



Copper State Ledger

Valley of the Sun Chapter

Fall Edition

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Bring non-perishable foods or funds to the December lunch to stock the food bank



Fall Edition

Fall 2012

President's Letter

Kevin Burnett, Sundt

The election is over, the political ads have stopped, and the hundreds of political signs along the road have come down. Depending on who you voted for, you are either elated or deeply concerned over the direction of the state and the country. Now we hear about the fiscal cliff, increased taxes, budget cuts, Obamacare, and their impact on a tepid recovery. So, instead of focusing on the upcoming holiday season, we all get to be bombarded with speculation over the various scenarios on how our dysfunctional federal government will handle the impending crisis that they created. The only certainty we have is that change is coming, it will impact all of us, and there is little, if anything, any of us can do about it at this point.

Now take a deep breathe, relax, and let's think about the holidays and all the things we have to be thankful for.

Housing is beginning to show signs of life again. The Phoenix metro area led the nation in price increases, foreclosures are down, and there are signs the number of new homes being built is increasing. If this continues, it usually signals an improvement in the commercial construction market about 18 months out. The State is currently running a budget surplus for the second year in a row. Confidence in the Phoenix metro economy has led Valley Metro to move forward on two light rail extensions, one in Mesa and the other from Christown Spectrum Mall to Metro Center. Our construction market is beginning to stabilize and improve. It will take some time to get back to normal margins, but there are signs the trend in margins is improving.

We have been fortunate as an organization during this period. Our membership has grown slowly over the last 18 months to approximately 265 members which is no small accomplishment given the market. Our membership committee has done an outstanding job attracting and retaining members. The Old Pueblo Satellite chapter, led by Brian Barker, Eric Hutchinson, Bryan Eto, and Rick Smith has grown to 28 members and is exploring becoming a stand-alone chapter. We have been able to increase the amount of scholarships given out by \$6,000 due to our success at the annual golf tournament. Our program committee has continued to find good speakers and pertinent topics for our luncheons and educational programs. We have increased the number of social and charitable events our members can attend and participate in.

Michelle Grider and Glenda Whitten can be thankful that during this holiday season they finally received the last article for the quarterly newsletter. No small task. Thank you ladies for your perseverance.

So during this holiday season, let's not dwell on the fiscal cliff or situations we can't control. Let's be thankful for the successes we've had and look forward to the opportunities we will have in the upcoming year. I hope you will all join us for the holiday party luncheon. I wish you, your families, and companies a great holiday season and New Year.



Congratulations and Thanks



See full article, page 4



Congratulations to all the participants, supporters, and volunteers for VOS' 22nd Golf Classic.

Special thanks to co-chairs Taylor Brockbank and Tom Lawless (pictured).

The volunteers, coordinated by Lisa Vaglio, brought it all together the day before and day of the tournament, and they deserve our heartfelt thanks for their time and commitment. They are:

Iris McKinney
Rayleen Colletti

Diedre Aldous
Missy McKinney
Annette Johnson
Erin Olson
Marty Garrison
Michelle Grider
Marj Weber
Lynne Pace
Mike Schmidt
Angie Avers
Glenda Whitten

Another successful year of fund raising for VOS scholarships is in the bag.

Mission Statement

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

serving 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 Construction Collaboration Solutions*
Dave Miller, *Jokake Construction Co.*
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, *Ryan Evans, Jennifer Ayers*
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*

Meet the VOS Officers, Board Members, Committee Chairs – then contact any one of them to learn how you can get involved

Programs

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, November 16, 2012 in the lounge of the Doubletree at 44th Street and Van Buren – the site of our regular monthly lunches. We are always ready to welcome new members.

For November, we are planning a Cash Flow presentation to discuss ways to get paid timely in tough economic conditions. 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. We will hold a non-perishable food drive (cash welcome, too) to benefit St. Mary's Food Bank. (See page 8 for a list of the most-requested items.) That concludes 2012.

We are scheduled out through mid-2013. Gabe Zubizarreta will be *Optimizing the Financial Close* at our January meeting. February brings a panel of general members' CEOs to discuss their views of the state of our industry and to answer our questions. Look for a survey that will give you all a chance to ask them about whatever is on your mind. March is the joint meeting; ASA is taking the lead on choosing a speaker. We'll keep you posted on that. In April the fine folks at Textura will present *Mitigating the Risk of Default*, and May will bring the annual Education Forum, which we will coordinate with the Education Committee. June should see us all in San Diego for the CFMA National conference. Remember – we give you all this and CPE credits, too!

Jennifer Ayers and DPR Construction have generously offered to host CFMA VOS for a tour of their new sustainable office building. On **January 24, 2013**, they have invited us for drinks and appetizers from **4-6 p.m.** Please stay tuned for more details.

Recently, I was asked how a speaker gets on the agenda for a CFMA lunch. The Program committee meets at least quarterly throughout the year to discuss potential topics and speakers. All speakers are approved and confirmed by the whole committee before being invited to speak. Generally, we try to have things scheduled out five or six months in advance. We get our ideas for topics and speakers by soliciting them from our fellow chapter members, our own experience, and recommendations from other professionals in the community. Rarely, someone will contact us to volunteer themselves. We follow a few simple guidelines when selecting speakers. The topics must be relevant to our CFMA mission. Speakers must present educational info, and NOT a sales pitch. Speakers must agree to present free of charge, as we do not have the budget to compensate them. Additionally, we try to balance the desire to have fresh new speakers with the advantage of having some regular "go-to" speakers. We take advantage of our own membership from time to time to present various topics.

The first opening we have is for the July 2013 meeting, so please keep your ideas and suggestions coming. Email them to me, clee@haydonbc.com or Stephen King, steve@skingcpa.com. Thank you all for your support!

Mark
your
calendar
with the
dates
on page
10 to
attend
VOS
Chapter
events

Newest Addition - Nicholas Giesen!

Past President #23 (2008-09), Michelle Giesen, has added a second son to her family. Nicholas William was born September 24 at 10:59 p.m. At 20½ inches long, he weighed in at 7 pounds., 8 oz. Older brother, Lukas, is amazing with Nicholas; Mom and Dad say they are both "keepers"!



Congratulations
to the Giesen
family who
recently
welcomed
Nicholas



Our return to Orange Tree Golf Course was a huge success. Thanks to everyone who participated, \$23,620 was raised for scholarships.

Golf Tournament a Success

We had another fantastic day for the 22nd Annual VOS CFMA Golf Classic presented by **CBIZ & Mayer Hoffman McCann, P.C.** We sincerely appreciate the continued support of this event by CBIZ & Mayer Hoffman McCann. By all reports we heard the “return to our roots”, as Brad Smith so eloquently put it, and returning to Orange Tree Golf Resort was enjoyed by all. This year’s tournament brought on some new fun with “Use the Pro’s drive” on hole #13, as well as a chance to win the newly redesigned 2013 Ford Escape – a great SUV – on hole #12. Thank you to Earnhardt Ford for providing this vehicle as well as our other Marketing sponsors: Moss Adams, Winning Technologies, and ProCopy Office Solutions. Additional thanks go out to MJ Insurance for being the Platinum Lunch Sponsor as well as the give-away sponsor (we knew that everyone was waiting for a new CFMA shirt for their wardrobe).

We could only accomplish this with our sponsors and volunteers. THANK YOU! There is a lot of work behind the scenes that goes into putting on a tournament, and there are a lot of individuals and companies to thank for their support. Although there is talk about an improvement in the economy, our industry is still experiencing economic pressures, so to all of you that contributed to this year’s event, we appreciate it and THANK YOU.

Our sponsors:

Presenting: CBIZ & MHM

Platinum Lunch: MJ Insurance

Gold Breakfast: Haydon Building Corp, Pulice Construction

Scorecard: Enterprise Fleet Management

Silver: Lovitt & Touché, Corbins Electric, MGC Contractors, Jokake Construction Services, Morrison & Associates, TCF Equipment Finance, USI Insurance, Agate, Sundt, McCarthy Building Cos., Empire CAT, T-Chek Systems

Marketing: ProCopy Office Solutions, Moss Adams, Winning Technologies
Bronze: CICPAC, Hard Dollar, Banker Insulation

Tee: Hunter, Hagan & Co., Kearney Electric, Minard-Ames Insurance, Taylor, Duffy & Associates

by Taylor Brockbank, Enterprise Fleet Mgmt.

Give-away: MJ Insurance

All golfers were greeted at registration with a player bag that included water provided by Lovitt & Touché; snacks; sunscreen (that was needed) provided by CBIZ MHM and Jokake Construction; a cool Club Glove golf towel and red CFMA logo’d shirt, both provided by MJ Insurance.

Many companies and individuals also made donations for our raffle packages. There was something for everyone including Cardinals tickets, Suns tickets, U of A v. ASU game package, spa gift certificates, a Coach purse, and much more. Thank you to Lisa Vaglio, Elise Thorpe, and Kris Newman for heading up the Raffle Committee.

See the article on page 2 for a list of volunteers.

We wish to thank Scott Musgrave and the entire staff at Orange Tree Golf Resort for all of their help. They made holding this event at a new location easy and were extremely helpful throughout the day.

Congratulations to the first, second, and third place winners of the championship flights.

Flight A winners were:

1st Place: Jim Bracy, Josh Sugidono, John Lightfoot, Drew Wagner

2nd Place: Nathan Fisher, Kevin Neill, David Jensen, Jim Connell

3rd Place: Ross Dietrich, Tony Kong, David Burnett, Dennis Sehna

Flight B winners were:

1st Place: Bob LaGanke, Brien Higgins, Jeff Audilett, George Reimann

2nd Place: Keith Bieber, Bob Schmidt, Mike McClanahan, Brad Hinds

3rd Place: Anne Devine Thul, Mark Heisler, Mike Specht, Joe DeVecchio

Flight C winners were:

1st Place: Kristi O’Connor, Matt Waller, Jennifer Harler, Tom Kirk

2nd Place: Jorge Arellano, Nancy Kelley, Erin Jones, John Armour

3rd Place: Don Fredrickson, Jeff Banker, Brad Smith, John Maddox

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Membership Mixer

by Lynne Pace, Agate

The VOS CFMA Membership Committee held their Fall Mixer Thursday, September 27th at Cask63. The comfortably contemporary space allowed the seven attending members to spend time with each prospective member in a relaxed and inviting atmosphere. The prospective members represented a number of fields that support the construction community including banking, insurance, and architecture. Discussions ranged from the benefits of a CFMA membership to the amazing Arizona Cardinals' record (4-0 at that date!). Many thanks to our sponsor, Wholesale Floors, for their generosity!

All the VOS CFMA members that invited a prospective member to the Fall Mixer are eligible for a chance to win a \$25 gift card to either Total Wine & More or Starbucks. "How?", you say? So glad

you asked! In addition to Headquarters' referral program, your VOS CFMA Membership Committee has introduced a local program to inspire and nudge you into bringing prospective members to the October and November monthly lunches. For every guest you bring to the lunch, you will receive a chance to win a \$25 gift card. There is one gift card for October and one for November. In addition, if any of those guests become a VOS CFMA member, you will be entered into a second drawing. That drawing will be held in January and will be for a super exciting secret prize! Check the CFMA VOS blog for hints between now and January to find out what the prize will be!

Blog: <http://cfmavalleyofthesun.blogspot.com/>



CFMA Valley of the Sun Fall Membership Mixer Rises to the Occasion!

Succession Planning

by Tom Lawless, Pulice Construction

Before the end of 2012, the Succession Planning committee will convene to fill the open officer and directors positions, as well as committees where replacement chairs, co-chairs, and members are needed.

Are you ready to give back or get more involved in your Valley of the Sun Chapter? You really are what makes this Chapter great!

Opportunities range from once-a-year commitments to on-going roles where you might have even more of an impact.

Positions to be filled are Vice President, Secretary, and five directors. Various committee chair positions are open as well.

Please contact Tom Lawless at tlawless@pulice.com to let him know where you would be willing to serve, or if you would like more information on the duties of each position.

This is your chance to get more involved in CFMA; you will be glad that you did. (See page 2 for the list of committees.)

**VOS needs
a few good
men - and
women**

Interested?

Golf Tournament

continued from page 4

Other winners were:

Closest to the pin (#7) – Rick Hines
Closest to the pin (#12) – Mark Heisler
Longest drive (women) – Sammie Renfrow Hulm
Longest drive (men) – Byron Shultz

This golf tournament is our signature event, and many chapters around the country seek advice from us on our success. We raise funds that are set aside in

a restricted fund for educational support of our industry. In the past we have awarded thousands of dollars to deserving students, provided support to the ABA apprenticeship program, as well as endowing gifts at both ASU and NAU.

Thank you once again for your support of this event and our industry. We look forward to seeing you all again next year!

**VOS'
president-elect
attends the
annual Spring
Creek event**



**Check out
Anne's report
on her
adventures
and learning
experiences**

Spring Creek

by Anne Devine Thul, Pulice Construction

Spring Creek? I had heard the CFMA buzz but couldn't connect the dots. As a Midwest transplant I knew it couldn't be the Minnesota Iron Mountain Outfitters, the Milwaukee Wisconsin Church, or the Great Texas BBQ. *Spring Creek Ranch, Jackson Hole, Wyoming...* I envisioned the perfect CFMA Leadership Retreat on an open range, Big Sky, fresh, crisp, cool fall air in a comfortable cabin surrounded by tall pines amidst a backdrop of the Grand Tetons. Ah...I could already smell the scents of nature clearing my head and preparing me for new experiences, anticipating a real White Water Rafting Team Building exercise.

Reality. Where in the heck is Spring Creek, Arizona, I wondered? "Spring Creek" I learned is not a place, but an outstanding three-day CFMA Leadership Training Session coined after its original location in Jackson Hole, Wyoming. It was relocated to Scottsdale in previous years given the stable and favorable weather conditions with the intention of keeping the focus on the educational sessions rather than Mother Nature's uncertain vulnerable climatic changes.

The Experience. The national program is directed by Mike Molaro from Princeton, NJ, and administered by The FUN Coach, Todd Davidson and his wife, Marsha. The program is split between two sessions consisting of CFMA Members in training for their role as in-coming Chapter Presidents. I participated in Session II which commenced at 3:00 on Thursday afternoon and included 17 participants from all over the country. The remote setting at the Fort McDowell Radisson provided a peaceful atmosphere where we were able to connect with nature and conduct many sessions outdoors as well as every meal, thanks to the perfect weekend weather.

What I learned. The first session consisted of the Strength Deployment Inventory (SDI) theory to identify an awareness of self and others in an effort to improve relationships. I learned that I am a "Blue"; and, although I may be loyal, this may be interpreted as being naïve. It was shown that our companies, chapters, and committees all need a variety of personalities to accomplish our team efforts and goals.

Our team-building sessions were based on the book, The Five Dysfunctions of a Team by Patrick Lencioni. These principles

address trust, conflict, commitment, and accountability to attain results in a healthy, non-threatening environment. Team: Together Everyone Achieves More. The "I" in Team is for Individuals (people), our main resource. Teamwork: People working together...building, linking, sharing, lifting, pulling, supporting, helping, encouraging... enable us to accomplish anything. By uniting our efforts, we can reach a higher goal.

The entire weekend was fast paced and packed with valuable information and learning experiences; far too many to mention. By being taken out of my comfort zone and constantly split into new groups and forced to engage and pair with changing partners, we were able to learn about other chapters, members, and ourselves – both personally and professionally. We exchanged ideas and learned what does and doesn't work. It opened our eyes to new ideas, solutions, and resources available through our sister chapters as well as the tools and support available through national.

Reach out. I learned about two new start-up chapters from this session. I'm asking VOS members to assist and support these CFMA members in any way possible as they forge into new territory to better promote the construction industry. Also, our chapter in Alaska is extremely remote, so please take the time to send support and expertise where applicable to aid and encourage their efforts. *Bradley Hom, CPA, RM Mechanical Inc., Boise, Idaho; Roger Swanger, CPA, CCIFF, James Moore & Co., CPA's, Gainesville, Florida; and Christopher Pobieglo, Business Insurance Associates, Inc., Anchorage, Alaska.*

Fun. Through tee-pee and corral building, painting, tinker toys, pumpkin seed spitting, and kayaking we experienced the FUN factor: Individuals committed to a common goal with a sense of Friendship build Unity and meet the Needs of each other and the organization. The "I" in Team came when we received 1st Place in the Chili Cook-off. What I imagined to be a western themed BBQ in the desert turned out to be home-made chili, guacamole, and salsa self-prepared on a camp stove, no recipe, in the desert, with a group of people I once knew nothing about. Exceptional! It was seasoned with memories and new found friendships.

continued, page 8

around the chapter



With the publication of this quarter's CSL the election is over, and I can start watching network TV again! I have found one can avoid those annoying political ads by watching cable exclusively! However, I will probably be staying mostly with cable anyway as the little I have seen on network has not impressed! Conversely, I *have been impressed* with the recent and upcoming events for our Chapter.

Let's start where I left off with Programs. My favorite of the past few months was Virginia Siegel of On Site Health and Safety – who knew that many injuries, including cuts, could be treated as First Aid; and it is possible they won't hit your OSHA 300? Upcoming programs are detailed on page 2 in the program article. December is our annual Holiday Charity event. Hope to see as

many of our members in attendance as possible.

The month of October was busy as always. On October 19th, the 27th Annual ASCPA-VOS CFMA Construction Industry Conference was held. A new location – Desert Willow Conference Center – and some terrific speakers combined to make this another successful event. David Martin, President of the Arizona Chapter of AGC opened the event with an update on Arizona politics. Jim Rounds of Elliott Pollack and Co. closed the day with the latest on the US and Arizona Economy. In between there were sessions on Succession Planning; LEAN Construction; the state of Home Building in our State (along with a history lesson for those new to Arizona); a panel on some ways to see cost

savings in health care, with real life examples; and a presentation on the new IRS regulations for Capitalization of Asset Repairs. By the end of the day we were all “dizzy” with new information and already looking forward to next year's Conference.

And finally, less than a week later, the 22nd Annual VOS CFMA Golf Tournament held with a triumphant return to the Orange Tree Golf Resort. Another classic tournament with great results, including the pictures! I must give credit to Mike Schmidt and Michelle Grider for their excellent candid shots. And also thankful that Michelle hit the DELETE button for a few pictures taken of yours truly!! Watch the Chapter blog for many of the pictures along with this edition of CSL. I do enjoy my annual “job” of touring the golf course as the tournament's “official” Picture Taker. With thanks to Lynne Pace for



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

accompanying me and to all of the golfers for their patience in posing. I must say all appeared to be having a great time – some more than others!! On page 3 is a list of the winners and all of the sponsors, with thanks to all for participating.

So, I know this is early, but let me be the first to wish all a wonderful Holiday Season and

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

Save the Date! CFMA VOS CEoY Banquet



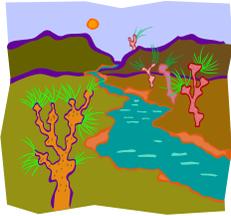
Thursday April 18, 2013 5:30 pm

Construction Executive of the Year Banquet

Hotel Palomar Phoenix | CityScape

2 East Jefferson Street, Phoenix

Plan now to attend the Construction Executive of the Year Banquet



A creek in the desert!

Spring Creek

Surprise! During our final session on Sunday morning, we were required to communicate our learning experience to the group through an individual presentation, and it was videotaped! My new motto: You can never be over-dressed, over-educated or over prepared.

Conclusion: Passion = Purpose + People: CFMA and the Construction Industry are just two of my many and most

important passions, and that is the reason I've accepted this non-paying night job. I hope to make a difference. If I can help just one person at a time through volunteering, mentoring, or any way in which I can give freely of myself, then I've succeeded. I may not always make the best decisions, or say and do the right things, but I'll give the best of myself to fulfill your expectations given my abilities.

continued from page 6

I would like to personally thank CFMA VOS for financially funding this training session along with our sponsors, Arch Insurance Group, Comdata, Dexter + Chaney, and The FUN Factor. Also, a special thanks to Pulice Construction, Inc. for granting me the time off for this leadership event.

For further information visit http://www.cfma.org/spring_creek

Winners of the Chili Cook-off, including our own Anne, L to R are:
 Mike Molaro
 Brad Hom
 Anne Devine Thul
 Barry Uy
 Rod Burton
 Jay Olson



The details to go with the picture: Michael Molaro, Director, Chapter Services, CFMA; Bradley Hom, CPA, RM Mechanical, Idaho Chapter; Anne Devine Thul, CPA, Pulice Construction, Valley of the Sun Chapter; Barry Uy, Program Sponsor, Arch Insurance Group; Rod Burton, CPA, Ermco, Central Indiana Chapter; Jay Olson, CPA, CCIFP, Moss Adams, Orange County Chapter

St. Mary's Food Bank would like to have ...

Baby food and formula
Canned meats (tuna, beef, any)
Diapers
Deodorant
Peanut butter

Razors
Soap
Shampoo
Toilet paper
Vegetables (canned)

Cash
Checks
 There is a great need for funds, and a receipt will be sent to those who donate by check. Protein (tuna, nut butters) are needed in abundance.

2012 Golf Classic - A picture is worth a thousand words



←Marj & Lynne signed up to take pictures to avoid being in them. See how well that worked out for them?

→Actually, we're all pros at this game



←Distraction? No way!

→Yesssss - I got it!



↑Jeanne reached for her sunglasses when she saw the shorts



↑ Busted! Big time!!!



↑Yes, this is my lucky bear - and no, you may not tell my children.



←Really - I got a hole in one and won the car!

→Now, if you just hold still ...



Copper State Ledger is the official publication of the Construction Financial Management Association, Valley of the Sun Chapter. CFMA is a non-profit association dedicated to the financial person in construction. Membership information is available on the web at <http://www.cfma.org/membership> and the local VOS web site is <http://chapters.cfma.org/ValleyOfTheSun/index.htm> where you'll find even more information.

Mark Your Calendars

Your Valley of the Sun Chapter has several great events on its horizon for 2013. Please take a few moments to mark these dates on your calendar and plan to join us.

January 3 - Old Pueblo meets in Tucson

January 17 - VOS Chapter lunch

January 19 - ASU vs. U of A basketball game

January 24 - Member Mixer at DPR Construction

February 7 - Old Pueblo meets in Tucson

February 12 - Economic Outlook

February 16, Saturday - Citrus Gleaning for food bank

February 20 - Joint Association Mixer

February 21 - VOS Chapter lunch

March 19, TUESDAY - Joint Association Lunch, Fiesta Inn, Tempe

April 18 - Construction Executive of the Year Banquet

April 25 - VOS Chapter lunch (4th Thursday)

May 16 - Education Forum - *Finding Your Direction*, 8 CPEs

June - National Conference in San Diego, CA

Note the occasional **date change**

Valley of the Sun Opportunities

Your local CFMA chapter offers many opportunities - for you to get involved, become acquainted with others in the organization, to call on others for their expertise, or to share your experiences.

Check the VOS website regularly for the latest information at

<http://chapters.cfma.org/ValleyOfTheSun/index.htm>

Stay informed through the blog, <http://cfmavalleyofthesun.blogspot.com/>

Consider participating in special events or on a committee, the best ways of all to become acquainted.

