

April 2006

# CBS Update

We are very pleased to provide you with our bi-monthly newsletter, *Benefits Insights*. Each one features an article relating to a topic specific to qualified retirement plan legislative and administrative issues. We hope you find these articles informative and we welcome your feedback. Past issues of the newsletter have been posted on our website. We invite you to visit our website at [www.creben.com](http://www.creben.com). The newsletters can be found under "News and Updates".

## WELCOME

Please join us in welcoming **Becky Yeigh** to our firm. Becky is an assistant in our pension administration department and provides support to our plan administrators. Becky's background includes over five years of qualified plan record-keeping experience and we are sure she will prove to be a valuable asset to CBS. Welcome aboard Becky!

## EDUCATION CORNER

**Steve Persons** recently attended the annual Enrolled Actuaries conference in Washington, DC. Attended by several hundred pension actuaries from across the nation, this is the premier seminar that focuses strictly on actuarial issues pertaining to defined benefit and cash balance plans.

On April 27<sup>th</sup> **Jennifer Bufe, Brian Secrest, and Marilyn Ryan** will attend a full day workshop on 5500 Forms. As with all government reporting forms, we find that every year, the IRS changes the forms just a bit and this seminar enables us to stay on top of all of the nuances contained in them.

**Marylis Wozniacki** will attend a three day business owner's conference in May in Las Vegas. Sponsored by the *Technical Answer Group*, the conference is limited to a small number of attendees and focuses on business issues unique to retirement plan firms.

## A LESSON TO BE LEARNED

"Our greatest glory is not in never falling, but in rising every time we fall."

Confucius

## GET TO KNOW CBS HEIDI KNAPP

"Thank you for calling Creative Benefits. This is Heidi. How can I help you?" Sound familiar? Having sung out her greeting over an estimated 35,000 times, Heidi Knapp has been the voice behind Creative Benefit Strategies since she joined us in July 1999. And each time she answers a call, she does so with a smile.

In addition to her receptionist duties, Heidi collates nearly all packages sent to our administration clients (valuations, 5500's, distributions, etc.), sorts and prepares incoming and outgoing mail and packages, organizes our supplier relations, maintains our historical client records, and otherwise helps keep our Ohio office running smoothly. Her background includes many years of experience in customer service, accounting and office management. She attended Cuyahoga Community College for Business Management and someday plans to return to receive her degree in Accounting.

Away from the office, Heidi enjoys being with family and friends, especially in the great outdoors. Of course, lately she has hardly had a free moment since her first baby was born this past October 29<sup>th</sup>. Jacob measured 10 lbs, 2oz. and 22¾ inches long. Ouch!! Her bundle of joy will be joining his mom this summer as she helps continue a worthy family tradition. For the past 10 years, her family's bar, The Hopp Inn, has hosted an annual golf outing benefiting Ohio's Special Olympics. In 2005, they raised \$7,800. Aside from philanthropic fund raising, Heidi will also be dabbling in political campaigning this year for her cousin Bryan Flannery, a gubernatorial candidate for Ohio.

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We sincerely appreciate your referrals.