



ACHCA
American College of
Health Care Administrators
New York Chapter



FINANCIAL/BUSINESS OFFICER REGISTRATION

***THE FINAL RULE:
MAKING THE PIECES FIT FOR
QUALITY CARE***



Sponsored by
the New York State Health Facilities Association in cooperation with
the New York Chapter of the American College of Health Care Administrators



**VILLA ROMA RESORT & CONFERENCE CENTER
MARCH 11TH THROUGH MARCH 14TH, 2018**

FINANCIAL/BUSINESS OFFICER CONVENTION PROGRAM

SUNDAY, MARCH 11, 2018

1:00 PM – 2:30 PM

NAVIGATING THE NEW FACILITY ASSESSMENT, DEVELOPING STAFF COMPETENCIES AND USING QAPI TO HOLD IT ALL TOGETHER

The Facility Assessment is a component of Phase 2 that will be implemented beginning November 28, 2017. If utilized properly, the Facility Assessment can become a key to strategic planning and improving your facilities position in the marketplace, strengthening your current service offerings through training and competency-based programs and it can identify opportunities for new clinical programming.

Under the revised RoP, SNFs must ensure that staff are able to demonstrate competency in the skills and techniques necessary to care for residents' needs. This session will focus on preparing SNF teams to effectively conduct a Facility Assessment and accurately identify the resources and skills needed to care for their resident populations, review useful tools and resources to assist in the development of clinical competencies, and discuss methods of sustaining facility improvements through a QAPI approach.

SPEAKER: AMY LEE

Amy Lee is the president and CEO of Coretactics™ Healthcare Consulting, Inc., a healthcare improvement company founded on her passion for high performance and healthcare excellence. She is a pragmatic, innovative and

industry-leading thinker who brings her 25-plus years experience in acute and long-term care together into a holistic approach to healthcare operations. Amy has established numerous best-practice approaches in falls reduction, wound care management, antipsychotic reduction, behavioral management, person-centered care planning and reducing re-hospitalizations, just to name a few.

2:30PM – 4:00PM

TAKING CARE OF YOUR HUMAN RESOURCES ... YOUR EMPLOYEES

A healthy nursing home workforce is instrumental in success for the employer, the employee and most of all, for the residents! Promoting a healthy workforce includes creating an environment where employees know what to do and love their job.

Learn strategies to maintain a well performing team responsive to the needs of your residents including developing wellness programs, providing clear directions, engaging employees in "huddles", maintaining staff morale, and promoting a cultural-competence environment. The value of taking care of your employees for a more effective work environment can lead to higher retention, enhanced productivity and performance.

SPEAKER: JACQUELINE PAPPALARDI, RN

Jackie Pappalardi is the senior vice president of Capital Health Consulting (CHC), a consulting firm consisting of clinical and healthcare policy experts based in Albany, NY. She has extensive public and private sector acute and long-term healthcare experience and is known for being a results-oriented leader. As a registered nurse,

Jackie has been a strong advocate for ensuring that individuals receive quality healthcare through access to effective programs and skilled staff. As a clinical partner, Jackie shares the vision of the CHC team as a strong patient-centered advocate with demonstrated positive outcomes.

MONDAY, MARCH 12, 2018

9:00AM – 10:30AM

THIS WOULD BE FUNNY...IF IT WASN'T HAPPENING TO ME! – HOW TO NAVIGATE THE FUTURE WITH ENTHUSIASM AND VIGOR

This hilarious and provocative presentation shows long-term-care professionals how to get in front of a constantly evolving future and proactively drive change. It will increase your comfort and confidence in the face of stress and change, and it will show you how to do more with less and embrace the chaos of change with conviction and vitality.

SPEAKER: JODY URQUHART

Jody Urquhart, a former stand-up comedian who is a highly sought-after motivational speaker, is the author of "All Work & No Say," a bestselling book that shatters assumptions that work can't be rewarding and fun. Humor is a key component in her presentations to more than 60 organizations and associations each year.

1:30PM – 3:00PM

SURVIVING IN TODAY'S HEALTHCARE ENVIRONMENT

Dear Colleague:

This year, the New York Chapter of the American College of Health Care Administrators will host our 49th Annual Convention which will be held from March 11th through March 14th, 2018 at the Villa Roma Resort and Conference Center. The beautiful Villa Roma has upscale accommodations, varied and tasteful menus, a special dining area and well-appointed and functional meeting rooms. You can even enjoy a game of bowling at their regulation bowling alley! The resort is conveniently located in Callicoon, New York, just minutes from Monticello off Route 17.

Kudos to our Education Committee who has gone to enormous lengths to secure topical and thought-provoking educational programs for administrators, financial managers and directors of nursing/clinical staff. The break-out rooms are conducive to a meaningful and pleasant learning experience, where participants have the opportunity to earn 17.0 continuing education credits.

In addition to the fine educational setting, the Villa Roma offers a spacious, yet intimate exhibit space which accommodates all of our 70 corporate sponsors. This year's entertainment is a mixed bag of comedy and musical hits to leave you in a fun, uplifting mood. We are pleased to present the tribute band Shadows of the 60's which will be playing the best of Motown and the Four Tops. Additionally, we will be featuring the comedy of Tom Cotter and Chris Monty. You will be able to end each evening networking with colleagues and vendors in the relaxed atmosphere of the resorts nightclub.

The dining experience will continue to be exceptional with top-notch food and glatt kosher cuisine.

If you attend only one show in 2018, make it this one.

We look forward to seeing you there, but don't delay.....make your convention and room reservations today.

*Sincerely,
The Convention Committee*

FINANCIAL/BUSINESS OFFICER CONVENTION PROGRAM

Nursing homes and other long-term-care providers face a new and increasingly complex operating environment. Without a proper understanding of this environment, providers risk reduced reimbursement, lower margins, and potential regulatory audits. This session will discuss several operating challenges, how each challenge is measured quantitatively and qualitatively, and the strategies to avoid hitting operating potholes.

SPEAKERS: JOSEPH F. MARTELLO, CPA; JAMES V. BUDD, CPA; AND BRIAN P. LEE, CPA

Joseph Martello is a founding member of HMM with 38 years of practice in the healthcare industry. He has lectured extensively throughout New York State on reimbursement concepts and financial reporting. His lengthy involvement with associations and committees dealing with healthcare include the Hospital Financial Management Association and the Technical Advisory Committee for the Nursing Home Accounting and Reporting Manual. Joe was sought out by the New York State Department of Health, Office of Health Systems Management, as a member of the technical advisory group responsible for developing a new reimbursement methodology. He is a former chair of the Long-Term Care Committee for the Healthcare Finance Management Association (HFMA) and a member of the HFMA Annual Institute Committee, Hudson Valley Chapter.

James Budd is a partner in HMM. He is knowledgeable in budgets, projections, and operational studies. He prepares and audits financial statements and third-party cost reports. He is currently involved in the development and implementation of a software program to be used by nursing homes to estimate and track daily profits and losses.

Brian Lee is a partner in HMM who has worked with more than 50 healthcare facilities throughout New York State. He assists with budget creation, projections, and operational studies as well as preparing and auditing financial statements, auditing employee-benefit plans, and preparing third-party cost-report submissions.

4:00PM – 5:30PM
THE IMPACT OF QUALITY ON YOUR FACILITY'S BOTTOM LINE

This session is geared toward the finance and clinical staffs. Attendees will learn the differences between the various CMS initiatives influencing quality ratings and which programs directly influence reimbursement. Participants will be able to identify at least three clinical and three claims-based measures that will impact revenue. The audience will also learn strategies to position themselves positively for future measures and prepare a proactive rather than reactive stance for their rankings compared to surrounding SNFs.

SPEAKER: MAUREEN MCCARTHY, RN

Maureen is the president of Celtic Consulting, LLC and the CEO and founder of Care Transitions, LLP; a care-coordination service

provider. She is also the creator of the “McCarthy Method,” a documentation-improvement system for ADL coding. She is a recognized leader and expert in clinical reimbursement in the skilled-nursing-facility environment; and she is currently the president for the Association of Long Term Care Financial Managers.

TUESDAY, MARCH 13, 2018

8:30AM – 10:00AM
VALUE-BASED CARE IN LTC; THE QUALITY CONNECTION

At the conclusion of this presentation, participants will be able to:

- outline and describe the recent changes in conditions of participation for skilled-nursing facilities with a focus on phase 2 (2017) implementation,
- describe the quality component to value-based care and how these changes support this component,
- explain the components of the Facility Assessment and how they can be used to strategically improve the planning for services,
- outline the elements of the staffing component of the Facility Assessment,
- discuss the elements of staff competency and how to link to the Facility Assessment, and
- explain the steps to implement an effective QAPI program.

SPEAKER: JOSEPH TOMAINO

Joseph Tomaino is a principal in Grassi & Co.'s Healthcare Management Consulting Practice and has over 30 years of healthcare management experience working in the not-for-profit, for-profit, and government-sponsored segments. Joseph has worked with provider organizations and payers across the United States as an architect of value-based care -- improving clinical effectiveness along with efficient use of resources. He uses data to understand populations being served and the effectiveness of organizations. He designs innovative structures and programs to improve his clients' performance and help them transform themselves to operate successfully in managed-care and accountable-care-reimbursement environments.

11:00AM – 12:30PM
NAVIGATING FINANCIAL OPERATIONS

In today's ever-changing landscape, it is essential to understand and plan for key areas that impact financial operations. In this session, Anna will outline best-practice approaches to strategically assessing your financial position and developing key metrics. She will also review ways to identify opportunities to align your organization with key healthcare initiatives and strategic partners.

SPEAKER: ANNA RIZZO

Anna Rizzo provides a full spectrum of financial consulting services to healthcare providers. She is regularly called upon to provide the finan-

cial modeling, analyses and troubleshooting from which strategic initiatives are determined and implemented. Anna has specific expertise in the reimbursement and financial issues of long-term-care providers. She has served as the lead financial consultant in developing rightsizing strategies, securing HEAL funding, and for some of the largest capital improvement initiatives in New York State. She has also been instrumental in helping providers migrate into home and community-based programs. In addition to her client engagements, Anna works closely with regulators and leading industry associations on myriad Medicaid and Medicare reimbursement issues. She is a well-known industry speaker.

1:30PM – 3:00PM
NYSHFA AND LEGAL UPDATES

New York's healthcare administrators are facing a number of legal, legislative, and regulatory issues that could directly impact their ability to deliver high-quality, cost-effective, long-term care throughout the state. This session will shed light on the key legal, legislative, and regulatory issues facing providers and examine their practical operational implications as well as their impact on the delivery of care.

SPEAKERS: STEPHEN B. HANSE, CORNELIUS D. MURRAY, AND DANIEL HIEM

Stephen B. Hanse serves as vice president of governmental affairs & counsel for the New York State Health Facilities Association (“NYSHFA”) and the New York State Center for Assisted Living (“NYSCAL”). Prior to joining NYSHFA/NYSCAL in early 2013, Stephen was with the firm of Featherston, Haugh, Wiley & Clyne, LLP in Albany, New York where he represented numerous Fortune 500 companies, healthcare organizations and healthcare providers and professionals before New York's Executive, Legislative and Judicial branches of government.

Cornelius D. Murray is a senior partner in the law firm of O'Connell and Aronowitz, in Albany, New York. He is a member of the firm's Health Law practice and supervising partner of its Appellate Law, Constitutional Law, and Indian Gaming practices. He has represented many clients in the healthcare industry and is currently general counsel for the New York State Health Facilities Association where he focuses on issues involving complex Medicare and Medicaid reimbursement issues, regulatory compliance and certificates of need.

Dan Heim is executive vice president of LeadingAge New York (formerly the New York Association of Homes and Services for the Aging). He oversees the association's public-policy efforts including policy development, regulatory affairs, member communications, and litigation activities. LeadingAge New York represents nearly 500 not-for-profit and governmental providers of senior living and services throughout the state.

FINANCIAL/BUSINESS OFFICER CONVENTION PROGRAM

4:00PM – 5:30PM

MEDICARE REIMBURSEMENT UPDATE: RCS-I

The new Medicare Part A payment system is targeted for implementation on October 1, 2018. This is not a “refinement” as we’ve experienced in the past. The Resident Classification System adds significant complexity, with five distinct payment domains including a diagnosis-driven therapy component and length-of-stay-weighted per diem rates. Mastering the system will require facilitywide changes in care management and documentation. This program will provide early insight into the most significant payment reform in 20 years. Presenters will also review new regulations specific to the MDS, SNF value-based purchasing, alternative-payment models and reimbursement penalties.

SPEAKERS: SHERYL ROSENFELD, RN AND MARC ZIMMET

Sheryl Rosenfield has been active in the national SNF community for over 30 years. She is a member of the Health Care Compliance Association’s Long-Term-Care Committee, working with representatives throughout the United States on protocols and policies effecting medical review and payment concerns. As a trainer of the MDS since 1990, she was a founder of AANAC, a national organization serving over 15,000 members associated with the assessment and care processes in skilled-nursing facilities. Sheryl has worked with the Centers for Medicare & Medicaid Services (CMS) on multiple projects, including serving on the Technical Expert Panel to evaluate the implementation and impact of the RUG PPS on SNFs. She was a member of the clinical-standards-and-training team for the federal DAVE project and served as a Data Monitor for the federal STRIVE project. She also served as an “MDS 3.0 Manual” reviewer and continues to contribute to that project.

Marc Zimmet entered the skilled-nursing industry in 1993, at the onset of the national “sub-acute” care movement. Medicare cost report appeals were a key component of a successful short-term-rehabilitation program, and Zimmet & Company (the precursor to ZHSG) quickly emerged as a national leader. As skilled-nursing-facilities transitioned to prospective payment in the late 1990’s, Mr. Zimmet applied his experience from New York State’s participation in the Nursing Home Case-Mix & Quality Demonstration project to develop early reimbursement-compliance-management strategies for his clients. He now leads the even more challenging transition to valuebased/ alternative-payment and managed care.

Recognizing the market and regulatory changes transforming the healthcare landscape, Marc structured the firm’s “Advanced Healthcare Initiatives” program in 2015. His vision has been realized through the four Zimmet Healthcare “spectrum” companies, establishing the firm as a leader in SNF data analytics, care management/transitions technology and outsourced case management.

WEDNESDAY, MARCH 14, 2018

8:15AM – 9:45AM

IMPROVING FINANCIAL AND CLINICAL OUTCOMES WITH INTEGRATED BEHAVIORAL HEALTH

Successful integration of behavioral health services has become indispensable to survival in the SNF environment. Achieving outstanding short-term rehabilitation outcomes, avoiding rehospitalizations and staying in compliance with regulations around psychotropics all require state-of-the-art psychiatric and psychological care woven into overall medical care.

The appropriate management of psychiatric concerns with evidence-based treatment has always been essential to a facility’s ability to operate within the regulatory environment while maintaining an attractive climate for residents, families and staff. But modern SNFs are confronted by new imperatives that will require fundamental shifts in care in order to avoid potentially devastating consequences.

Case studies and clinical presentations will highlight effective strategies for implementing evidence-based GDRs, non-pharmacologic interventions for managing difficult behaviors, clinical protocols for avoiding re-hospitalizations, and other essential ideas for succeeding in the current regulatory and financial landscape.

SPEAKER: DR. RICHARD JUMAN

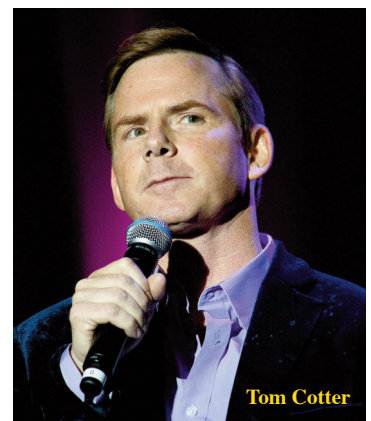
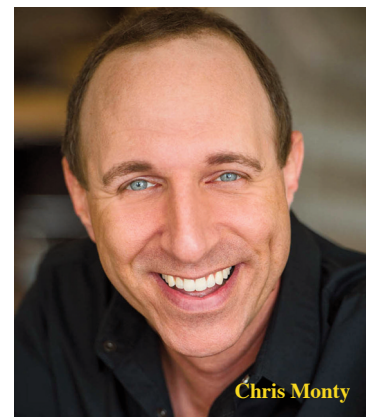
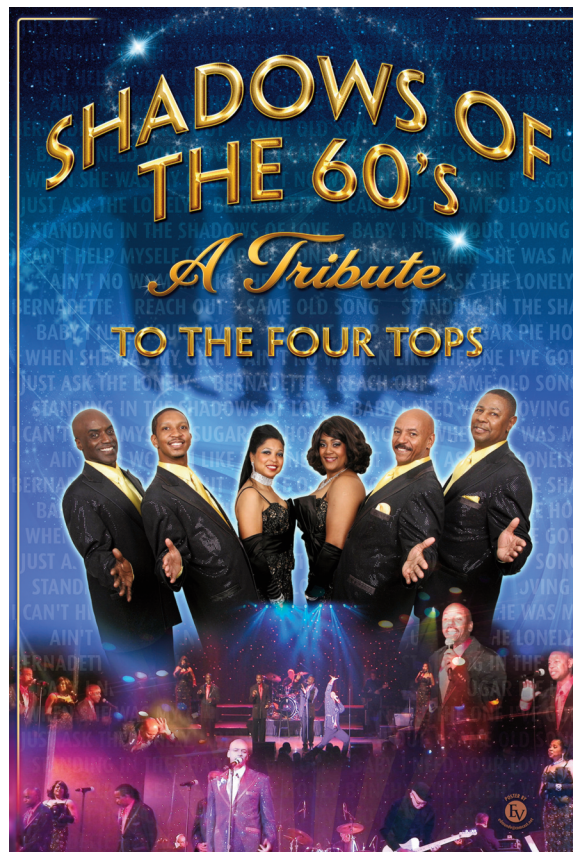
Dr. Richard Juman is a licensed clinical psychologist and the national director of psychological services for TeamHealth, which provides integrated medical, psychiatric and psychological services in thousands of post-acute and acute facilities in the U.S. He is an expert in the psychotherapeutic and behavioral treatment models utilized in post-acute care. Dr. Juman lectures on a variety of issues pertaining to the populations found in post-acute care as well as on specific problems of aging.

10:00AM – 12NOON
NYSDOH DIVISION OF NH AND ICF/IID
SURVEILLANCE UPDATES

During this session, participants will be informed of CMS initiatives, survey trends, and current quality improvement initiatives.

SPEAKER: SHELLY GLOCK

Shelly Glock is the new deputy director, Division of Nursing Homes and ICF/IID Surveillance, NYS-DOH. Ms. Glock is a LNHA and brings a variety of experience with her to this position. Most recently she held the position of Quality Improvement Specialist with IPRO’s Care Transitions project team under the CMS 10th Scope of Work. She was responsible for the design, implementation and evaluation of community care transition initiatives to decrease unnecessary hospitalizations and improve the experience of Medicare beneficiaries and caregivers as they transition across health-care settings.



FINANCIAL/BUSINESS OFFICER REGISTRATION

24th ANNUAL CONVENTION - FINANCIAL/BUSINESS OFFICER PROGRAM

Villa Roma Resort & Conference Center, Callicoon, New York, March 11 - March 14, 2018

IMPORTANT:

1. This program has been submitted to the appropriate Licensure Board for approval.

2. ACHCA Cancellation Policy: Full refund on cancellations postmarked no later than February 1st. There will be a \$50 administrative fee charged after that date. No refund after February, 15, 2018.

3. Program reservations should be made directly with NYC ACHCA c/o Larry Slatky 428 Ridgehill Rd. Schenectady, NY 12303 (see form).

4. \$25 of non-member registration fee may be applied to College membership if the application is mailed within 60 days of this Convention.

5. Complete Convention registration form; make check payable to New York Chapter/ACHCA/ mail to New York Chapter, ACHCA, c/o Larry Slatky, 428 Ridgehill Rd. Schenectady, NY 12303

REGISTRATION FEE

INCLUDES:

- Socials
- Educational programs and all literature and educational materials
- Entrance to exhibit hall
- Entertainment
- Coffee breaks
- ACHCA welcoming gifts
- Convention Journal
- Completing Your Professional Development Plan for Certification

For further information please contact:
ANTHONY RESTAINO (516) 242-9825

CONVENTION REGISTRATION FORM

24th Annual Convention - FINANCIAL/BUSINESS OFFICER PROGRAM

If you wish to enroll additional participants, please attach separate paper with the same type of information requested on this form. ALL REGISTRATIONS MUST BE PREPAID.

PLEASE PRINT.

Name (A) _____

Title _____

E-mail _____

Name (B) _____

Title _____

E-mail _____

Spouse/Guest _____

Facility _____

Address _____

City _____

State Zip _____

Phone (_____) _____

License No./State (A) _____

License No./State (B) _____

Is this your first Convention? Yes ☐ No ☐

ADVANCE CONVENTION REGISTRATION

Member Fee (A)** (\$149.00 ea.) \$ _____

Member Fee (B)** (\$149.00 ea.) \$ _____

Non-Member Fee (\$199.00 ea.) \$ _____

Spouse/Guest/Student***(\$85.00 ea.) \$ _____

Total Remittance \$ _____

** If your administrator is a member of
ACHCA, NYSHFA

*** Student of long term care (A.I.T.)

*** Spouse with no license

ON SITE REGISTRATION FEE:

Member \$250.00

Non-Member \$300.00

Registration confirmed _____

Make checks payable to:

New York Chapter of the American
College of Health Care Administrators

Return to: ACHCA/NYC

c/o Larry Slatky
428 Ridgehill Road
Schenectady, NY 12303

VILLA ROMA RESORT & CONFERENCE CENTER REGISTRATION FOR FINANCIAL/BUSINESS OFFICER PROGRAM

Villa Roma Resort & Conference Center, Callicoon, NY

Telephone (800) 727-8455

Sunday, March 11 through Wednesday, March 14, 2018

Room Category	Group Rates (per person) double occupancy	Single Per-Day Supplement
2 Bedroom Suite	\$172.00	\$58.00
1 Bedroom Suite	\$150.00	\$25.00
Deluxe	\$129.00	\$24.00

The above DAILY rates are quoted Full American Meal Plan (three meals daily, beginning with dinner of the day of arrival and concluding with lunch on the day of departure), net, non-commissionable, plus applicable tax. One night stay \$10.00 additional. Triple occupancy is charged at 80% of the group rate.

Check-in time: Rooms will be available by 4:00 P.M. - early arrivals will be welcome to use the hotel's facilities prior to checking in.

Gratuities: A gratuity of \$15.00 per person, per day will be added to your bill to cover dining room waiters, busboys, and chambermaids.

Payment/Taxes: You may pay your bill by check, cash, or credit card. Rates are subject to 8% state and local sales taxes plus 2.5% occupancy tax. If you are tax-exempt, please give the front desk a signed NYS Tax Exemption certificate when you check in.

HOTEL REGISTRATION FORM

Please cut along dotted line and mail this application to:
Villa Roma Resort & Conference Center - ACHCA/NYC

Name (please print) _____

Company Name (mandatory) _____

Address _____ City _____

State _____ Zip _____ Tel: _____

Date of Arrival _____ Date of Departure _____

I will be accompanied by my spouse/guest (Name) _____

Children _____ Sharing Room (Name) _____

Accommodations desired (check one)

☐ 2 Br ☐ 1 Br ☐ Deluxe

☐ REGULAR DINING

☐ GLATT KOSHER (\$50/day additional cost)

Deposit: Please return reservation form with a \$100 deposit per person. Rooms will be assigned on a first-come, first-served basis. Requests received after February 1 are subject to availability.

Please make checks payable to the Villa Roma Resort & Conference Center and mail to: Villa Roma Resort & Conference Center, 356 Villa Roma Road, Callicoon, NY 12723. The hotel will acknowledge reservations. Deposits will be refunded if the hotel is notified one week prior to arrival. NO TELEPHONE RESERVATIONS PLEASE.

FINANCIAL/BUSINESS OFFICER AGENDA

SUNDAY, MARCH 11th, 2018

11:00 am – 6:00 pm Registration
 1:00 pm – 2:30 pm Education Workshop: **Navigating the New Facility Assessment, Developing Staff Competencies and Using QAPI to Hold It All Together**
 Speaker: **Amy Lee**
 2:30 pm – 4:00 pm Education Workshop: **Taking Care of Your Human Resources ... Your Employees**
 Speaker: **Jackqueline Pappalardi, RN**
 6:00 pm – 7:30 pm Dinner
 7:30 pm – 9:00 pm Ribbon Cutting and Opening of Exhibit Area
 9:00 pm Show Time: **Shadows of the 60's**

MONDAY, MARCH 12th, 2018

7:00 am- 10:00 am Breakfast
 9:00 am – 10:30 am Keynote: **This Would Be Funny If It Wasn't Happening To Me! – How to Navigate the Future With Enthusiasm and Vigor**
 Speaker: **Jody Urquhart**
 10:30 am – 12:00 noon Break/Exhibit Hall Open
 12:00 noon – 1:30 pm Awards Luncheon/ New York Chapter Business Meeting
 1:30 pm – 3:00 pm Education Workshop: **Surviving in Today's Healthcare Environment**
 Speakers: **Joseph F. Martello, CPA; James V. Budd, CPA and Brian P. Lee, CPA**
 3:00pm – 4:00 pm Break/Exhibit Hall Open
 4:00 pm – 5:30 pm Education Workshop: **The Impact of Quality on Your Facility's Bottom Line**
 Speaker: **Maureen McCarthy, RN**
 6:00 pm – 7:00 pm New York Chapter Cocktail Party in Exhibition Hall
 7:00 pm – 8:30 pm Dinner
 8:30 pm – 9:30 pm Academy of LTC Leadership and Development Fund Raiser - Montage Auction
 9:30 pm Show Time: **Tom Cotter**

TUESDAY, MARCH 13th, 2018

7:00 am – 10:00 am Breakfast
 8:30 am – 10:00 am Education Workshop: **Value-Based Care in LTC; The Quality Connection**
 Speaker: **Joseph Tomaino**
 10:00 am – 11:00 am Break/Exhibit Hall Open
 11:00 am – 12:30 pm Education Workshop: **Navigating Financial Operations**
 Speaker: **Anna Rizzo**
 12:30 pm – 1:30 pm Lunch
 1:30 pm-3:00 pm Education Workshop: **NYSHFA and Legal Update**
 Speakers: **Stephen B. Hanse, Cornelius D. Murray, and Daniel Heim**
 3:00 pm – 4:00 pm Break/Exhibits Open
 4:00 pm – 5:30 pm Education Workshop: **Medicare Reimbursement Update: RCS- 1**
 Speakers: **Sheryl Rosenfield, RN and Marc Zimmet**
 6:30 pm – 7:30 pm President's Reception
 7:30 pm – 9:30 pm Installation Banquet
 9:30 pm Show Time: **Chris Monty**

WEDNESDAY, MARCH 14th, 2018

7:00 am – 10:00 am Breakfast
 8:15 am – 9:45 am Education Workshop: **Improving Financial and Clinical Outcomes With Integrated Behavioral Health**
 Speaker: **Richard Juman**
 10:00 am – 12:00 noon Education Workshop: **NYSDOH Division of NH and ICF/IID Surveillance Updates**
 Speaker: **Shelly Glock**
 12:00 noon – 1:00 pm Lunch



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To:

ATTENTION: FINANCIAL/BUSINESS OFFICERS