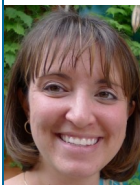




Vital Signs of Northeastern New York

Presidents Message



Dear HFMA Colleague,

Please accept my sincerest wishes for a Happy, Healthy and Prosperous New Year!

Now that the New Year is underway this is an opportune time to take of our professional and personal pulse. In many of our workplaces we are being challenged to do more with less and yet achieve improved outcomes.

One beauty of healthcare finance is that there exist many opportunities for improvement and upward progression from the status quo. As HFMA chair Debora Kuchka-Craig said “No matter where you are in healthcare finance, there are opportunities to move things forward, to act, and to resist complacency.”

In terms of personal goals, I challenge you to get certified as a Certified Healthcare Financial Professional (CHFP). The certification requirements for 2011 have changed; changes include:

- Successful completion of ONE comprehensive certification exam designed for mid-level healthcare finance professionals.
- Minimum of 3-5 years of healthcare finance management experience current and active HFMA membership

CHFP certification is a powerful tool that improves both knowledge and marketability. Are up for the challenge?

In keeping with our theme of “Step-Up”, I encourage you to start or keep participation in HFMA events, activities, and committees. Within NENY HFMA there are openings for participation in our newsletter, programming, membership, and sponsorship committees. At a national level, I encourage you to attend ANI 2011 to be held in Orlando, Florida

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HFMA's Vision Is "To Be An Indispensable Professional Resource For Healthcare Financial





“Vital Signs of Northeastern New York” is the official newsletter of the Northeastern New York Chapter of the Healthcare Financial Management Association.

EDITORIAL POLICY

Submission of material for publication is strongly encouraged. Articles should be typewritten. The editor reserves the right to edit material and accept or reject contributions whether solicited or not. All correspondence is assumed to be a release for publication unless otherwise indicated. Send all correspondence, or materials for publication, to:

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Opinions expressed in articles or features are those of the author and do not necessarily reflect the views of the Healthcare Financial Management Association, Northeastern New York Chapter or the editor.

Recruit a HFMA Member Today!

HFMA helps finance leaders create and maintain fiscally sound health-care organizations in order to provide excellent patient care.

[Benefits of membership!](#)

from June 26-29. Local educational opportunities include: Chargemaster strategies seminar on February 17, 2011 at the Edison Club in Rexford, NY. Keep tuned for other local educational opportunities. What makes NENY HFMA successful is our members. I respect and appreciate the time each of you takes to make our

EDUCATIONAL EVENTS

Interesting educational topics that you may find useful:

Local Events:

Chargemaster Strategies

Date: February, 17, 2011

Time: 8:30 - 3:30 PM

Where: Edison Club, Rexford New York

This is a working session that includes the practical application of Chargemaster concepts through case studies and the review of your hospital’s Chargemaster. This seminar

teaches the proper use of the Chargemaster system for the process of review, assessment and enhancement. After this seminar, you will be able to:

- Review the Chargemaster, as well as the charge capture processes with an eye on how they apply to compliance, coding/billing and APCs, not only from a Medicare perspective, but also how the Chargemaster and charge capture processes impact other third-party payers.
- Employ strategies in selected clinical departments including the emergency, laboratory, radiology, nuclear medicine and cardiology departments.
- Apply the above information to your own Chargemaster, with an emphasis on identification of revenue and compliance opportunities that can be implemented immediately.
- References to the new 2011 changes for CPT, HCPCS, Category II Codes, Category III Codes and ambulatory payment classifications (APCs) and their impact on the





Chargemaster will be included.

Speaker:

Mike Kovar is a consultant with Grant Thornton, Health Care Advisory Services.

He has led over 500 charge master, revenue capture, and patient charge compliance reviews. He received his Masters' in Business Administration from Loyola University of Chicago, is an advanced member of HFMA, and is also an HFMA National Speaker on charge master and other revenue capture-related issues.

Don't miss this exciting opportunity coming to a HFMA session near you!

See our website for more details: www.hfmaneny.org

Webinars:

Transforming the Supply Chain into a Strategic Asset to Improve Business and Clinical Performance

Date and Time:

Thursday, February 16, 2011
2:00pm – 3:30 p.m. Central Time

Speakers:

Dale Locklair
McLeod Health
Vice President Procurement & Construction

Webinar Summary

Healthcare supply chain management is more focused than ever to control supply chain operations to reduce costs. Supply chain executives must convert supply chain even more from a tactical to a strategic asset. By aligning supply chain strategy to the organizations corporate vision, the organization becomes more competitive. It is able to maximize efficiency and drive down operational costs while building patient/customer value.

Dale Locklair, VP of Procurement & Construction, will share tips that will help enable your organization to develop an effective strategic supply chain strategy.

Tools and Takeaways

After this session, the participant

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| |
|--|
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will be able to determine the corporate mission, vision and values needed to develop an effective supply chain strategy. You will learn how your organization can develop a customer-facing supply chain which can also serve the competitive goals of your organization. Also understanding the cost-benefit trade-offs while supporting teams that deliver care.

Recommended For

CFOs, PAS, PFS, CNO, and HIM leaders, PFS staff members, patient care managers, and nurse auditors

Pricing

HFMA Members: Free
Non-Members: \$99

**HFMA 2011 Spring Seminar Series:
New Orleans, Louisiana**

March 14-16, 2011

In-depth seminars on:

- Lean management strategies
- Turning data into dollars
- Managed Care Contracting
- Industry Standard KPI's and Revenue Cycle
- Basic & advanced charge master strategies to optimize reporting and compliance
- Opportunities for collaboration with physician partners, or employed physicians, including performance and quality measures
- Research based models to shape and influence organizational performance
- The conversion to ICD-10 and potential pitfalls

Look for brand-new sessions in the Session Descriptions!

Facilitated by professional faculty with real-world healthcare finance experience, HFMA's seminars provide unique take-aways and tools that can be implemented quickly. Seminars are divided into two content areas:

NEW MEMBERS

Please Welcome!

James D. Sinkoff, CPA
Nataliya Grushevskaya

NEW MEMBERS:

Shelly Breton

Matthew Glaude
Brian T. Collier
Emily Campbell
Julio C. Rodriguez

TRANSFERS:

Michele Smith, MBA

REINSTATED

Daniel J. Thomson
Kevin M. Sablich
Tami L. Walters





SAVE THE DATE

LEADERSHIP TRAINING CONFERENCE!

Hilton New Orleans Riverside

Two Poydras Street
New Orleans, LA 70140
Reservations: 1-800-HILTONS



SAVE THE DATE: MAY 15-17, 2011

Here's an opportunity for you to meet the people that make up HFMA. At the LTC you'll bring home new skills, strategies and successful practices back to your chapter. If you are interested in leadership opportunities in HFMA, "Step Up" and volunteer!

http://www1.hilton.com/en_US/hi/hotel/MSYNHHH-Hilton-New-Orleans-Riverside-Louisiana/index.do for hotel information.

- Financial Management Strategies and Operations
- Revenue Cycle Improvements/Payment Trends/Managed Care/ Reimbursement

This year, each of these areas provide sessions that fit into three distinct focus areas. Look for the icons below in the session descriptions:

For more information please [click here](#)

Feature Article:

FHA/HUD'S HOSPITAL MORTGAGE INSURANCE PROGRAM: THE IMPORTANCE OF UNDERSTANDING MARKET NEED AND DEMAND WHEN DETERMINING FINANCIAL FEASIBILITY

By Brian Ackerman and Kelly Van Ochten

In early 2010, the Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) expanded the services of the Hospital Mortgage Insurance Program to insure loans for hospitals to refinance their outstanding debt. In the past, this program only insured loans that were expressly for hospitals' new construction and remodeling projects. As the commercial banking industry continues to be strained, including downgrades to commercial bond insurance providers, this latest option for insured refinancing is a hopeful, new opportunity for hospitals that have had recent difficulty financing loans.

Background





Section 242 of the National Housing Act enabled HUD/FHA to insure loans for hospitals to finance projects for construction and renovation. Through the FHA's Hospital Mortgage Insurance Program, hospitals can achieve the equivalent of a AA or better bond rating, which can provide access to lower interest rates, or in some cases, make bond financing possible for some hospitals that would have not had access to the bond market.

The expansion of the FHA's Hospital Mortgage Insurance program will help hospitals that are struggling with limited credit options and debt to refinance with a higher credit rating, and ultimately lower interest rates.

The application process for the Hospital Mortgage Insurance Program requires time, resources and expertise. Health Planning Source has a summary of the entire application process at its website, www.healthplanningsource.com; the focus of this article, *The Market Need and Financial Feasibility Study*, is one component of the application that requires a high degree of analysis, particularly given the current economic climate.

Market Need and Financial Feasibility Study

Based on the projected need and financial viability of the hospital, the FHA can approve

or deny a request for mortgage insurance. This makes the *Market Need and Financial Feasibility Study* one of the most important elements of your application. An independent consultant must conduct this study and it will require an in-depth analysis of your hospital's community, competitors, and financial position. Given the weight of this analysis on the final decision for your application, the FHA also does its own independent analysis of market need and financial feasibility to compare their results with the conclusions of your financial feasibility consultant.

The Market Need and Financial Feasibility Study is a focal point of your application, and the FHA will want an accurate assessment of the future health care needs of your community. Basic requirements for the study can be found in the FHA's Applicant's Guide, but a deeper analysis of need and financial viability will increase your chances for approval and provide you with better insight into your organization's actual ability to service future debt. Due to current pressures and forthcoming changes in the health care industry (finances, care-delivery, reform, etc.), it is important to project future volume and utilization based on market dynamics, not simply historical trends. A study that develops market scenarios and models the impact of those scenarios on volume, utilization, and need will give a more detailed and accurate description of the future market need for the hospital and the proposed project.



Projections for hospital utilization should be developed using variables such as population growth, use rates, market share, payor mix, and average length of stay. In addition, all of these factors should be adjusted for how they will be affected by health reform and changes in the community's disease prevalence and levels of chronicity. Not only do these projections need to be made for the hospital, but also for its competitors. Additional analysis is needed in areas with more unique concerns, such as areas with significant military presence or rapidly changing demographics. The expected market share of the hospital and its competitors is especially important. If the study predicts that the hospital's market share must increase substantially to ensure feasibility, a detailed understanding of the resources required (physicians, program development, equipment, etc.) to accommodate that volume must be provided, along with a more complex analysis of where that volume is currently going and the likelihood of shifting share.

The *Market Need and Financial Feasibility Study* should also include a thorough description of the hospital's medical staff.

Get your HFMA Certification!

HFMA's Certification programs prepare you for increasingly responsible positions in the healthcare finance industry. It demonstrates your comprehensive understanding of healthcare financial management and your proficiency in one or more specialty areas.

[Please Click here for more information...](#)

The Importance of Appropriately Assessing Need: A Case Study

Projected financial results are only as good as the utilization estimates supporting those projections. As a result, inappropriately estimating volume can have devastating implications on a facility's ability to service its debt. For example, the following operating margins represent actual results for an organization that obtained FHA funding approximately five years ago. Actual operating margin statistics are compared to the projected figures that were included in the feasibility study.

| Operating Margins | | | |
|-------------------|---------|------|---------|
| | 2007 | 2008 | 2009 |
| Forecast | 4.5% | 5.2% | 5.7% |
| Actual | (-2.1%) | 1.2% | (-5.2%) |

The downturn of the economy in 2008 and 2009 should be considered when analyzing these data, but as shown, the feasibility study considerably overstated financial performance, largely as a result of net patient revenue projections that were overstated due to significantly misjudging patient volume. In 2009, for example, actual inpatient discharges were only 68.5% of what was projected in the feasibility study, causing net patient revenue to fall short of projections by nearly 20%.

| Actual Results as a Percentage of Projected | | | |
|---|-------|-------|-------|
| | 2007 | 2008 | 2009 |
| Net Patient Revenue | 98.7% | 94.1% | 83.7% |
| Inpatient Discharges | 91.1% | 89.0% | 68.5% |

Continued on Next Page...





Volume projections included in the original feasibility study were based on historical volume growth. However, primarily because medical staff implications and competitor dynamics were not appropriately accounted for when projecting historical trends forward, the sustainability, or lack thereof, of historical growth was not fully understood. As a result, although the hospital was approved for funding, it is now facing substantial hurdles to meet its bond covenants and service the new debt.

This example highlights the need for an accurate and comprehensive analysis of a hospital's volume and financials in the *Market Need and Financial Feasibility Study*. Some hospitals may later use these projections in their budgeting process. It is essential that forecasts are conservative and reasonable such that the FHA and hospital boards do not make decisions based on inflated and overpromised projections. Hospitals that fail to achieve proposed projections have a tougher time getting approval for subsequent requests for any additional funding from FHA.

Details such as specialty, age, and admissions are required, but it should also include a ranking of the physicians based on their admissions and contributions to the hospital. For a precise analysis, one should analyze not only the volume and productivity of each physician, but how each specialty group and individual physician impacts the bottom line of the hospital through the contribution margin of their activity. This study of the medical staff should also discuss any potential physician shortages and the effectiveness of the hospital's plans for recruitment.

The study must also exhibit the community's need for the hospital and the proposed project. This analysis could be compared to the research done when completing a Certificate of Need (CON) application for authorization to develop health care facilities in the majority of states with CON laws. It includes service area definitions, use rates, staffed and licensed beds, volume, emergency services, and an analysis of the migration of patients in and out of the service area. Note that if a hospital is required to have a CON for the proposed project, it must be included in the application, but the Demonstration of Market Need is a separate analysis. It is very important that any key assumptions and results made in a CON are reflected in your feasibility study, linking any projections that were sent to the State, with the analysis being sent to FHA. This section should conclude with a summary of all of the demographic and utilization data and ultimately indicate that there is a community need for the hospital and the proposed project.

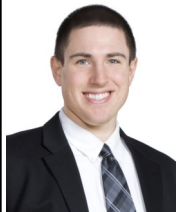
It is crucial that a Market Need and Financial Feasibility Study accurately represents the organization's ability to service the loan, and is not simply developed to obtain loan approval. When choosing your financial feasibility consultant, it is important to consider firms that work within the health care field and understand the dynamics of both market need and hospital finances. Health Planning Source (HPS) has extensive experience in both of



these areas, making HPS a skilled and capable partner when completing an application for the Hospital Mortgage Insurance Program.

If you have any questions about the issues discussed in this article, or the Hospital Mortgage Insurance Program in general, please contact Brian Ackerman at BrianAckerman@HealthPlanningSource.com. Health Planning Source appreciates the input of Armadale Capital, a nationally experienced FHA mortgage lender, based in New York City: www.armadalecapital.com.

HFMA's Peer Reviewed Designation Helps You Purchase Smarter, Purchase Faster By Michael Gsellmeier



The HFMA Peer Review process is a rigorous product and service evaluation program that significantly reduces risk and expands your purchasing options. Here are five reasons you should start your next purchasing process with HFMA Peer-Reviewed products and services:

1) Reviewers whose opinions matter

HFMA Peer Review process is based on evaluations conducted by your fellow CFOs – healthcare professionals whose needs and concerns are similar to your own. No one is

more qualified to cut through inflated marketing claims. The HFMA Peer Reviewed designation is your assurance that a product or service has proven its quality, value and ROI in healthcare environments like yours.

2) The due diligence you'd conduct if you had the time

HFMA conducts a far more rigorous due diligence process than your time and resources allow. A thorough, 11-step screening process evaluates products and services against HFMA's high standards for effectiveness, quality, price, value and customer support. The process includes extensive surveys of current customers, as well as organizations that considered but ultimately decided not to purchase the product or service. The Peer Review team leaves no stone unturned during the evaluation process.

3) An impartial review process

No matter how thorough your own due diligence process, it's difficult to get an impartial review of products or services you're considering. Vendor websites, literature and references are obviously biased to emphasize the positives, and discussions with your network of colleagues might not uncover product limitations, drawbacks or service problems. The HFMA Peer Review process challenges those claims. If a product or service



doesn't deliver, it won't earn HFMA Peer Reviewed designation.

4) A better list of candidates

In today's rapidly changing marketplace, it's challenging and time consuming to keep up with all the product and service options available. Moreover, you may be understandably reluctant to consider an unknown vendor, especially for a critical purchase. You may go back to the same vendors over and over simply because you're unaware of better alternatives or don't have time to check them out. Because HFMA's Peer Reviewed products and services have been so thoroughly vetted, you can consider new sources with confidence and widen your purchasing horizons safely.

5) Assurance of continued service and support

HFMA Peer Reviewed status is not a once-and-you're-done designation. HFMA conducts an annual re-evaluation of Peer Reviewed products and services to ensure that they continue to meet the rigorous standards that secured initial approval. This is additional assurance of the vendor's long-term commitment to quality, effectiveness and customer support.

The bottom line

HFMA's Peer Review designation helps ensure that a product or service will do what it claims to do and will provide a solid ROI. It also documents that the vendor has demonstrated expertise in the healthcare industry and a strong reputation for integrity. For Gregg Beeg, CFO of Central Michigan Hospital in Mount Pleasant, Michigan, and HFMA Fellow, the HFMA Peer Reviewed credential carries tremendous weight in vendor comparisons. "It is exceptional the quality of the organizations that are granted and approved through the Peer Review process," he says. He calls the HFMA Peer Reviewed designation "a gold star benchmark that all of us in the healthcare industry can use."

Reduce risk and save time by starting your next purchasing process using HFMA's list of Peer Reviewed products and services.

You'll find the complete list on the HFMA website at <http://www.hfma.org/Marketplace/Peer-Review-Products-and-Services/HFMA-Peer-Review/>

Michael Gsellmeier
Healthcare Finance Specialist
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CAREER CORNER

How to Write a Perfect Cover Letter

Your cover letter has only one job. It is meant to entice the reader to open and read your resume. Sounds simple, but job seekers often stress as much over their cover letter as they do the resume. If this sounds like you, relax, there is a simple approach to cover letters that will streamline your application process and give you confidence every time you send out your resume. Just keep these three cover letter tips in mind and you'll never stress over writing them again.

1. Keep it short.

More often than not you'll send your cover letter via email or some other electronic system. Your reader won't be looking at a piece of paper, but at their computer screen. Ever notice how short your reading attention span is when you're reading text on your computer? That's why online articles are typically shorter than print articles. The same holds true for email messages. If you've got 60 messages in your inbox you don't have the patience for lengthy text. Now imagine you're a recruiter or resume screener and you must get through a couple hundred resumes in a day. If you want your cover letter read keep it short, concise and

to the point.

2. Focus on qualifications.

Most job seekers freeze up when writing cover letter because they don't know what information recruiters want to see. The first person in an organization to read your resume is a recruiter or HR professional who acts as a screener. They are interested only in identifying candidates who match their set of qualifications. The better the match, the higher the interest. Don't worry about explaining why you are interested in the position, the screener probably doesn't care. He/she only want to know if you qualify as a viable candidate. Use the job posting as a guide to know exactly what qualifications to mention in your cover letter.

3. Don't try to get fancy.

Job seekers get frustrated writing cover letters because they try to make it into a creative writing exercise. That's not necessary. It's much more important that you keep your ideas clear and easily understood. When writing about your qualifications do use the same verbiage to describe your skills as the job posting. You'll make the resume screener's work much easier and they will recognize you as a perfect candidate match much quicker. Using this simple approach will allow you to take a customized approach with each cover letter you send. Generic cover letters usually sound canned no matter how much time was



spent writing them. Worse, a one-size-fits all cover letter looks like it was borrowed off the page of a sample cover letter book. Would you take the time to read a mass-produced letter? I'm often asked if cover letters are still relevant in today's fast-paced job market. While the form has changed from paper to electronic they are still a vital part of your job-search marketing materials. Cover letters provide your first opportunity to make a good impression on your potential new employer. It pays to write them with clarity and simplicity.

Deborah Walker, CCMC is a career coach helping job seekers compete in the toughest job markets. Her clients gain top performing skills in resume writing, interview preparation and salary negotiation. Read more career tips at: <http://www.AlphaAdvantage.com>

Career Article for the next issue...

Top Interview Secret: Knowing the Right Questions to Ask...

Sponsor Highlight!



**LEADERS IN REVENUE CYCLE
OUR PEOPLE, OUR TECHNOLOGY, YOUR
SUCCESS!**

MEMBER SPOTLIGHT



Dave Antolowitz

This interview was conducted for HFMA Northeastern New York by Veronica Ziac, Revenue Cycle Manager at Ellis Medicine.

VZ: Please tell us about your current position, and how you came to a career in healthcare.

DA: I am currently a CPA and an audit manager with KPMG in Albany, NY. In my position, I service numerous clients across many different industries, one of which is the healthcare industry. I began working on healthcare clients 6.5 years ago in my first year with the firm, and have had steady exposure to the healthcare industry since then. I currently serve as a manager on several hospital audit engagements in the Northeast.

VZ: How did you first learn about the Healthcare Financial Management Association (HFMA)? What would you say are the primary benefits of HFMA membership?

DA: I was first introduced to HFMA through one of my peers at KPMG. While I am a relatively new member to the Association and





have not had significant exposure to the numerous benefits that it has to offer, I would say that I have benefited most from the assortment of publications (i.e. magazine, e-mail updates, etc.) which provide current relevant information impacting the healthcare industry. In the industry of public accounting, it is critical that we keep up with the constantly evolving issues and challenges that impact our clients in an effort to provide the top notch service that we promise, while at the same time continually educating ourselves about these issues.

VZ: What is the biggest challenge you expect to face in your job this coming year?

DA: I would say that the biggest challenge I face in this coming year would be to continue to maintain a high level of client service, which involves a timely review and communication of relevant issues that will impact the clients that we service. Being a member of HFMA will certainly allow me to service my healthcare clients in a more effective manner.

VZ: Please share with us some information about your personal life (interests, hobbies, family, etc.).

DA: I am married and a proud father of three wonderful children. I enjoy the work that I do and appreciate that it helps me to provide for my

VZ: Please tell us about your current position,

and how you came to a career in healthcare.

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VZ: Please share with us some information about your personal life (interests, hobbies, family, etc.).

DA: I am married and a proud father of three wonderful children. I enjoy the work that I do and appreciate that it helps me to provide for my family, which has always been one of my most important goals in life. I embrace any time that I am able to spend with my wife and children, whether it be going on our annual summer vacations to the ocean, chatting around the dinner table, having our routine movie nights or playing board games. I also enjoy watching my children develop their own interests, including sports, music and dance. Personally, I enjoy the outdoors and am an avid freshwater fisherman. Fishing, while it may seem boring to some, provides a physical and mental escape for me, and has proven to be a great stress reliever.

VZ: Thanks for letting us get to know you, Dave. One last request, would you share some of your favorites with us?

Favorite Capital Region Fishing Spot: Ballston Lake or Mohawk River (depending on conditions)

Best Bait, Lure, or Fly: Plastic frog or Swim Bait

Favorite Board Game: All time favorite is Uno, current favorite is Sorry Sliders

Most Requested Kids Movie in the Antolowitz Household: The latest movie to come out on DVD



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