

Groundwater Reflections

Volume 34, Issue 1, Spring 2015



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CGA Holds Legislative Day

On January 15, 2015 CGA held its Day at the Capitol in Sacramento. This year's event was scheduled prior to the Board of Directors meeting so that more members would be able to attend without additional travel commitments. Since CGA was proposing two new bills, it was an opportunity to find potential sponsors early in the legislative session. According to feedback received from attending members, the event was extremely well-received.

The morning was spent hearing a variety of speakers discuss last year's legislation and how CGA could increase its influence with the Legislature. Bob Reeb, a long-time capitol lobbyist with deep ties to the Central Valley,



discussed the potential future of regulations under the two bills that were signed by the Governor last session. He noted these types of controversial bills are often jammed through at the last possible moment and contain errors, some visible and others that are unforeseen. SB 13, was introduced this year by Senator Fran Pavely as a placeholder to clean-up errors, change unclear language, and perhaps even add additional language. Another bill, probably more favorable to CGA interests, will be introduced by Assemblyman Perea as an alternative. Reeb noted language is needed to allow Mutual Water Companies to join groundwater local agencies so they can be part of local or regional Groundwater Sustainability

Plans. Bob also noted that the Governor's budget this year proposes \$23 million to pay for the cost of these plans.

Assemblyman Frank Bigelow, Chair of the Rural Caucus, visited and talked about a bill to address CEQA reform on new groundwater projects. He also talked about the need to require a Groundwater Sustainability Agency to make a



finding that a basin is in an overdraft situation before any actions can be taken by an agency. He was followed

by new member Devon Mathis who talked about his interest in supplying water to disadvantaged communities. He described how actions are needed immediately for East Porterville and other Central Valley communities.

Jim Collin, the Chief Consultant for the Assembly Agriculture Committee, discussed the problems of small farmers paying as much as \$650 an acre-foot this past year with costs that may double if the drought continues. He talked about the past lack of funding for water storage and other infrastructure and hopes the passage of the new Bond can help solve those problems. Bill Dodd, a new Assemblyman from Napa, said he will be working with the Farm Bureau and like-minded groups to amend last year's legislation.

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DATES TO REMEMBER 2015

WATER WELL CONSTRUCTION WORKSHOPS

April 9 Hilton Santa Cruz/Scotts Valley
Scotts Valley, CA

2014 CGA BOARD OF DIRECTORS MEETINGS

April 10-11 Hilton Santa Cruz/Scotts Valley
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CGA PRESIDENT'S MESSAGE

by
Michael F. Maggiora

I want to thank all of you that were able to take the time and attend the Day at the Capitol. If you ask those that were able to attend, I believe the resounding answer you will get is that it was an informative and important event. I would also like to thank Pete Conaty and Associates for their assistance and for also lining up the speakers at the Day at the Capitol. The speakers themselves, without the rest of the Day at the Capitol, were worth going to Sacramento for.

As I have said in previous articles, drought related legislation is on the way. The Day at the Capitol definitely drove that point home. Every legislator or their staff wanted to discuss the drought. It is the hot topic in Sacramento. Now it is just a matter of time before legislation is passed on groundwater issues, of which is our livelihood. Attending the Day at the Capitol positions the CGA in front of our legislators as a resource for groundwater issues. It provides the CGA with an avenue for our industry to be heard and to be hopefully consulted on upcoming legislation.

Summer is quickly approaching and will be here before we know it. With the demands on our industry to provide water for our state stretching our industry resources thin, all of us need to keep our ears open for upcoming groundwater legislation.

Once again our committees are hard at work preparing to bring the annual trade show back to Reno. This year's trade show will be held at the Grand Sierra Resort, October 15 – 17, so save the dates for what is shaping up to be a wonderful event.

I hope to see many of you soon at the Board of Directors meeting, April 10 – 11, which will be located in Scotts Valley.

Mike

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CGA EXECUTIVE DIRECTOR'S MESSAGE

by
John Hofer

Over the years, CGA members have been asked on numerous occasions to prioritize the most important responsibilities of the association. Virtually every time, the top two answers in no particular order were to provide a voice on legislative issues in Sacramento affecting our industry, and to provide educational opportunities, including well construction standards, both for our members and the industry in general. Toward this end, your association has diligently pursued those goals.

After a two-year hiatus, CGA once again held its legislative Day at the Capitol (see page 1). In light of last year's legislation prompted by the ongoing drought, everyone was uncharacteristically interested in what we had to say. There was even significant interest in supporting the two bills that we were attempting to sponsor. The responses indicated that an update of the well drilling standards and continuing education for drilling contractors would be issues that would have bipartisan support. We all left the Capitol with a feeling of satisfaction that we were listened to and that assistance would be forthcoming.

We are all aware, the State Legislature works (?) in mysterious ways! As of the *Reflections* publishing deadline, CGA was assured that a legislator had been found to carry our Bulletin 74 revision legislation, but that we weren't sure who that person was. Apparently this is normal procedure in legislative politics. Eventually (probably in the next several days) one of the many spot, or placeholder, bills will be utilized for our issue. Obviously this is great news for CGA, but now the hard work begins.

Once the bill's language has been finalized, it will be read into the record, designated to committee, and discussed at length. It will be CGA's responsibility to contact legislators and press for support. That doesn't mean that only staff or Pete Conaty will contact offices, it means that every member will need to visit, or at least email, their local representatives to work on obtaining support. This is the only way that our bill will become law. This is your opportunity to place your association at the forefront of groundwater politics. In this age of increased water awareness, failure is not an option. If we expect to have any influence in the future, we must get our Bulletin 74 revision legislation passed!

Although not entirely unexpected, our proposal for continuing education for C-57 license renewal failed to be introduced this year. However, the issue is certainly not dead. Recently one of our members reported that support for continuing education was unanimous for a CLSB-chaired meeting for another trade. We cannot ignore this positive support. During the remainder of 2015 CGA needs to find other associations with similar viewpoints and cultivate cooperation. Additionally, we need to reach out to the CSLB to determine if their apparent support was authentic.

The CGA Continuing Education Ad Hoc committee, formed last April, will research other industry requirements, and formulate preliminary language. Pete Conaty can then begin the laborious process of presenting the draft to legislators for submission in 2016. I have no doubt that CGA can accomplish this, but again it will need efforts from all members, not just Pete, the committee, or yours truly. Let's strive to make this year a stepping stone toward greater prestige for CGA in the future.

John

ERRATA

In the last edition of *Groundwater Reflections*, there was an unfortunate omission from the Shoshana Bean article on page 11. The final sentence was truncated, eliminating our thanks to Casey Good for recommending his good friend, and to Preferred Pump for their generous sponsorship. We sincerely regret not publicly acknowledging our members' efforts, and pledge to do a better job of proofreading in the future.



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LEGISLATIVE REPORT

By Pete Conaty
Legislative Advocate

The California Legislature is comprised of two houses; the Senate with 40 members and the Assembly with 80 members. Senators serve 4 year terms and Assemblymembers serve 2 year terms. Many legislators will be under the new term limit rules of 12 years which can be served in either house exclusively or a combination of the two.

The November 4th election brought in 27 brand new Assemblymembers and 5 brand new Senators without legislative experience. Also, some former Assemblymembers were elected to the Senate (4) and two Assemblymembers from some years ago are returning as Senators. This means that over one fourth of the Legislature will be brand new. Also, there will be many new legislative staff. The result is that we will need to educate and inform new legislators and new staff on who we are and what we do. We will also need to reacquaint ourselves with those we worked with in the past and remind them who we represent.

The CGA's Day at the Capitol event in January was a great start in getting to our message out to the new legislators. Having the CGA DAC in January turned out to be a great idea, according to feedback received from those CGA members who attended. John Hofer will be covering more about the DAC in his article. (See Page 1)

February 27 was the last day for bills to be introduced. Since then, thousands of new bills are now in print. We scan these bills for relevance to our clients. Bills must be in print for 30 days before any action can be taken on them so the public has a chance to review them.

Some of these bills are spot bills. Spot bills are put in place by many legislators to cover contingencies that may arise after the bill deadline. I am working on getting the Bulletin 74 language (which I already had drafted by Legislative Counsel) put into a bill with a suitable author. I am confident that we can get this bill off the ground in the coming weeks and I will keep the CGA posted.

Tracking legislation

Now that the process is starting to move along, anyone with a computer can access the Legislature's bill tracking web-site to read and track the progress of bills if you are interested. All versions of the bill and its amendments, committee analyses, committee votes, and floor votes can be accessed at:

<http://www.leginfo.ca.gov/bilinfo.html>

As always, I will be keeping the CGA Legislative Committee and leadership apprised of any legislation of importance to your industry and also periodic updates on the status of bills we are tracking, supporting, or opposing on your behalf.

CGA's **GRAND** Convention Returns to Reno in 2015

CGA's Annual Convention and Trade Show will be held at the Grand Sierra Resort and Casino in Reno, Nevada October 15-17, 2015. After a year "off", we will return to our "second home" in Nevada. For the first time in years, rigs will be displayed on the showroom floor. With some exciting changes in the works, this show promises to be **GRAND** in every way. Make it a point to mark your calendars today, and plan to relax, learn, and celebrate your association's accomplishments.



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CGAA PRESIDENT'S MESSAGE

by
Brenda Maggiora
CGAA President

HAPPY SPRING EVERYONE! Exciting Things Are Happening This Year!

I want to start by thanking the CGAA ladies for all of their hard work and support for CGA throughout the years. You are an amazing group of women! At the January CGAA meeting, several women volunteered to fill the vacant board positions. Therefore, the 2015 CGAA Executive Committee consists of the following: Immediate Past President Stephanie Mickelson, Vice President Vicky Hedman, Treasurer Stephanie Mickelson, Secretary Keri Greenwood, and Manufacturer/Supplier Representative Joan Daugbjerg. Thank you for your continued support for CGAA.

I would like to extend a special Thank You to Karen Weimer. Karen does a fabulous job as Historian in compiling the CGA year book. Karen volunteered to take on the additional responsibilities of our We Care chairperson. Thank you for your time and dedication.

I am currently accepting nominations for 2015 Woman of the Year. Per the CGAA bylaws: The Woman of the Year should be actively involved in the industry through Contractor/Technical

Branch activities, Manufacturer/Supplier Division activities, Convention or General Industry participation. Woman of the Year nominations shall be made in writing and shall include the submitter's name, the nominee's name and the contact info with a statement of why they are deserving of the award. The nomination papers shall be presented, in a sealed envelope to the CGAA President who will submit a list of nominations to the current CGAA Executive Committee. The CGAA Executive Committee, by a majority vote, shall select the Woman of the Year.

Nominations may be sent to me via regular mail, e-mail or hand delivered. Nominations will be accepted through the close of the August CGAA meeting; at which time the Executive Committee will vote on the 2015 woman of the Year.
Brenda

CGA Welcomes New Members

Since the first of this year CGA has added five new members:
Drill Pipe, Inc., Winsted, MN
Richard Craig Deane & Associates, Inc., Aptos, CA
Tom Krazan Water Well Drilling Co., Sanger, CA
Well Guard Insurance Program, Hartford, CT
Flomatic Corporation, Glen Falls, NY

When you meet any of these folks, please extend some CGA hospitality!

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INSURANCE CORNER

by Bob Murphy
CGA Insurance Broker

Protect Yourselves From Outsiders (And Insiders)

A funny thing happened during the Insurance & Safety Committee meeting in Sacramento. One of our members brought up non employees “outsiders” borrowing and using your forklifts to unload their delivery. It brought up the issue of liability and OSHA violations as a result of this innocent “good neighbor” deed. Wow, isn’t this interesting?

To start, anyone using your equipment, especially a forklift, must be properly certified to operate the specific equipment. You need to have a copy of their forklift certification for your records on the type/model forklift they are operating. This protects you and a copy goes into your files for OSHA should there be an injury or accident.

That brought us to the next point. Isn’t insurance and risk control exciting? You need three things to prevent or preclude you the CGA member from being liable for third parties (not three kegers) which could be a

delivery person, a supplier or manufacturer or any vendor coming on your premises (into your yard).

1. A certificate of insurance from the employer of your favorite interloper which includes auto liability (in case they drive like me and can’t back up without jackknifing or hitting

something), general liability to protect you from bodily injury or property damage by your suppliers or vendors, and workers’ compensation (in case they hurt themselves). But that’s not all.

2. You want to be named as an additional insured on their policies so any claims would be handled there first. Speaking of that you should require a minimum of \$1,000,000 limits on all policies. Starting to sound familiar - Like the contracts you sign?
3. To seal the deal, and prevent insurance companies from subrogating (coming back for their bucks after paying the claim) against you there needs to be a “waiver of subrogation” endorsement. Many companies have a blanket waiver endorsement on their auto and general liability already so there is no additional cost.

Workers’ compensation is either a flat annual charge or a percentage of the payroll attributed to the delivery. It is important so that in an accident, the third party’s employee nor their insurance company can come back against you for unsafe conditions on site. Kinda CYA, but that’s what risk management is all about!

Okay, now you have the tools to prevent unnecessary claims being attributed to you or hitting your bottom line. The ball’s in your court!

Of course, if you have any questions, you can always call your friendly CGA insurance broker at 800-246-0901 x 2307

Bob

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SCHOLARSHIP DEADLINE FAST APPROACHING

March 15 is the deadline to submit applications for CGA scholarships. This year, four scholarships are available.

CGA Scholarships – Two \$2,000 one year scholarships will be awarded this spring.

Sheryl Kratz Scholarship – Honoring the memory of a CGA family member we lost many years ago, this \$2,000 scholarship has been opened to include both men and women pursuing higher education.

James Edwards “Celebration of Life” Scholarship – Honoring a long time member and great advocate for the groundwater industry, this \$2,500 scholarship offers a second year \$2,500 award if student’s GPA is 3.0 or greater during first year of scholarship benefit.

Please encourage your family, friends & employees to apply now for these great scholarships. Your fellow members welcome the opportunity to award these valuable scholarships to deserving folks who will help maintain our great industry.

LEGISLATIVE UPDATE PRESENTED AT MOUNTAIN STATES GROUNDWATER EXPO

Last month the 27th annual Mountain States Groundwater Expo was held in Laughlin, Nevada. Several CGA members attended and were all treated to great exhibits, interesting seminars, fabulous weather, and welcoming hospitality.

One of the more entertaining seminars was a legislative update presented by Jesse Richardson of the Water Systems Council. In a session attended by over 190 people, Mr. Richardson spoke for over an hour outlining several key issues facing the groundwater industry throughout the country. The mere fact that he spent less than five minutes discussing California’s issues, made all of us keenly aware that we are not alone.

Shortly after Mr. Richardson concluded, we were able to chat for a few minutes, and he accepted our invitation to speak at our convention this fall. Because the groundwater issues in our state affect all of our members and families, we have scheduled him to speak at the banquet on Friday night where we should have the largest audience.





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EMPLOYEE BENEFITS

by Kelly Doherty

Coverage Gaps - A Reality for ACA Compliant Health Plans: CGA Benefits Plans Can Help Stop the Bleeding

You have an ACA compliant health plan - so now what? The promises were there: Better coverage, with broad access to California's physicians and specialists, & lower costs for care, etc. However as time passes and the reality of these plans set in, many insured people are facing higher costs for care, and limited physician choices.

The typical health plan now in California has a \$2,000 deductible and an increased annual Out of pocket maximum (based on the calendar year) of \$6,350.00. Although many preventive services are now offered at no cost, the availability of appointments is dwindling, making even seeing your doctor a challenge.

Unfortunately, small business plans are feeling the pinch as well. In today's challenging economic conditions, it remains very difficult for employers to offer a complete Employee Benefit Program for their employees. Budgetary constraints from premium increases are forcing employers to focus more on their bottom lines, rather than being able to cover the majority of the cost of health coverage for their employees and their families. Employees not only have more financial exposure with their ACA health plan but also are being asked to pay a higher portion of the premium thus lowering their take home pay.

What about important ancillary benefits like: Dental, Vision, Life, Short Term Disability, & Critical Illness Plans? Although these plans do not sound as important as traditional medical insurance, the lack of such coverages can result in financial difficulties for both employees and employers. Employees may find it harder to deal with unexpected financial burdens from higher costs for care and lost wages due to missed work. Employers realize that due to heightened financial stress, their employees are less productive and have lower job satisfaction. These are serious concerns that can affect the bottom line but many employers feel that there doesn't seem to be any money left over to assist employees with these important options.

CGA may have the Solution: One solution to this problem, for many companies, can be incorporating Voluntary products into their overall Employee Benefit Programs. These products are offered by the employer, while paid for by participating employees. employees (mostly on a Pre-tax basis). The CGA's Employee Benefit Program offers Member Firms a diverse benefit portfolio at reduced rates from some of the nation's top carriers.

Additionally because of your membership, your employees have access to options that they could not get on their in the direct marketplace. For example many of our plans are guaranteed issue, regardless of firm size and employee participation levels. We can tailor a benefit plan to meet the unique needs of a single enrolling employee.

Four Voluntary CGA Plans that can help your employees:

- **Colonial Life: Medical Bridge (Hospital Confinement Plan):** Designed to help employees pay their family deductibles for In-Patient and Out-Patient Medical Services. Offered in variable amounts based on each employee's individual deductible needs. Cash paid directly to employee to be used as they see fit.

No longer will members have to delay getting services that are critical to their health because of restrictive and high deductibles. Instead with low cost Medical Bridge coverage, covered members are able to receive cash (up to their full deductible amount, depending on service) in as little as 3 days. Additionally, this plan can save Members significant premium dollars decisions by purchasing Medical Bridge plan alongside of a Bronze or Silver plan instead of a more costly higher Metal Tier plan.

And worried that you may not have in or out patient services? This plan (like most CGA Colonial offerings) offers wellness benefits to covered men and women to who get their annual preventative health visits accomplished.

- **Colonial Life Short Term Disability Coverage:** Approximately two-thirds of private sector workers lack short term disability coverage, according to the Council for Disability Awareness. Lack of this coverage is a major risk for households because studies show that a 20-year-old individual has a 1 in 4 chance of becoming disabled for some time before reaching retirement age. In addition, the American Payroll Association in 2008 estimated that 70 percent of individuals live paycheck to paycheck and cannot afford a disruption in their incomes.
- With the CGA Colonial Short Term Disability plans, covered members can plan ahead to make sure that they are financially whole when crisis strikes. Designed to help employees cover disabilities for up to one year, each participating employee can hand select the right amount of financial coverage, from \$1,000 to \$6,500 per month. These disability payments then be used for anything that the covered member chooses: household expenses, mortgage & car payments, medical bills, or whatever else the member needs.

Continued on Page 16

Continued from Page 1

The next two speakers, Tina Leahy, Principal Consultant, with the Assembly Water, Parks and Wildlife Committee and Mary Scruggs, part of the DWR Management Team for the Sustainable Groundwater Program, provided nuts and bolts information about the timetables that were in the groundwater legislation. For more information, go to www.groundwater.ca.gov on the DWR website. Both speakers explained the Budget Planning Process (BCP) and noted that the DWR has asked for funding for updating Bulletin 74.



The remainder of the day was spent with members visiting their local legislators. The main emphasis was to gain support for two proposals that CGA had developed. CGA requested support from the legislature to force the DWR to finish their review of the draft Water Well Construction Standards and publish them in a timely manner. Additionally, the association was seeking support for legislation requiring continuing education for C-57 license holders as a condition of license renewal. Since most of CGA's seminars are currently approved for CEUs, CGA offered to provide all of the educational opportunities necessary for program implementation.

In Memoriam

Ray Williamson, a longtime member of CGA, passed away on February 23 in Mount Shasta, California. Ray had operated Aquarius Well Drilling, Inc. for 43 years. He is survived by his wife of 43 years, Sharon, two daughters, three brothers, three sisters, and three granddaughters. Ray was 83 years old. Our thoughts and prayers go out to the Williamson family and their friends.

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January Update for **OSWCR**,
a new **Online System for Well Completion Reports**,
from The Department of Water Resources!

October-December activities included: multiple requirements-gathering sessions, presentations to Groundwater Resources Association and California Groundwater Association, feedback meetings with drilling contractors, and development of a working prototype. We are on target for a July 1, 2015 GO LIVE date! Sign up for the latest updates below.



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Word from the Store

by
Steve Strong
M/S Division President

Why Can't Everyone Speak English Like I Do?

A few years ago I was in Myrtle Beach, South Carolina at the Well Driller's Jubilee. I was working in my booth showing contractors water well cameras. An old man in bib overalls came into my booth and said, "That's a nice camera. Ever take a picture of a whale with it?" I said, "No sir, it's a freshwater camera." He looked at me like I was insane and said, "You mean to tell me you ain't never taken a picture of a whale with that thing?" I said, "No sir, I'm not sure how you could even do that with this camera. It has limited lighting and field of view."

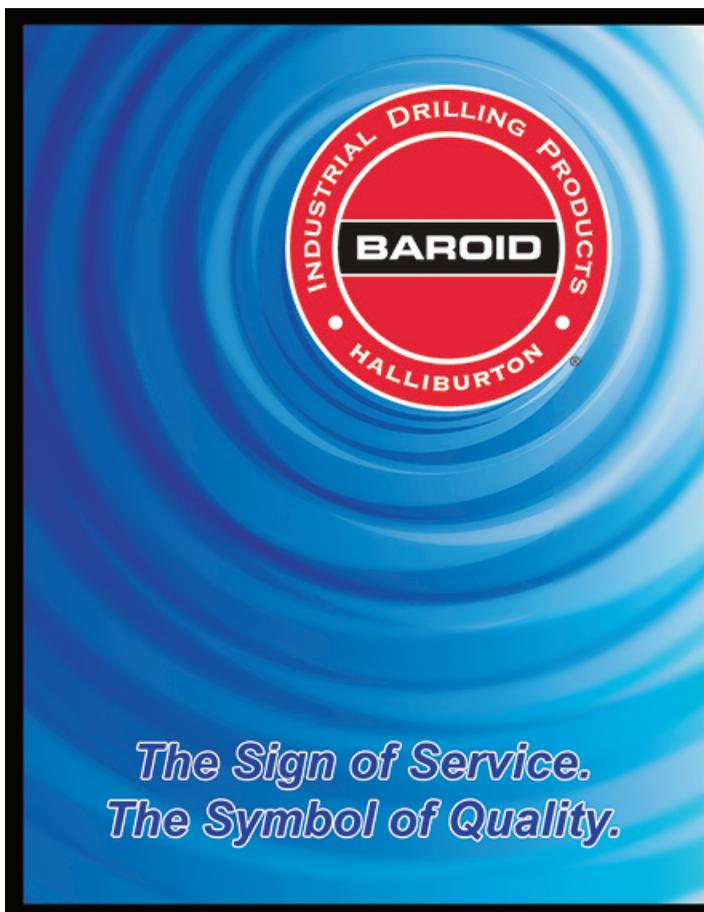
The old man was incredulous, and said, "Do you have any literature?" I showed him some, and he opened it and immediately said, "There's a picture of a whale right there!" The realization hit me like a hammer... "Oh, you mean a well!"

In business, whether you drill holes in rock, or make water well cameras, it's important to be on the same page with your customer. You can build credibility and reduce the buyer's tension by finding commonalities. For instance, does the customer have children standing by them? Well... you have kids or grandkids too. Maybe you can say something nice about their little ones.

Maybe it's their vehicle, or their bumper sticker, or the fact that they've lost weight since the last time you've seen them. Maybe you root for the same football team they have on their hat. A good business practice is to find a common interest, and briefly recognize that, to set a friendly tone for your business conversation.

Even if you're a driller, or pump installer, all of us end up being salesmen. We're selling our services, and we're doing it versus competition. Take a minute at the beginning of your next conversation with your new, potential customer to establish some common ground.

But most importantly, don't act like you've never heard a Southern accent when you're standing in your tradeshow booth in South Carolina!



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CGA BOARD OF DIRECTORS MEETS IN SACRAMENTO

Last January, the CGA Board of Directors convened in Sacramento for the initial meeting of 2015. Among items discussed during the meeting, the Board approved the 2015 goals for the association that included the introduction of legislation to implement revisions to Bulletin 74 and to require C-57 license holders to have continuing education. Additionally, the Board approved the Convention Committee recommendation to hold the 2016 convention at the Peppermill in Reno, Nevada on October 20 through 22, 2016.

The Board discussed the possibility of members of the Manufacturer/Supplier Division holding offices at the branch and state level. It was determined that they could hold branch offices, but that office holding at the state level was currently not allowed. A lively discussion ensued resulting in the passage of a motion to refer the topic to the Bylaws Committee for additional consideration.

Committee Reports

Executive: Mike Maggiora reported that the committee is continuing to work on financial and administrative issues.

Budget: Mike Meyer reported that the committee reviewed the 2014 convention, and noted that the expense budget overage was primarily related to not fulfilling room block commitments. The committee has reviewed the bookkeeping transition from MAS-90 to Quickbooks. Noting that the progress has been slow, the committee will develop measures to accelerate the process.

Bylaws: Jorn Daugbjerg reported that in addition to evaluating the possibility of Manufacturer/Suppliers members holding state office, the committee will review the entire bylaws and recommend updates and revisions as necessary.

CGA Standards: Dave Fulton reported that the pozzolan grout standard had completed its 90-day review process, and that there had been no further comments. Upon committee recommendation, the standard was approved by the Board. The committee recommended that the CGA Standard Practice Series be easily accessible on the CGA website.

Convention: Ron Hedman reported that the committee had reviewed the 2014 Riverside convention and had created a subcommittee to review and recommend changes to the registration process. The 2015 convention will be at the Grand Sierra Resort and Casino in Reno, Nevada on October 15 through 17. The committee's recommendation to return to the Peppermill in Reno had previously been accepted by the Board.

Education: Tim Guishard reported that most of the seminars for the convention have been developed and that planning is underway. This year, only two seminars will be held concurrently, as opposed to three as was the case last year.

Fundraising and Activity: Erik Lowe reported that the committee is looking at a silent auction on the trade show floor for 2015. They are looking into several other activities and are working on the details.

Insurance: The committee discussed the necessity to make sure existing claims get closed. They recommended that "tailgate topics" on safety occur at least monthly, reminding members that the most common injury in CGA results from jumping off equipment. They also discussed the potential liability from allowing product delivery personnel to use a member's forklift without having proper insurance.

Legislative: Tom Weimer, Jr. reported that the Day at the Capitol was very successful. A complete report can be found on page 1. Steve Garner of AWWA met with committee members to ask if CGA could put on a seminar. Tim Guishard will follow up.

Membership: Casey Good reported that the committee is working on a marketing campaign. Marketing binders will be sent to John Kratz, Larry Rottman, Tylor McMillan, and Mike Guardino for use in this effort.

Scholarship: Randy Delenikos reported that enough money had been donated for the James Edwards scholarship to provide two \$2,500 awards with the possibility of making this an on-going scholarship. They plan to continue the \$2,000 awards for the annual scholarships.

Website: Erik Lowe reported that the committee is still requesting to be able to mass email to committee members. They would like to have the minutes back under the committee sites with agendas for meetings to be placed on the site a week in advance. They would also like everyone to be able to view all committee notes.

- Colonial Life Critical Illness Coverage: The financial impact of critical illness is another major gap. Studies by the *American Journal of Medicine* and other sources have found that more than 62 percent of all bankruptcies have a medical cause. It's a growing problem: there was a 50 percent rise in the share of bankruptcies attributable to medical problems between 2001 and 2007. Most medical debtors were well-educated and middle class, three-quarters had health insurance.
- When a critical illness happens, there is never enough cash to fill all of the wholes. This is where our CGA Colonial Critical Illness plan can make a significant difference. Our Colonial Critical Illness plan will pay covered members up to a \$50,000 lump sum (depending on illness, see schedule for more info) when diagnosed with covered illnesses. Members may then use these funds however they see fit, during the difficult times associated with having a critical illness. And, similar to our Medical Bridge plan, Wellness benefits are built in to take care of our members while they are healthy.
- Call A Doctor+: Having difficulty gaining access to your physicians? The Doctor is always IN with CADR+. For the price of a few cups of coffee.- Unlimited 24/7 access to Board Certified physicians via phone and Video. Physicians can offer care for non-emergency situations and can even assist you with maintenance medications. Avoid missing work/school and late night trips to the ER or Urgent Care center because your doctor's office is closed.

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