



Lawrence, KS #486

# THE RESOURCE

August 2014



## Putting RETIREMENT Back into 401(k) Education

Presented by: Grant Arends, President  
Consulting Services Alliance Benefit Group Financial Services Corporation

Tuesday, August 12, 2014

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One of the key responsibilities of HR professionals is to communicate benefit packages with employees. HR professionals often rely on the service providers they hire to assist them with the participant communication process. This is especially so in the retirement plan space given both the complexities of the investment universe coupled with the fiduciary risks to the business if they are perceived to be advising employees.

The world of retirement plans has changed dramatically since the inception of 401(k)'s in the early 1980's. Prior to 401(k)'s, 59 percent of Americans were covered by a pension (Defined Benefit Plan). Today those covered by a defined benefit plan are less than 19 percent of Americans and most of those people work in the government sector.

If Americans are going to succeed in retirement, we must take a hard and honest look at the current 401(k) system and refine and improve it in order to give employees a chance to have a sustainable retirement.

Grant Arends with Alliance Benefit Group will present on this topic outlining the current challenges facing the American worker and how companies can address these challenges head on. The information presented will help HR experts have a better understanding of how to work with their company employees regarding their 401(k) plans.

### Bio:

**REGISTER ONLINE: [www.jayhawkshrm.org](http://www.jayhawkshrm.org)**

Grant Arends graduated from Iowa State University with a Bachelor of Science degree in Finance. He has over 23 years of experience in the retirement plan industry. He is licensed as a Registered Representative with the SEC and NASD, holding licenses for the Series 6, Series 65 and Series 63.

Grant has lived in Kansas City since 1998 overseeing the expansion of the firm beyond Minnesota and Iowa while still overseeing the Retirement Consulting Services for the entire organization for offices in Minneapolis MN, Albert Lea MN, Des Moines IA, and Kansas City \ Leawood Kansas.

In addition to overseeing the retirement consulting practice, Mr. Arends provides consulting services directly to Plan Sponsors. He focuses his practice exclusively on Retirement Plan Design, Provider Selection, Investment Management, and Employee Education.

Grant is very involved in providing direction to the retirement plan industry. His reputation as a leader in this field led to a term on the Charles Schwab Corporate Services Retirement Plan Trust and Custody Advisory Board, assisting Schwab with their corporate direction as an industry leader in providing retirement plan custody and trust services to the retirement plan marketplace.

HRCI pending credits.



### Tuesday, August 12, 2014

Registration begins at 11:15 a.m. \* 11:30 a.m. Buffet Lunch Available \* 11:45 Opening Business  
Chapter Announcements \* 12:00 Speaker Presentation \* 1:00 Meeting Adjourned  
Location: Pachamama's Alton Ballroom, 800 New Hampshire Street, Lawrence, Ks 66044

Cost: \$15 if pre-registered by Thursday noon deadline prior to chapter meeting \* \$20 after Thursday noon pre-registration deadline or walk in at the door.



**2014 Board of Directors****President**

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[www.jayhawkshrm.org](http://www.jayhawkshrm.org)**President's Message**

"Learning never exhausts the mind." - Leonardo da Vinci

This August brings us a lot of upcoming events. Our chapter meeting on Tuesday, August 12<sup>th</sup> will feature Grant Arends talking about retirement and 401(k) – this benefit has changed over the years and the presentation should enable us to better present information regarding this benefit to our employees.

The Topeka SHRM Chapter has their SHRMinar on Thursday, August 28<sup>th</sup> and will feature Jessica Miller-Merrel and Cynthia Stotlar discussing workplace communication and HR Metrics. This event has been pre-approved for 7 Strategic Business Management credit hours. Additionally, in September Work Well Lawrence will be presenting a half-day symposium on "Creating a Culture of Health at Work".

The Kansas State SHRM Conference "The HR Game is Afoot" will be in Wichita September 17<sup>th</sup> through September 19<sup>th</sup>. Thinking about attending but not sure you want to pay for the registration? You could win a Jayhawk Chapter of SHRM sponsored registration! We will be selling chances for a drawing to be held during our August chapter meeting. \$1 for 1 chance or \$5 for 6 chances - this will cover the conference fee only - you will still be responsible for travel and hotel costs.

I hope to see you at some of these upcoming events!

Submitted by,

Heather Bunker, SPHR  
President, Jayhawk Chapter SHRM  
[presidenelect@jayhawkshrm.org](mailto:presidenelect@jayhawkshrm.org)

**Membership Drive – Help Us Grow Our Chapter!!**

Networking is defined as interacting with other people to exchange information and develop contacts, especially to further one's career. We are delighted that each of you has chosen to participate and network with the Jayhawk Chapter of SHRM in an effort to continue the development of your Human Resources skill sets.

I am not sure about each of you, but I know that in my own recruiting experience, some of our best hires have come in the form of referrals from existing employees. Employees are familiar with our organization, know what we have to offer, and know if the "fit" is going to be right for the candidate they are considering referring. I think that our Chapter is no different!! Help us continue to build your HR network by referring potential chapter members. If someone is interested in attending a meeting to see what we are all about – let a current Board Member know – so we can coordinate their attendance.

**From now until the end of September, the Chapter will be running a special that allows individuals to join the Chapter for 50% off of our normal due fees.**

Do you know someone who would benefit from membership with the Jayhawk Chapter of SHRM? If so, now may be a good time to suggest that they consider giving our group a try.

We appreciate your commitment to help grow our Chapter!

VP of Membership  
Angela Fleming, PHR  
[membership@jayhawkshrm.org](mailto:membership@jayhawkshrm.org)



## Mark Your Calendars – 2014 Upcoming Events

August 12th

**“Putting RETIREMENT back into 401(K) education”**

Presented by Grant Arends



September 9th

**“Culture & It’s Importance”**

Presented by Deborah Young, Ph.D.

October 14th

**“Mentoring”**

Presented by Tom Wright

November 11th

**“Affordable Health Care Update”**

Presented by Charlie Upton



VP of Professional Development

Debbie Snyder

professionaldevelopment@jayhawkshrm.org

December 9th

**Social Event**

## Saying "Yes" to Your Body, Just the Way It Is

Does something about your body bug you? Maybe you believe you'd be happier if only you were thinner, taller, shorter, more muscular -- whatever. If so, it's time to stop trying to change your body and start changing the way you think about it. Low body-esteem, like low self-esteem, can leave you feeling depressed and frustrated.

It can also lead to unhealthy behaviors, such as eating disorders, using steroids to build more muscle, fad diets and even smoking to control weight.

Instead of punishing yourself for what you don't have or can never be, how about building a positive concept of your body and yourself based on values that will last?

Here are some strategies to help you do that:

- Get moving. Physical activity not only is helpful physically, but it has positive effects on your mental health in general. This easily translates into higher body-esteem.
- Throw away the fashion magazines. They can make you feel bad about your looks, and they can also encourage you to abuse your body because fashionable weight standards are more stringent than what's healthy for women.
- Refocus your attention on goals that are related to what you value about yourself, such as interpersonal skills, creative pursuits and goals at work. Beauty is temporary; knowledge and kindness are not.
- Be realistic about what you want for your body and yourself.



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# 2014 Southeast Kansas Business Conference

## CONVEY. CONNECT. CONQUER.

Thursday, August 7, 2014

8:00 a.m. to 5:00 p.m.

Parsons High School  
3030 Morton—Parsons, KS 67357

### Session Topics

Employer Response to an Active Shooter	Neil Springer, Security Supervisor at Labette Health
Prevention of Bullying in the Workplace	Nathan Coleman, Cherokee County Attorney
ACT Work Ready Communities Initiative	Ryan Seme, Director of Workforce Education at LCC
The Power of Effective Communication	Tonya Tomory, Communications Instructor at LCC & PSU
Legislative Update	Marlee Carpenter, Bright & Carpenter Consulting, Inc.
Employment Law Update	Dave Wing, Spencer Fane Britt & Browne LLP

**KEYNOTE SPEAKER: Billy Riggs, master of enchantment, entertainment and empowerment, presents "The Magic of Influence—How to Achieve the Impossible". This presentation is entertaining, motivational and highly practical. Learn how your organization can achieve the impossible from a master of the impossible to reinvigorate and reignite your passion to make a difference.**

# REGISTER NOW!

ONLINE REGISTRATION: [www.sekbc2014.eventbrite.com](http://www.sekbc2014.eventbrite.com)

Early Bird Registration (May 1 thru July 15).....\$125

Regular Registration (July 16 thru July 31).....\$150

Company Discount -4 ticket group (June 1 thru July 31).....\$400

*Keynote only—for every full price ticket, you may purchase 4 tickets at \$50.*

**(ALL REGISTRATION CLOSSES AT MIDNIGHT ON JULY 31.)**

REGISTRATION FEES INCLUDE: Lunch & Snacks

For conference information contact Stacey Stuart at: [sdstuart@live.com](mailto:sdstuart@live.com)

### Gold Sponsor



### HRCI RECERTIFICATION CREDITS AVAILABLE



### Presented by



LABETTE COMMUNITY COLLEGE  
Workforce Education  
The Business Training Division of LCC



**TOPEKA SHRM CHAPTER**  
TOPEKA.SHRM.ORG



# SHRMINAR

**THURSDAY, AUGUST 28, 2014**

ENVISTA CREDIT UNION 3626 SW WANAMAKER RD., TOPEKA, KS



REGISTRATION: 8:00 A.M. - 8:45 A.M. (CONTINENTAL BREAKFAST)

MORNING SESSION: 8:45 A.M. - 11:45 A.M.

LUNCH: 11:45 A.M. - 12:45 P.M.

AFTERNOON SESSION: 12:45 P.M. - 3:45 P.M.

USE #TOPEKAHR

WHEN POSTING ON YOUR  
SOCIAL MEDIA ACCTS.!



### MORNING SESSION

**WORKPLACE  
COMMUNICATION WORKSHOP**

PRESENTED BY  
JESSICA MILLER-MERREL, SPHR

@BLOGGING4JOBS

### AFTERNOON SESSION

**HR METRICS:  
PROVING YOUR WORTH**

PRESENTED BY  
CYNTHIA STOTLAR, M. ED., SPHR

@CYNTHIASTOTLAR



**APPROVED FOR 7 STRATEGIC BUSINESS MGMT. CREDIT HOURS  
TOWARD PHR AND SPHR RECERTIFICATION!!**

RESERVE YOUR SPOT NOW! ALL BUSINESS PROFESSIONALS ARE INVITED TO ATTEND.

**\$120 PER PERSON**



**CHIPOTLE LUNCH WILL BE PROVIDED WITH THE COST OF REGISTRATION!**

FOR MORE INFORMATION, EMAIL KAREN JACKSON AT: [KARENJ@BREWSTERPLACE.ORG](mailto:karenj@brewsterplace.org)

SHRMINAR REGISTRATION - THURSDAY, AUGUST 28, 2014

REGISTER [ONLINE](#) OR MAIL REGISTRATION FORM & CHECK PAYABLE TO: TOPEKA SHRM CHAPTER, P.O. BOX 2006, TOPEKA, KS 66601

REGISTER ONLINE AT: [HTTP://TOPEKA.SHRM.ORG/](http://topeka.shrm.org/)

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PHONE \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

TWITTER HANDLE @ \_\_\_\_\_ LINKEDIN ACCT.?  YES  NO

Register at [www.livewelllawrence.org](http://www.livewelllawrence.org)



**4th Annual  
WorkWell Lawrence  
Symposium**

**September 10, 2014**

8:30 a.m. - 12:30 p.m.

Holiday Inn Hotel and Convention Center  
200 McDonald Drive  
Lawrence, KS

**Objective: Creating A Culture of Health at Work**

Keynote Speaker:

**Steve Iardi, PhD**

**University of Kansas**

The Depression Cure: the 6-Step Program to Beat Depression  
without Drugs



**Nature and Brainstorming, Dr. Paul Atchley**

**Trends in Healthy Food at Work, Panel of Worksite Leaders**

*"It is such a positive thing you can do for your employees."  
Lenora Larson, 2011 Keynote Speaker*

\$40 Advance Registration

\$50 after Monday, September 8, 2014

No refunds for cancellations after Friday, September 5, 2014

**AGENDA**

- 7:30 - 8:30 Registration and Healthy Continental Breakfast
- 8:30 - 8:50 Welcome
- 8:50 - 9:50 Speaker—Paul Atchley, PhD
- 9:50 - 10:00 Lawrence Parks and Recreation Exercise Break
- 10:00-11:00 Trends in Healthy Foods At Work Panel
- 11:00 -11:15 Exhibits and Health Break
- 11:15 -12:30 Keynote speaker - Steve Iardi, PhD
- 12:30 Closing Remarks

**SPONSORS**



## Financial Report

### Current Assets: 07/31/2014

Checking Account: \$ 3,544.33

#### CD's:

91-Day (2/4/14) \$ 1,136.82

182-Day (3/7/14) \$ 5,128.78

12-months (5/13/14) \$ 8,483.88  
\$14,749.48

Pay Pal Account \$ 677.98

Petty Cash: \$ 100.00

Total: \$19,071.79

Prepared by:

Barry Kingery

VP Of Finance

finance@jayhawkshrm.org



The SHRM LINE Employment Expectations report for August 2014 has been released.

#### Key findings:

- In August, hiring rates will hit four-year highs for the month
- Recruiting difficulty increased in July
- More employers raised pay for new hires in July

Please go to [www.shrm.org/line](http://www.shrm.org/line) to download the report.

The Society for Human Resource Management (SHRM) Leading Indicators of National Employment (LINE) report is based on a monthly survey of over 1,000 HR professionals in the U.S. manufacturing and service sectors. It reports on monthly changes in employment expectations, recruiting difficulty, new-hire compensation and job vacancies.

## The HR Game is Afoot KS SHRM Conference 2014



September 17-19, 2014 • Wichita, Kansas



The 25th Annual SHRM Kansas State Conference "The HR Game is Afoot" being held September 17-19, 2014 at the Hyatt Regency in Wichita, Kansas.

This year's conference will be packed with keynote, general and concurrent sessions covering a wide range of human resource topics for all levels of practitioners.

#### Registration Fees:

Early Bird - Through July 1<sup>st</sup> \$299 SHRM Members | \$349 Non-SHRM Member

Between July 1<sup>st</sup> and August 31<sup>st</sup> \$349 SHRM Members | \$399 Non-SHRM Members

After August 31<sup>st</sup> \$399 SHRM Members | \$449 Non-SHRM Members

#### Where to Stay:

This year's conference hotel is the Hyatt Regency Wichita & Century II Convention Center, 400 W. Waterman Street, Wichita, KS, 67202. A special negotiated rate of \$159 + tax per night is offered to conference attendees. You can make reservations by clicking directly on the link <https://resweb.passkey.com/go/2014SHRM>.

#### Who Should Attend?

The conference is open to any individual practicing or interested in human resource management professional development. You do not have to be a SHRM member to attend (although you will receive a \$50 discount on your registration!). Conference attendees can join SHRM and receive a \$15 discount on your first year of dues. Join online at <http://www.shrm.org> and use the code 0118.

### Keynote Speakers:

**Opening Keynote** - Scott Burrows

**Closing Keynote** - Joe Gerstandt

#### Questions:

Kara Hunt, 2014 Conference Chair

[KHunt@deltadentalks.com](mailto:KHunt@deltadentalks.com)

(316) 462-3370

Contact Lori Maher, Association Executive

[lori@mahergroupllc.com](mailto:lori@mahergroupllc.com)

(913) 948-8623

## KANSAS LEGISLATIVE UPDATE

### Considering the Scope and Impact of the Supreme Court's Hobby Lobby Decision By: Jason Lacey

The Supreme Court's Hobby Lobby decision answered the question whether certain for-profit employers may, on religious grounds, avoid complying with the ACA's contraception mandate. But in doing so, it raised a number of other questions regarding the scope and impact of its decision.

**Background.** The Hobby Lobby case involved three for-profit corporations (Hobby Lobby, Mardel, and Conestoga Wood Specialties) whose owners objected, on religious grounds, to fully complying with the portion of the ACA's preventive-care mandate that requires most health plans to provide coverage (without cost-sharing) for all FDA-approved contraceptive methods for women. Specifically, these owners objected to a subset of contraceptive methods that they believed to be abortive - drugs such as "Plan B" and devices such as IUDs.

**Ruling in favor of these employers,** the court held that a separate federal statute, the Religious Freedom Restoration Act (RFRA), prevented enforcement of the contraception mandate against these employers because doing so would violate a sincerely held religious belief of the employers and because the mandate to provide coverage was not the "least restrictive means" of implementing the government's interest in ensuring access to these contraceptive methods.

**Which Employers?** One question that remains after the court's decision is which employers might be able to obtain a similar reprieve from compliance with the mandate. On its face, the decision applies to closely held for-profit corporations whose owners have sincerely held religious beliefs that are shared by the corporation. But many definitional issues remain.

**Closely Held.** What does it mean for an organization to be closely held? The court's opinion does not provide a definition. We know from the facts of the case that organizations with no more than five owners likely qualify. That was basically the ownership structure of Hobby Lobby, Mardel, and Conestoga Wood Specialties. At the other end of the spectrum, the decision suggests (but doesn't quite say) that publicly traded corporations don't qualify. But where the line is between the two isn't clear. Is it 10 owners? 100? Do they all have to be related to each other? (All the owners of Hobby Lobby, Mardel, and Conestoga are.) Do they all have to be actively involved in the business?

Perhaps this will be a question with a mostly practical answer. If an organization has few enough owners that they can agree on a particular set of religious principles by which the business will be operated, the business likely will be closely held.

The court's opinion suggests, for example, that it would be unlikely for a corporation with widely held stock ownership to be operated in a manner that prioritizes religious principle over profit-making. And that is probably true in most cases. But even corporate law and practice has evolved over time to recognize and accommodate concepts such as social responsibility and public benefit as legitimate corporate objectives. How those approaches might overlap with the principles at issue in the Hobby Lobby case remains to be seen.

**Corporations.** The employers at issue in the case were organized as corporations, so the court's opinion refers to corporations. Would the same result apply to a similarly situated employer organized as a partnership or limited-liability company? The rationale of the decision would seem to apply regardless of the form of the organization. But it's not totally clear.

**For-Profit.** The opinion is clearly limited to for-profit employers, but some non-profit organizations have similar sincerely (and strongly) held religious beliefs. Will the court's rationale eventually be extended to them as well? It may not take long to find out, as several non-profit organizations are actively challenging the application of the mandate.

**Sincerely Held Religious Beliefs.** The court's opinion doesn't provide a roadmap for what standard is applied to determine whether a business owner's religious beliefs are sincerely held or, if so, how those beliefs must be projected onto the entity that sponsors the health plan. It appeared to be undisputed that the business owners in question had sincerely held beliefs. And they had taken significant steps to incorporate those beliefs in their business practices, such as by adopting an express statement of faith and placing their stock in a trust that established faith-based management standards.

But it's not clear where the line is on that either. Is it necessary to formally incorporate faith-based standards in the company's organizational and ownership documents? Or is it enough to show that the business is operated in accordance with a faith-based standard? The court does say in a footnote that a "pretextual assertion of a religious belief" would not be enough to claim protection under RFRA, so there must be more required than a mere un-corroborated statement of religious belief.

The logo for Hobby Lobby, featuring the words "HOBBY LOBBY" in a bold, orange, sans-serif font with a blue outline and a slight 3D effect.

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## Considering the Scope and Impact of the Supreme Court's Hobby Lobby Decision

(continued)

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Which mandates? The Hobby Lobby case only involved a few of the contraceptive methods that are currently required to be covered as part of the mandate. Does this mean the ruling is limited to those methods, or does it apply to all contraceptive methods under the mandate? Might it even apply to mandates other than contraceptive methods?

The court indicates it's decision will apply to more than just the contraceptive methods at issue in the case. The same analysis will apparently apply to the entire contraceptive mandate. But the case purports to be limited to the contraceptive mandate and may not extend to other mandates, including other preventive-care benefits, such as immunizations.

Impact. Looking at the bigger picture, a key question is how broad an impact the court's decision will have going forward. It is not likely to have a significant impact on the ACA as a whole, since it's limited to the contraceptive mandate and, within that, only to those employers that meet all the various standards described above. And it may not even have a significant impact on the contraceptive mandate, except in the limited number of cases where employers seek to avail themselves of the relief Hobby Lobby obtained.

Bottom Line. Although the case is significant for the legal proposition it establishes, a number of questions remain about how and when an employer might actually claim the relief provided. And on the whole, although significant for those it affects, the case will likely have a limited impact on the continued implementation of the ACA and the contraception mandate.



Submitted by:

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Legislative Affairs  
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# Diversity

## How To Change Hearts

Given the news this month, can you imagine an Israeli and a Palestinian teaching Americans how to turn conflicts at home and at work into healthy, cooperative relationships? NOT how to manipulate others—but how to change hearts. The book is a fast and intriguing read and has pages of testimonials from leaders of diplomatic teams, corporations, universities, churches, and more. It is about changing hearts and is called [The Anatomy of Peace: Resolving the Heart of Conflict](#).

As I read I discovered that in spite of intentional efforts to eliminate biases, I fail. In cave-man times biases helped people avoid getting eaten. Experience taught: Big teeth/claws = Run, or kill it before it kills you. Biases are used in busy societies to provide a fast, easy way to categorize people and quickly decide with whom to spend our time, energy and resources...In this way we pass up choice relationships and outstanding opportunities.

My work team, which consists of 4 women and 1 man, is divided by age, gender, race, education, religion, politics, marital status, sexual preference, interests, state of origin, and much more—and yet, *now* we get along remarkably well, and I feel that they sincerely care about me as a person. It wasn't this way at first.

I remember dreading coming to work, and of course I saw others as the problem. My justification took this form: "If only they did not do (insert annoying action), or act so (insert inconsiderate behavior), then I would be happier, more accepting of them, a better co-worker, etc. Do you think I was giving off vibes that invited them to be friendly and cooperative?"

It was hard to think about resolving the conflict. I was blaming others as an excuse for taking responsibility, and now it was staring me in the face. I had insisted that *they* were the problem, and regularly dwelled upon the evidence I had gathered against them. It was self-destructive, and I was stuck in a rut that I couldn't escape without admitting my fault. Thankfully, I also felt a twinge of excitement. Now I had hope. I'd thought change was hopeless because they wouldn't change, and now I found out that I was in the driver seat.

Just reading [The Anatomy of Peace: Resolving the Heart of Conflict](#) changed my frame of reference and helped me see others more as people with fears and hopes as real and legitimate as my own. I no longer saw them as \_\_\_\_\_ (insert group name), and so they ceased be obstacles or problems. I had been "resisting their humanity"—and they had felt that and responded in \_\_\_\_\_ kind. None of our differences have changed, but we respect each other, we value each other, and we definitely have fun at work! 😊

(Ideas come mostly from The Arbinger Institutes' books, Leadership and Self-Deception: Getting Out of the Box, and The Anatomy of Peace: Resolving the Heart of Conflict.)



Peter Steimle  
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