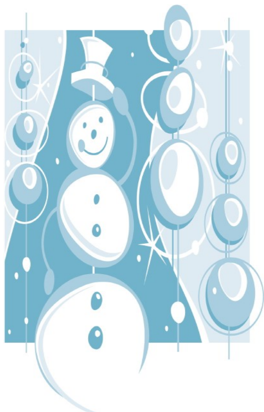
VOLUME XVII, ISSUE 4

DECEMBER 2013

AGA MONTGOMERY CHAPTER



THE CAPITAL CITY FOCUS

AGA'S MISSION:

AGA fosters learning, certification, leadership and collaboration for professionals and stakeholders committed to advancing government accountability.

THEME: "CONNECT"

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2012-2013 AGA Chapter Newsletter Competition 1st Place

2009 AGA Chapter Newsletter Competition Honorable Mention

2010 AGA Chapter Newsletter Competition 1st Place

MESSAGE FROM THE CHAPTER PRESIDENT

Hello to our AGA members and friends. By now, the vast majority of State accountants are breathing a sigh of relief that the 13th accounting period has finally closed—myself included. November was a busy month, but I am proud to say that the Montgomery Chapter AGA presented another successful Fall Educational Seminar. Wow! We had great attendance, outstanding speakers, interesting and valuable topics, and even had some fun mixed in with the learning experience. We appreciate those of you who joined us in staying CONNECTED to AGA. It is always a pleasure to welcome newcomers as well as our regular "AGAers". We were also honored to welcome National and Regional representatives Evie Barry, Pamela Lincoln, Amanda Green and Immediate Past-President Pamela Henderson. As always, AUM's administrators, staff, and caterer worked closely with us to ensure that our needs were met. Thanks, AUM, and thanks to our sponsors who contributed to making this event a success.

The Silent Auction, held during the Fall Seminar, brought in over $800 dollars for the Sickle Cell Foundation of Alabama. Your participation in this fund-raiser helps the Foundation to provide services to individuals within our community who are dealing with this disease. Thank you!

Speaking of impacting our community, the final numbers from the Food Drive are in, and I have to say WOW! Our Community Service Committee launched a widespread project that involved State agencies and local universities. The spirit of generous giving was in the air way before the holidays. At my agency, the Department of Revenue, the Incentive Award Committee partnered with AGA to create a competition that included Montgomery-based offices and taxpayer service centers (TSCs) around the State. Among the TSCs, the grand prize winner was the Gadsden site. At our central office, the top winners were Tax Policy and Research, Business License, and Individual Income Tax. Each winning group received a free office luncheon. After Revenue, the State agency whose combined monetary and food donations amounted to the highest total pounds of food for the hungry was the Department of Corrections. Among participating universities, Troy University led the way. But the most important result is this: total monetary donations amounted to $3,485; total pounds of food donated amounted to 3,381, for a grand total in pounds of food of 26,037.76 to food banks. Cheers! Thanks to Beverlyn Dean and the Community Service Committee for an outstanding food drive.

More cheers are in order for National AGA's recent announcement. Calling all young professionals (YPs)! The National office recently presented an essay-based opportunity for five YPs to receive free hotel and registration for the 2014 National Professional Development Training, to be held in Orlando, Florida in July of 2014. Not sure if you are considered a YP? To find out, turn to page six for more details, including the criteria for "young professionals". Don't miss out on this rare opportunity.

Whether you fit the YP criteria or not, if you have not yet earned your Certified Government Financial Manager (CGFM) designation, what are you waiting for? Here is another great opportunity: the Montgomery Chapter recently established a new, after-hours, study group. Perhaps you've been putting it off. Well, now's the time to get it done. More information is available on the CGFM page of this newsletter.

Last but not least, it is time to register for our December luncheon meeting. You should have received the meeting announcement last week, so go ahead and register. This will be a joint meeting with the Montgomery Chapter of the Institute of Internal Auditors, December 5th at 12 noon, at the RSA Activity Center on Dexter Avenue. Troy University will be represented in the persons of Professors Beverly Strachan and Emma Cole, our luncheon speakers. Come on out and get CONNECTED!

Wishing you and your loved ones a safe, happy, and blessed holiday season.

Margie Toney, CGFM

President,
Montgomery Chapter

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Scholarship	Kay Wilson	Kay.Wilson@dhr.alabama.gov
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When:
Thursday, December 5, 2013
12:00 NOON

Where:
RSA Activity Center
201 Dexter Ave
Montgomery, AL 36104

Parking in parking deck adjacent to the Activity Center
Use entrance on Monroe Street

Cost:
$15.00
Guests are always welcome.

Make your reservation today!

Online: Visit our new website at www.montgomeryaga.org
Or contact Janice Duncan
By 12:00 noon, Tuesday, December 3
Reservations via phone 334-242-6367
Or
Email: duncanj@dot.state.al.us

ATTENTION!
Members will be invoiced for the cost of the lunch for cancellations made
AFTER the close of business on Tuesday, December 3
(Including the failure to attend without cancellation notice.)

HOLIDAY MENU

ENTREE
Hamburger Steak
Fried Catfish

VEGETABLES
Sweet Peas
Macaroni and Cheese
Cabbage
Northern Beans

DESSERT
Strawberry Cobbler

BEVERAGE
Tea
Coffee

A Chef Salad or Vegetable Plate is also available upon request. Please make a note on your on-line registration or notify Janice Duncan if you would prefer a Chef Salad or Vegetable Plate.
Phone 334-242-6367
Email: duncanj@dot.state.al.us

Thursday, December 5th
Luncheon Speakers

Topic: Internal Controls and Change Management

Beverly Strachan

Assistant Professor of Accounting at Troy University. Beverly is a former Audit Manager at Regions Financial Corporation, from which she retired in March 2005. She is a graduate of the University of South Alabama and has an MBA from Auburn University Montgomery. She holds the professional designations of CPA, CFE, CIA, and CISA. She serves as Vice President of the Montgomery Chapter ACFE and is Secretary of the Montgomery Chapter IIA. Beverly serves as Chair of Troy University's new Forensic Accounting program being introduced in Montgomery in 2013-2014.

Emma Cole

Accounting Lecturer at Troy University. She graduated with a BSBA in Accounting from Auburn University and an MBA with the Accountancy Option from Troy University. Emma is a CPA who started her career with PriceWaterhouseCoopers. She has over 15 years of accounting, auditing, financial reporting, and governmental accounting experience. In addition to her role as a Six Sigma agent, Emma has served as the finance/accounting process owner and administrator for SAP, Oracle, Sage, Kronos, and PeopleSoft system implementation and integration projects. She has received numerous corporate awards and recognition for implementation of process improvement initiatives, contributions to organizational strategies, and development of departmental training and procedures. Emma is actively involved with several civic and professional organizations. She currently serves as the Co-Director of Membership for the Montgomery Chapter of the AGA and the Alabama Director of Student Membership Services for NABA.

Make the Most of Your Membership

GET CONNECTED.

GET INVOLVED.

GET STARTED.

AGA is the only association supporting more than 15,000 professionals working in federal, state and local governments as well as the private, nonprofit and academic sectors. AGA membership will give you the tools and support you need to make your mark on the profession.

AGA Mentoring Program

As part of its commitment to the professional development needs of its members, AGA offers an online mentoring program that features a user-driven mentor matching resource. This unique online networking and career development tool is designed to help AGA members find and connect with one another to establish mutually beneficial mentoring relationships.

Once you have enrolled as a mentor, a mentee, or both, you can search the database of AGA members to find mentors and/or mentees with whom you can connect online, by phone, or face-to-face at AGA events. As a member of AGA's online mentoring community, you can take advantage of other features such as tracking your mentoring relationships, participating in discussion forums on mentoring topics, and find helpful information resources.

AGA Members: Get started by enrolling below.

Already Registered? Start your search for a mentor now!

UPCOMING AGA AUDIO / WEBINAR CONFERENCES

Jan. 15
Fraud Detection/ Prevention

Feb. 5
Government Financial Management

Mar. 5
Accountability in Government

May 7
Performance Management

WEB Conferences: CPE Simplified

FRAUD DETECTION & PREVENTION: USING TECHNOLOGY FOR AUDITING

Jan. 15, 2014 | 1—2:50 p.m. Central Time | 2 CPEs Available

LOCATION: TROY UNIVERSITY MONTGOMERY

COST: $25 members $35 non-members

Register at http://montgomeryaga.org

Registration deadline: Jan 10th

Learning Objectives: To understand how data analysis tools can help identify unusual patterns and allow auditors and investigators to make better audit selection decisions.

Field of Study: Auditing

Identifying fraud within the billions of dollars spent on public programs on a case-by-case basis is like searching for needle in a haystack. But new technology allows auditors to sift through all of the spending and to identify patterns outside the norm. Bringing in information from other systems provides more penetrating insight and allows investigators to focus time and energy more productively and meaningfully.

The Massachusetts State Auditor's Office has employed data analytics tools to make risk-based audit selections, enhance risk analysis in audits, and conduct data-driven, proactive investigations. This web conference will examine the case of a doctor's fraudulent billing of the state health program to illustrate the value of these tools. You will hear the story of how they uncovered the fraud as the team takes you through the investigative process step-by-step.

Speaker: Laura M. Marlin, Esq., First Deputy Auditor, Office of the State Auditor, Massachusetts

A SMART INVESTMENT

A 12-month subscription to Becker's distance learning catalog provides unlimited use of more than 180 On-Demand and Webcast courses, with new offerings added every month. With Becker, the commitment of time and resources it takes to move ahead will pay dividends for the rest of your career. It's a return on investment you can't afford to miss.

CPE pricing for Government:

Federal - $100.00 subscription price – NO AGREEMENT NEEDED any more! Agency must purchase to qualify (whoever is authorized to use credit card or contracts department if no card is used). No minimum number to sign up for this price!

State and Local - $100.00 subscription price – Must sign an agreement. Agency must purchase to qualify. No minimum number to sign up for this price! This allows on demand and webcasts.

Individuals can buy subscription via AGA for $349.00 (annual subscription). You can get on demand and webcast courses. Tip: you don't have to take exam at end of webcast courses!

Individuals can buy subscription B2C for $295.00 (annual subscription). You can only get on demand courses for this price. Available to everyone!

For more information contact:
John Gioeli
Director of Government Programs
703-631-8840
jgioeli@becker.com

Young Professionals Wanted for the PDT!

- The Young Professionals Focus Group is rolling out a new program to send five young professional first time attendees to PDT next July.
- This program entails the following:

  What you get:
  - Five-night hotel scholarship at the Orlando World Center Marriott (starting July 12, 2014 — includes room + tax only).
  - Complimentary registration for the entire event (up to $900 savings).
  - CPEs to help you advance your career (number of CPEs may vary depending on assignments).
  - Network with and hear from industry leaders. Make those connections for that next professional op portunity!

  Requirements:
  - Must be an AGA member in good standing.
  - A first-time attendee at this annual event. Working directly for government or nonprofit (federal, state, local or tribal).
  - Under the age of 30.
  - Available starting Saturday, July 12, 2014, and willing to help with bag stuffing, registration and badge scanning.

  How to apply:
  - Send a maximum 250-word essay to **agamembers@agacgfm.org**, telling us why you should be se lected to attend the annual PDT on AGA!
  - Please also include the following information with your submission:
  - Name
  - AGA ID#
  - Email
- Deadline to apply: December 15, 2013
- This is a wonderful opportunity for a young professional member. Please encourage your YP chapters member to apply.
- Details and a pdf are available here: http://www.agacgfm.org/YP-Focus-Group
- Recipients will be notified in January.

Delvin Seawright, CGFM, CPA, CGMA

"Attaining the premier certification for government financial managers was my motivation for earning the CGFM designation. Although meeting stringent eligibility requirements and passing rigorous exams had to be satisfied, I knew it would be well worth it. Being a CGFM distinguishes an individual as being one who has a broad knowledge of government financial management that ranges from government accounting to internal controls at the local, state, and federal levels. It also distinguishes one as being committed to continual learning through continued professional education and development. Deciding to pursue the CGFM certification was one of the best career decisions and investments I've made. For, earning it strategically positioned me to be upwardly mobile, a state of being I continue to experience and enjoy."

CGFM EDUCATION REQUIREMENT UPDATE

Certified Government Financial Managers (CGFMs) represent a diverse group of professionals working in the government financial management field, including accountants, auditors, budget analysts, controllers, finance directors, financial analysts, program managers, IT professionals, CFOs and consultants. Many government financial managers come to this profession with varied academic backgrounds and expertise, which brings a breadth of knowledge that enhances the field of government financial management. In light of this diversity and ongoing changes in the profession since the CGFM program's inception in 1994, AGA's Professional Certification Board (PCB) has updated the eligibility requirement to take the CGFM examinations. From the onset of the program, a prerequisite to sit for the CGFM examinations has been a bachelor's degree from an accredited college or university, with 24 credit hours in certain designated areas, such as accounting, auditing, finance or public administration. The PCB determined that the focus of the 24-hour requirement was too limiting to completely capture the full and ever expanding range of knowledge, skills and abilities that represent today's government financial management workforce. Therefore, effective immediately, CGFM candidates are no longer required to have 24 credit hours in a particular discipline or range of disciplines to be eligible to take the CGFM examinations. In order to establish their eligibility, CGFM applicants still must have a bachelor's degree from an accredited college or university and must provide a copy of an official transcript documenting their degree. In addition to the education requirement, the knowledge and experience in government financial management remain essential components of the CGFM certification program. Accordingly, to earn their CGFM, all candidates must also pass the three rigorous CGFM examinations that test knowledge of government financial management and have at least two years of professional-level work experience in government financial management.

If you have any questions about the CGFM eligibility requirements or any other aspects about the CGFM program, please contact AGA's Directorof Professional Certification, Kataya Silver or at (800.AGA.7211, ext. 305) or Certification Manager Brian Watkins (bwatkins@agacgfm.org or at ext. 341).

Within One Year of Graduation?

If you are currently enrolled and are within one year of graduation with a bachelor's degree, you may be able to apply for the CGFM Program and start taking the CGFM Examinations before your degree is conferred. (Proof of the degree and work verification will be required before the CGFM can be awarded.) Contact the Office of Professional Certification at 800.AGA.7211 (703.684.6931) for more information. Please indicate the number of college credits completed and your expected graduation date.

ATTENTION!!!

CGFM STUDY GROUP UPDATE

Pamela Hill has located a place and developed a schedule to help individuals prepare for the CGFM Exam. The CGFM Committee invites you to participate in this CGFM Study Group. Please study each session in advance so that you will be able to actively participate in the discussions. If you are unable to meet with the group, please feel free to use the schedule below as a guide to keep you focused on the ultimate goal: Becoming a Certified Government Financial Manager. If you have any questions or need additional information, please call or email the CGFM Committee.

Time
5:15 pm – 7:00pm

Location
207 Montgomery Street
Bell Building Suite 425
Troy University Montgomery Campus

Exam 1 Review Dates
Tuesday, November 19 – Sections 1 and 2
Tuesday, December 3 – Sections 3 and 4
Tuesday, December 17 – Sections 5, 6, and 7
Review and take Exam 1 by January 13.

Exam 2 Review Dates
Tuesday, January 14 – Section 1
Tuesday, January 28 – Section 2
Tuesday, February 11 – Section 3
Tuesday, February 25 – Sections 1, 2 and 3
Review and take Exam 2 by March 10.

Exam 3 Review Dates
Tuesday, March 11 – Section 1
Tuesday, March 18 – Sections 2 and 3
Tuesday, April 1 – Section 4
Tuesday, April 15 – Section 5
Review and take Exam 3 by April 28.

CGFM exams **passed by May 1, 2014**! Highlight your calendar for this date and make it happen!! You **ARE** the next CGFM!

OMB to Tabulate Shutdown Cost, Flesh Out Management Agenda

By Charles S. Clark
November 6, 2013

A sign outside of Treasury indicates the closure of one entrance due to the government shutdown Oct. 1
Carolyn Kaster/AP

The Office of Management and Budget is preparing its own estimate of the cost of the October government shutdown, the acting controller said on Wednesday, embracing a task that is also under consideration by the Government Accountability Office.

OMB will examine the 16-day closure's effects on the overall economy and on "cost activity in areas affected, including personnel costs such as deferred wages," Norman Dong told a gathering of the Association of Government Accountants convened to mark the group's latest survey of agency chief financial officers. Dong also promised that the Obama administration's second-term management agenda will be a "force multiplier on our work from recent years." He said OMB has been meeting with agencies to focus "not on the what, but on the how" of translating the four themes of effectiveness, efficiency, economy and people into specifics and a process that can be "monitored and supported."

When budgets are increasing, Dong said, as they were when he worked for the Federal Emergency Management Agency after Hurricane Katrina in 2005, "we don't ask the hard questions, but when budgets are shrinking, we're more thoughtful on how money is being spent."

The new survey, executed with Grant Thornton LLP, portrays the chief financial officers group as leading a "declining, dispirited workforce" able to deliver increasingly less in government services. CFOs also face an ongoing tension between tight resources and expanded reporting requirements. The results prompted three agency financial officials to discuss their relationship with OMB, the move toward shared services, the all-agency transparency requirements proposed in the DATA Act (which on Wednesday cleared the Senate Homeland Security and Governmental Affairs Committee) and how agencies fared during the shutdown.

Jim Taylor, chief financial officer at the Labor Department, said, "Unfortunately, we were ready for this shutdown because we have been through five [near-shutdowns] in the last few years. One thing Labor had not anticipated was the freeze on Health and Human Services Department grants to states to distribute unemployment insurance, which "overwhelmed" many states, he said. The shutdown "pushed us to be creative in moving money in ways not anticipated," he added, "and if it happens again, we'll be more creative."

Richard Gregg, fiscal assistant secretary at Treasury, said, "Treasury did well with a small CFO shop contingent, finding creative ways to communicate" to employees who were furloughed. Denied email, managers used the U.S. mail to send messages "that you're important, and we're working to get you back as soon as possible." On the first day back, Secretary Jack Lew had a town hall, Gregg said. During the two weeks of agency closures right before the deadline for raising the debt ceiling, he added, his team managed smoothly in making trust fund payments, but "in the second week things were bouncing all over."

OMB staff "did a terrific job" of handling the shutdown, Dong said, "though deciding who was going to be excepted was not always a bright line." OMB officials had to work with agencies to manage such issues as travel card delinquencies among employees who could obtain no vouchers during the closures. "It was just as important to focus on the re-start," he added, noting that a major challenge was the altered financial reporting calendar.

Both the Treasury and Labor financial officials said that while they are diligently complying with reporting requirements under the Government Performance and Results Modernization Act, the proposed DATA Act and OMB's promotion of greater services sharing among agencies, CFOs must still set "agency-specific" priorities to get information out to stakeholders.

Gregg recommended setting eight to 10 priorities and then pushing them hard. "Having data is easy," added Taylor. The challenge is "getting it to the step where it's actionable."

Dong said, "OMB recognizes that the more requirements placed on agencies, the more we end up competing against ourselves, and that not all priorities can be equal." He said the White House is moving away from "one-size fits all" to make reporting tasks "a little more tailored and agency-specific," an approach he called "less scattershot" and more like "fine-tuning."

CAREER OPPORTUNITIES

Alabama State Employee Credit Union
Vice President of Lending

Position Summary Alabama State Employees' Credit Union (ASE) in Montgomery, Alabama, is in search of a talented senior lending executive to join its team. Reporting to the Executive Vice President/ Chief Operating Officer, this individual will oversee all lending activities, including new product development, consumer, real estate, business and indirect lending. This executive will be responsible for setting lending goals, training lending officers to meet or exceed expectations, and will ensure compliance with legal & regulatory compliance requirements. This talented executive will have exceptional leadership skills and a proven history in growing a sound loan portfolio. The executive must have a thorough knowledge of financial laws, regulations and procedures relating to lending. At least a Bachelor's degree is required, preferably in finance or a closely related subject, plus at least seven to ten years of progressive lending management experience.

Company Profile Chartered in 1954, Alabama State Employees' Credit Union (ASE) was founded by employees of the state of Alabama. The charter was changed in the early 2000's to a community charter, serving Montgomery and eight surrounding counties. The charter was further amended to serve most all of the participants of the Retirement Systems of Alabama, which includes county and city employees statewide. ASE is now a $ 200+ million credit union, serving over 27,000 members.

Compensation An excellent and competitive compensation package will be offered to the selected candidate.

Applications Direct resume and inquires to Patty Woodring, Human Resources Manager, at pwoodring@asecu.org .

AOD Federal Credit Union
Internal Audit Manager

AOD Federal Credit Union is currently seeking an Internal Audit Manager. This individual ensures the Credit Union suffers no losses resulting from fraud, theft, or misapplication of funds from non-compliance with established policies and regulations; oversees and implements the internal auditing program and supervises the Compliance area. Must have five to ten years of similar or related experience and a college degree and a professional certificate or a graduate degree. Other required skills include: CPA, CIA, or other related industry certificate; a solid knowledge of audit procedures, government regulations, banking and EDP procedures; a working knowledge of spreadsheet and word processing PC software; demonstrated management, supervisory, and organizational abilities; strong analytical, research and problem-solving skills; must be able to develop innovative solutions and be attentive to details.

AOD has great benefits including two weeks vacation your first year, education reimbursement, 401 (k) retirement plan and much more.

Please send your resume to AOD, Attn: HR, P.O. Box 608 Bynum, AL 36253. AOD is an equal opportunity employer.

Feeding Hope Across Alabama

On behalf of Beverlyn Dean, AGA – Montgomery Chapter Community Service Director, thank you for your support in making a difference in our communities in the fight against hunger. Because of your generosity, we were able to exceed the goal.

THANK YOU!!!

MONTGOMERY CHAPTER AGA
ALABAMA DEPT OF REVENUE
ALABAMA DEPT OF ECONOMIC & COMMUNITY AFFAIRS
VETERANS AFFAIRS
ALABAMA DEPT OF TRANSPORTATION
AL DEPT OF INSURANCE
AL ETHICS COMMISSION
ALABAMA DEPT OF MENTAL HEALTH
DEPT OF CORRECTIONS
TROY UNIVERSITY
EXAMINERS OF PUBLIC ACCOUNTS
AUBURN UNIVERSITY MONTGOMERY

TOTAL MONEY
3,485.65

TOTAL LBS
3,381

GRAND TOTAL POUNDS
26,037.73

SICKLE CELL'S SILENT AUCTION REMAINING ITEMS

WONDERFUL CHRISTMAS GIFTS ARE AVAILABLE FROM SILENT AUCTION AND WILL BE AVAILABLE FOR PURCHASE AT DECEMBER'S LUNCHEON.

Item #	Description	Retail Value	Minimum Bid	Guaranteed WIN BID
15	Peter, Paul and Mary – Carry It On DVD A Musical Legacy - It's Magic, Light One Candle, & More	$22.00	$10.00	$10.00
25	Burt Bacharach – "The Look of Love" – 3 CD Boxed Set/DVD. Songs with Tom Jones, Jerry Butler, Patti LaBelle, Perry Como, & more. Bonus disk with Dionne Warwick.	$75.00	$25.00	$25.00
27	John Denver – "The Essential" – 2 CDs 36 selections including Take Me Home, and Matthew	$14.00	$10.00	$10.00
	TOTALS	**$111.00**	**$45.00**	**$45.00**

SILENT AUCTION

Cash	$45
Checks	$633
Credit Cards	$135
Total	$813

FALL SEMINAR PHOTOS

FALL SEMINAR PHOTOS

CITIZEN CENTRIC REPORT

Source: CNN Money

Date published: November 15, 2013

Moody's has downgraded its ratings on four major U.S. banks to reflect the reduced chances of a government rescue in the future.

Goldman Sachs, JP Morgan Chase and Company, Morgan Stanley, and the Bank of New York Mellon all had their long term senior unsecured debt rating cut.

Other banks including Citigroup and Bank of America had their ratings confirmed by Moody's in its review of eight financial institutions. Despite the downgrades all eight banks are still rated as investment grade risks and now have a stable outlook with Moody's.

The agency made the changes because it believes the U.S. government is less likely to step in to support a troubled financial institution as a result of the Dodd-Frank banking reforms. The Wall Street reforms curb banks' ability to make risky investments and place new regulations on some complex financial bets.

The new rules make it less likely that the failure of a big bank will threaten the financial system. That means bond holders can be left to carry the burden of bailing out a distressed bank, rather that taxpayers.

"We believe that U.S. bank regulators have made substantive progress in establishing a credible framework to resolve a large, failing bank," Moody's managing director Robert Young said. "Rather than relying on public funds to bail out one of these institutions, we expect that bank holding company creditors will be bailed in and thereby shoulder much of the burden to help recapitalize a failing bank".

In June rival rating agency Standard and Poor's took a similar view, saying it was becoming increasingly clear that the U. S. government might not rescue a failing bank in a crisis. The move by Moody's could make it more expensive for the downgraded banks to fund themselves. A shifting regulatory landscape for banks has forced many to make significant changes to their operations, including increasing their financial cushions.

THE CAPITAL CITY FOCUS

AGA®
MONTGOMERY
CHAPTER

December 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 CGFM STUDY SESSION @ TUM FROM 5:15 – 7:00	4	5 MONTHLY LUNCHEON @ 12:00	6	7
8	9	10	11 26TH ANNUAL GAAF CONFERENCE	12 26TH ANNUAL GAAF CONFERENCE	13	14
15	16	17 CGFM STUDY SESSION @ TUM FROM 5:15—7:00	18	19	20	21
22	23	24	25  	26	27	28
29	30	31 NEW YEAR'S EVE