BASIC Guru to store HR forms and documents that they would like to share with employees. Create benefit statements for employees at no cost.
- Employee: They can access all their benefit data including summary of benefits, view network options and HR communication through BASIC Guru.

Time saving tools just for agents.

- Save valuable time with our Census tool. This allows you the ability to create census and e-mail or fax to carriers for quoting.
- The group import tool takes the time out of importing group data.
- The employee import tool takes the time out of importing employee data.

For more information please visit us at www.guru.basiconline.com or contact Bret Spinks at 888-624-4878

Region 3 Regional Meeting Wrap Up

by Linda M. Erlenbach, RHU, Region 3 VP

The NAHU board of trustees has been very busy. I recently returned from the annual budget meeting in Arlington. We spent three days reviewing the finances of the association and making plans for what we need to accomplish with our budget of 2008. We had a meeting with our auditor and were advised that the association is in good financial standing. The 2008 budget was approved using very conservative income assumptions. It was passed with a \$36,500 surplus.

The board now has a Finance and Audit Committee. I cannot tell you what a difference having this committee has made to the budget process this year. This committee “coached and advised” us as we began to put our budgets together for submission. They assisted our NAHU Treasurer, Steve Selinsky, with the budget meeting; and their on-going assignment will be to review the association’s finances on a monthly basis. We have NEVER been in better hands.

Have you seen NAHU’s new brochure “Faces of the Uninsured”? This is an outstanding tool the Communication Department has put together which illustrates the availability of coverage and the value of the agent. I encourage you to go to NAHU’s website to download it and/or order a supply.

On the Legislative side, the board approved \$100,000 for the State Legislative Defense Fund. The board recognizes the increase in state level battles and believes that allocating this money was a good use of the funds raised through the dues increase. We will also be adding another individual to the legislative department to assist in the upcoming battle to fight for private sector health insurance solutions.

The Region 3 Team continues to work with the NAHU leaders to development and communicate new programs to our members. A new NAHU educational program is due to be released soon. This will be a certification program in wellness education.

Region 3 would like to extend its best wishes to Mark Lamberth who recently resigned as Kentucky’s State President. Mark served as State President last year and has also served in many leadership roles in Kentucky. He recently accepted a new position and will be traveling. Thank you, Mark, for your dedication and leadership. You will be missed. Region 3 would like to welcome Mark Viehmann as Kentucky’s new State President. Mark was President Elect for Kentucky and has agreed to step to the plate and fill the vacancy. We look forward to your joining our team, Mark!

Congratulations to southwestern Indiana! They have recently qualified for the Silver Seal Certification. I encourage all locals and states alike to go through this process. Experience shows that the chapters/states who meet the criteria established by this certification continue to thrive and grow.

Mark your calendar... 2008 Region 3 Leadership Conference will be held on August 6 and 7 in South Bend, Indiana. More information will be available soon.

Around the State... Continued from page 3

implementing this important legislation. FEDERAL LEGISLATIVE INITIATIVES

On the Federal level, there are more than 1,000 bills that deal with health insurance coverage

Lawmakers in the US. House and Senate introduced several bills on each of the following critical issues that have a significant impact on the health insurance marketplace.

CHANGING THE SYSTEM OF COVERAGE rather than attempt a “silver bullet” approach: The majority of lawmakers appear to be taking an incremental approach. They address components that contribute to the continually increasing cost of health insurance coverage. Their initiatives represent a modification or enhancement of the present system. However, some lawmakers have drafted legislations that represent a complete change in the way that health care is delivered and / or funded.

REDUCING THE FINANCIAL IMPACT OF PURCHASE: Reducing

the bottom line cost of coverage by providing tax relief and incentives for purchasers.

REFORMING MEDICAL LIABILITY: Curtailing the filing of “baseless suits” against hospitals and doctors that require all providers to charge more to cover malpractice insurance and to reduce the “practice [of high cost] defensive medicine.”

HELPING THE “PRUDENT PURCHASER” OF HEALTH CARE: These initiatives are based on the theory that an informed consumer with a financial interest in purchase of care will make prudent decisions about when and whom to use for that care.

IMPROVING INFORMATION TECHNOLOGY: Fostering the use of effective information technology among health care providers to improve outcomes and efficiency.

These issues will not only continue with us through 2008 but will most likely return when new post election legislative bodies meet in 2009 regardless of which party controls the lawmaking bodies after the election. Whether particular bills encompass effective solutions or not, most of them address real or perceived

issues that concern a significant segment of the electorate. In other words, they will not go away any time soon.

Reprinted with permission from the Greater Cincinnati Association of Health Underwriters January newsletter.

SAVE THE DATE!

OAHU

Day at the Statehouse is April 22, 2008 in Columbus

Strategic Planning

by Mike Stahanczyk, MBA, CEBS, RPA, OAHU President

Every five years our OAHU By-Laws define that we complete a Strategic Planning session. This same function is completed by each local at different times. Our mission at this five year junction is to create a new working document that is in the image of the NAHU plan recently completed. The thinking is that we align our goals with NAHU goals and then locals can follow the same lead when completing their plans. There will be differences in reaction to specific issues and agendas. Our goal is to be in one organization, moving in one direction, with a precise plan of attack.

Our strategic planning session lasted two days into the weekend of January 19. All local boards were represented as our meeting was lead by Ginger Ashton (pictured upper right), a member and part of NAHU's team. Her experience from the national perspective and in leading difficult discussions was extremely beneficial in the process. Our ODI Director Mary Jo Hudson (pictured right) also joined the conversation for awhile and met with your leadership.

Our plan is almost completed. Our next meeting will be used to review and finalize acceptance of this document. We have learned that our past history and plan was not realistic. We also recognized that our past plan was not referred upon. We are establishing obtainable, challenging, realistic goals with a process for ongoing review in quantifiable terms. Each of the locals should be proud of the commitment of the individuals in attendance to drive this planning session. The goals are set, the plan is in place, the final part is EXECUTION over the next five years.



2008 - The Year of the Policy Manual

by Bob Harris, CAE and Eric West Over.

2008 will be the year that policy manuals are taken from association and chamber shelves to undergo considerable updates. The catalyst is the IRS's redesigned Form 990.

The form asks several questions about policy. You'll want to answer the questions affirmatively.

For example, does the organization have a document retention and destruction policy in existence? And has a whistleblower policy been adopted? Upon adoption, the place to store new policies is the organization's policy manual.

Refresher on Policies

Remember that the purpose of policy is to interpret the broader governing documents, including the bylaws, articles of incorporation and purpose statement. The board adopts policy as reflected in the meeting minutes. Policies are transcribed from the minutes into the organization's policy manual.

Revised IRS 990

Because of increasing scrutiny on nonprofit boards and their operations, the new IRS Form 990 added several questions about policies.

Discuss these issues with your board. Through awareness of the issues and adoption of policies, the questions can be answered affirmatively in your next federal tax filing.

Policy Topic: Record Retention

Actual Question: Does the organization have a written document retention and destruction policy

Recommendation: Contact a CPA and attorney to ask for suggested record retention schedules. Carefully review it and add documents particular to your organization, such as continuing education records or grievance records. Be sure to consider your state's laws.

Policy Topic: Whistleblower

Actual Question: Does the organization have a written whistleblower policy?

Recommendation: Adopt a policy statement that encourages both staff and volunteers to come forward with credible information on illegal practices, without retribution. The statement can also be included in a personnel manual.

Policy Topic: Conflicts of Interest

Actual Question: Does the organization have a written conflict of interest policy?

Recommendation: Adopt a policy that asks individuals with a potential or real conflict to disclose it to the board prior to discussion and voting.

Policy Topic: Audit and Audit Committee

Actual Question: Does the organization have an audit committee?

Recommendation: A subgroup of the board can serve as the audit committee to work with the external audit and discuss processes with the board. The policy might indicate that the "finance committee also serves as the audit committee."

Policy Topic: Meeting Minutes

Actual Question: Does the organization contemporaneously document the meetings of the governing body and related committees through the preparation of minutes or other similar documentation?

Recommendation: While most organizations are careful to take good board meeting minutes, this IRS question may encourage a policy that all committees must keep meeting minutes.

Policy Topic: Public Records

Actual Question: How do you make the following available to the public?

- Organization/Governing Docs
- Conflict of Interest Policy
- Form 990
- Form 990-T
- Financial Statements
- Audit Report

Recommendation: The new IRS Form promotes transparency. The board should consider what is legally required to be public and how it wants to promote transparency and disclosure to various audience, i.e. members, non-members, unrelated parties, etc.

Summary

Policies are the wisdom of the board in setting best-practices for the future of the organization. The increased scrutiny on exempt organizations is a catalyst for updating the policy manual. Be sure to rely on legal and accounting counsel when adopting policy.

About the Authors: Bob Harris, CAE, is chairman of the NonProfitCenter.com (bob@rchcae.com) and offers a \$39 manual on How to Write a Policy Manual, including 25 samples. Eric Westover is chairman of Not4profit Planning.com (Eric@not4profitplanning.com) and founder of UpperEx National Outreach Coalition.

What's Happening Around the State...

Columbus (CAHU)

www.columbusahu.org

Char Sutak, President

April 8 - Product Fair
May 13 - Program Meeting
June 12 - Golf Outing

Greater Cincinnati (GCAHU)

www.gcahu.com

Bob Quirk, President

April 8 - Program Meeting
May 13 - Program Meeting

Northeast (NEOHUA)

www.neohua.com

Richard Bogucki, President

March 19 - Product Fair
April 16 - Program Meeting
May 21 - Program Meeting
June 11 - Golf Outing
June 18 - Annual Meeting

Northwest (NWOAHU)

www.nwoahu.org

Tim Worosher, President

April 1 - Product Fair
June 26 - Program Meeting
July 28 - Annual Day at the Mud Hens

Western Reserve (WRAHU)

www.wrahu.org

Kelly Kroboth, President

March 6 - Program Meeting

Ohio (OAHU)

www.ohio-oahu.org

Mike Stahanczyk, President

April 22 - Day at the Statehouse
May 15 - Annual Meeting
June 19 - Leadership Training at OCLC

For more information about any of these events, please visit the local chapters' website.

OAHU Officer Nominations

Nominations are currently being accepted for OAHU officers. The requirement is that you must be a member of a local OAHU association in good standing. Please email Frank Novy at Fnovy@QASdirect.com or call at 440-572-0030 x 201 with your nominations.