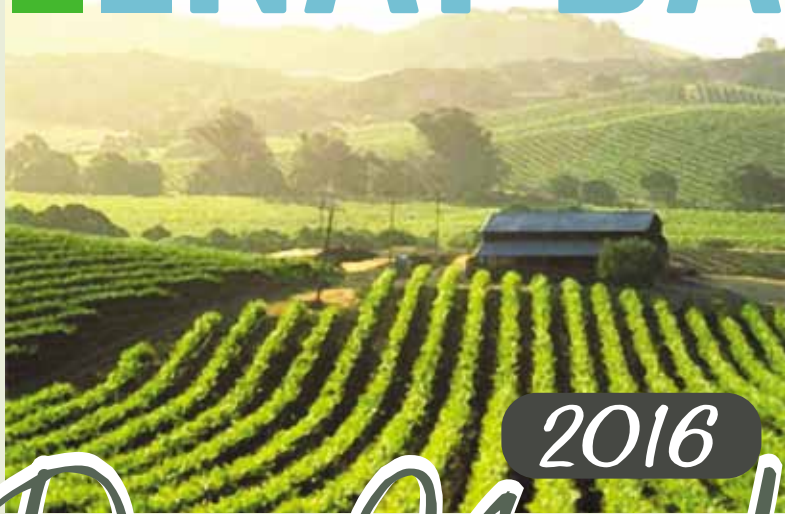


 NAPBA



2016

Does Napa!

CONFERENCE PROGRAM
JUNE 20-23

CONFERENCE AGENDA

Monday, June 20

6:00 - 9:00 pm Welcome Cocktail Reception – Westin's Solara Courtyard
Sponsored by DataPath

Tuesday, June 21

9:30 - 10:30 am Conference Registration

10:30 - 10:45 am Welcome to NAPBA Does NAPA 2016
Bob Cummings, *NAPBA President*

10:45 - 11:30 pm Getting to Know You – Member and Sponsor Introductions

11:30 - 12:15 pm Interactive Member Roundtable Discussion – This is a closed meeting
for TPA members only
with Bob Cummings and Rob Hayes

12:15 - 1:15 pm Lunch and Visit with Sponsors – *Sponsored by Avidia Bank*

1:15 - 2:15 pm Addressing New Compliance Burdens: Hard Times for Employers
Darcy Hitesman and Larry Grudzien

2:15 - 2:30 pm Snack Break – *Sponsored by AIM-M*

2:30 - 3:30 pm Featured Presentation – Legislative and Regulatory Update
Chris Byrd, COO, WEX Health

3:30 - 4:15 pm NAPBA and ECFC – Aligning our Goals To Advance Health
Care Consumerism Martin Trussell, *Executive Director, ECFC*

4:30 - 5:15 pm Personal Break

5:15 - 9:30 pm Dinner Event at Markham Winery
The Bus will Depart for our Evening Tour Promptly at 5:15
Sponsored by WEX Health



CONFERENCE AGENDA

Wednesday, June 22

- 8:30 - 9:30 am Buffet Breakfast for Members and Guests – *Sponsored by Edenred*
- 9:30 - 10:30 am Why Commuter Benefits Accounts Should Be On Everyone's Radar
Larissa Lazaro and Meltem Korkmazel, Edenred and NAPBA
Panel Discussion
- 10:30 - 11:30 am ACA Reporting Aftermath: Issues, Problems and Challenges
Larry Grudzien with James Smith, my Benefits Channel
- 11:30 - 11:45 am Personal Break
- 11:45 - 12:30 pm NAPBA 2016 Charitable Gift Recipient – Napa CASA, **A Voice for Children** – Presentation by Julie DiVerde, *Executive Director*
- 12:30 - 1:30 pm Lunch and Visit with Sponsors – *Sponsored by My Benefits Channel*
- 1:30 - 2:30 pm Spending & Saving Moments of Truth: Opportunities to Maximize Consumer Value – John Park, *Chief Strategy Officer, Alegeus*
- 2:30 - 3:30 pm Healthcare Delivery Evolution: Embracing the New Model of Value Based Care and Population Health Management Evolution
Dr. Peter Kachavos, MD, MDCDS, Village MD
- 3:30 - 4:00 pm Snack Break – *Sponsored by FSA Store*
- 4:00 - 5:00 pm Introduction to Napa Wines 101
Dr. Peter Kachavos a.k.a. Dr. Wine Guy "When people ask: Red or White? Always answer "Yes!!" – A little Napa Wine Tasting
- 5:30 - 9:00 pm Dinner and Bocce Ball Tournament in the Westin Gardens
Sponsored by Alegeus

Thursday, June 23

- 8:30 - 9:30 am Buffet Breakfast for Members and Guests
Sponsored by UMB Healthcare Services
- 9:30 - 10:15 am Compliance Central Updates and Opportunities
with Darcy Hitesman and Larry Grudzien
- 10:15 - 11:00 am HR Challenges for Employers and Managers – Catharine Mirabile
- 11:00 - 1:00 pm 2016 NAPBA owners meeting
- 12:30 pm Boxed lunch provided – *Sponsored by Employee Navigator*
- 1:30 - 9:00 pm For those who registered for Stay & Play, be in front of the Westin at 1:30 sharp – buses leave for our day-to-evening activities
Sponsored by TPA Stream

CONFERENCE AGENDA

Monday Evening 6/20 – 6:00-9:00 pm – Westin’s Solara Courtyard

The conference does not officially begin until Tuesday midmorning, but if you are arriving in Napa the day before, plan to join us at a welcome cocktail reception in the Solara Courtyard of the Westin. Heavy appetizers and your two favorite words: open bar.

Sponsored by DataPath

Tuesday Evening 6/21 – 5:15-10:00 pm

We have an unforgettable evening planned at one of Napa valley’s oldest and most celebrated wineries, Markham Vineyards. Our private event will start with a wine reception in their contemporary tasting room and outdoor grand courtyard. Their art gallery will be open to our group as well, where we can view a photographic retrospective of Rock n’ Roll’s biggest stars as captured by legendary photographer Baron Wolman (Rolling Stone Magazine’s first chief photographer).

Finally we will enter the historic stone cellar built in 1879 for a 4 course dinner paired with Markham’s award-winning wines. A quintessential Napa experience created exclusively for our members!

Transportation from the Westin to Markham will be provided, buses leave at 5:15 sharp.

Sponsored by WEX Health

Wednesday Evening 6/22 – 5:30-9:00 pm

On this evening we will stay onsite at the Westin for a casual outdoor mixer. We have reserved the outdoor courtyard for a buffet dinner catered by Westin’s Michelin-rated La Toque restaurant. Plan to create a team to play in our bracketed bocce tournament for fun and fabulous prizes!

Sponsored by Alegeus

Thursday Stay & Play 6/23 – 1:30-9:00 pm

The conference officially ends midday Thursday – but the fun continues! Our famous (or infamous) stay-and-play will keep the Napa experience going. Our own Rob & Michelle Hayes “sacrificed” a day and a half of their precious time to explore the Napa valley to find the most unique and memorable experiences for our final day in Napa. Starting right after lunch, we will explore more Napa treasures. The day will include stops at two of Napa’s most unique winery destinations. Prepare for surprises – we promise an unforgettable experience! In the evening we return to Napa for a casual dinner within an easy walk of the hotel.

You must be preregistered for the Thursday Stay & Play events. Transportation provided buses leave promptly at 1:30.

Sponsored by TPA Stream

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PLATINUM LEVEL

Alegeus

WEDNESDAY DINNER EVENT

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Waltham, MA 02451

John Park, *Chief Strategy Officer*
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Duke Janssen, *Sr. Marketing Manager*
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TPA Stream

THURSDAY STAY & PLAY

Cleveland, OH
646-397-7565

Eric Sukalac
eric@tpastream.com

Jacob Sheridan
jacob@tpastream.com

Steve Fuhry
stephen@tpastream.com

DataPath, Inc.

MONDAY DINNER EVENT

1601 Westpark Dr., Ste. 9
Little Rock, AR 72204

Chad Eichler, *National Sales Executive*
501-413-8435

Charles Robbins, *CFC, Director of Sales*
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Jason Jersey, *Director of Marketing Communications*
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WEX Health

TUESDAY DINNER EVENT

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Lezlee Bertie
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Justine Goode, *Partner Account Executive*
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Ryan VanOverbeke, *Vice President, Partner Sales and Account Management*
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Tonya Rogers, *Partner Account Executive*
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Brian Ridder, *VP of Business Development*
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Edenred Commuter Benefit Solutions

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Meltem Korkmaz, *Chief Operating Officer*
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Larissa Lazaro, *Director of Channel Sales*
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SILVER LEVEL _____

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Sandra Wachowiak
sandra.wachowiak@umb.com

SPEAKER BIOS



Chris Byrd, *Chief Operations Officer, WEX Health*

Chris Byrd oversees the daily execution of WEX Health's business and leads the company's operations and service delivery, corporate development, M&A, legal and industry and government relations efforts. Chris has over 25 years' experience in employee benefits and banking. As a founder of Evolution Benefits in 2000, he played a key role in designing the proprietary architecture for EB's prepaid benefits card. Previously, Chris focused on finance, strategy, and business development for Value Health and two startup health care companies. He began his career in commercial banking. Chris is a frequent speaker on emerging trends in financial services and benefits and is active in industry and government relations and serves on numerous industry boards.



John Park, *Chief Strategy Officer, Alegeus*

Throughout his career, John has been at the forefront of the healthcare consumerism movement. Prior to joining Alegeus, John was a senior leader in the Healthcare Strategy and Marketing team for CIGNA Healthcare, responsible for developing organizational strategies for alignment and clarity across the organization.

John was a founding member of Definity Health, a health plan startup responsible for pioneering the movement towards a consumer-driven marketplace for healthcare. John also served as a vice president at Fidelity Investments, responsible for various aspects of the healthcare strategy and was also responsible for developing the portfolio strategy for Fidelity Employer Services Company (FESCO). Early in his career, John worked as a management consultant with Deloitte Consulting in the Strategic Healthcare Practice working with clients including hospital systems and three of the largest national health plans. John holds Bachelors and Masters degrees from the Massachusetts Institute of Technology.



Larry Grudzien, *Attorney At Law*

larry@larrygrudzien.com

Lawrence (Larry) Grudzien, JD, LL.M. is an attorney practicing exclusively in the field of employee benefits. He has experience in dealing with qualified plans, health and welfare, fringe benefits and executive compensation areas. He has more than 26 years experience in employee benefit law. He has extensive practice advising on all aspects of employee benefit law including; drafting and reviewing individually designed and prototype retirement plans, performing due diligence on employee benefit issues for merger, acquisition and outsourcing transactions and advising on administrative and design issues. Mr. Grudzien is author of "Simplified Employee Survivor Manual," co-author of "Designing & Administering 401(k) & Simple Retirement Plans," and a contributing editor for the Journal of Pension Benefits. Mr. Grudzien is also an adjunct faculty member of John Marshall Law School's LL.M. program in Employee Benefits and at the Valparaiso University's School of Law. He teaches a number of courses.

Mr. Grudzien has a B.A. degree in history and political science from Indiana University, a J.D. degree from Valparaiso University School of Law and LL.M. degree in tax from Boston University School of Law. He is also a member of Great Lakes Area TE/GE Council of the Internal Revenue Service and a member of the Indiana and Illinois Bars.

SPEAKER BIOS

**Darcy Hitesman**

Attorney – Hitesman & Wold, P.A.

Darcy@HitesmanLaw.com

Darcy Hitesman has 25 years of experience as an Employee Benefits law attorney. Throughout her career, she has been committed to counseling and educating clients, both public

sector and private sector, in the areas of employee benefits plan compliance with the Internal Revenue Code, ERISA, HIPAA, FMLA, COBRA and state insurance laws.

Darcy is the founder of Hitesman & Wold. Her vision for Hitesman & Wold focuses on proactively starting at square one to serve education, government and business clients in ERISA, HIPAA, FMLA, COBRA, cafeteria plans, HRAs, and VEBAs— areas in which her insight, innovation and ideas are unmatched.

Darcy is a frequent speaker to legal and non-legal audiences regarding various employee benefits and FMLA topics. She has been a guest speaker for the Employee Benefits Institute of America, Employers Council on Flexible Compensation, Minnesota Association of School Business Officials, Association of School Business Officials International, Minnesota Government Finance Officers Association, Minnesota Counties Insurance Trust, Minnesota Counties Human Resource Management Association, National School Boards Association, National Association of Health Underwriters, Minnesota State Negotiators, Northstar Chapter of the American Payroll Association, and many others. Darcy also presents to other attorneys at Minnesota Continuing Legal Education, Minnesota Institute of Legal Education and National Law Education Institute.

**Peter G. Kachavos**

MD, MHCDS

Peter G. Kachavos, MD, MDCDS serves as Market President for VillageMD of New Hampshire—a primary care-focused management company. He currently is building a state-wide primary

care empowered practice. Dr Kachavos came to VillageMD following a 25 year career founding, building and actively practicing in one of the largest independent primary care internal medicine practice in New Hampshire. He completed his undergraduate work in economics at Dartmouth College, earned his medical degree at the Geisel School of Medicine at Dartmouth and completed his medical training as a resident in internal medicine at the Faulkner Hospital (Tufts) in Boston.

During his practice career, Peter Kachavos served as medical staff president, vice-president, hospital system board member and finance committee member for the Elliot Health System in Manchester, NH. In 2013, he earned a Master of Science in Health Care Delivery Science from the Tuck School of Business and the Dartmouth Institute for Health Policy.

Dr Kachavos firmly believes in the pivotal role played by primary care physicians in our health care system and is committed to furthering and positioning these key agents for success.

SPEAKER BIOS

**Meltem Korkmazel**

*Chief Operating Officer, Edenred
Commuter Benefits Solutions*

Prior to this appointment in 2013, Meltem served in other company critical roles, such as VP of Client Services and VP of Operations. In 2009, she implemented ISO9001 at Edenred USA, solidifying our commitment to operational excellence; she was also an integral in the release of the Commuter Check Prepaid MasterCard®* for transit and parking.

Meltem holds a Master's degree in Mechanical Engineering from Turkey and an MBA from Northeastern University in Boston. Born and raised in Turkey, Meltem moved to the states in 2002. She is married and has two young children. When she's not providing strategic direction for Edenred USA, Meltem enjoys traveling, learning new languages and experiencing new cultures.

**Larissa Lazaro**

*Director of Channel Sales, Edenred
Commuter Benefits Solutions*

Larissa has over 20 years' experience in Sales and Account Management, 12 years in Commuter benefits industry. She began her career in commuter benefits in

2004 as Account Manager with TransitCenter, Inc. and provided Commuter benefits for both regional and national accounts, successfully implemented account retention strategy and managed partnerships with medium to large organizations including non-profit organizations and federal and state accounts in the east coast.

In 2010, she joined Edenred as Director of Sales and responsible with bringing in direct clients and TPAs. Larissa is educated abroad with a Bachelor's of Science and Commerce Degree in Economics. She is currently pursuing her Certified Employee Benefits Specialist (CEBS) certification the victims of child abuse have a safe, permanent environment in which they can thrive.

In addition to providing consistency and support for foster children Napa CASA provides educational advocacy for children in foster care. These children have unaddressed educational needs, have achieved little if any educational success and have behavior issues in school. Napa CASA is appointed by the court as the educational surrogate and is authorized to make educational decisions on behalf of the children when parents are not capable of meeting the educational needs of their child. Ensuring that foster children receive the education and vocational training necessary to become independent adults has become an important part of the CASA program. CASA is often the driving force in advocating for and receiving educational assessments and early intervention services.

SPEAKER BIOS

**Catharine Mirabile**

SPHR, SHRM-SCP

*Director of Human Resources
& Compliance*

CGI Business Solutions

CGI Business Solutions is Northern New England's largest full-service and independent benefits

broker built on seven integrated service components – Benefits Planning, Benefits Administration, Retirement Planning, HR Support Services, HR Technology, Wellness Programming and Property & Casualty Insurance.

Catharine is a certified Senior Professional in Human Resources (SPHR) and Senior Certified Professional (SHRM-SCP) and has 20+ years of experience in the Human Resources field. She currently manages the HR Support and Administration Division which includes compliance, benefits administration and human resources solutions for CGI's clients. She has a diverse background in the area of human resources, including compliance, staffing, employee relations, training, benefits, compensation and payroll. Catharine has utilized these skills in a variety of industries including banking, manufacturing, and technology firms.

Prior to joining CGI, she was the Vice President of Human Resources for Ride-Away Handicap Equipment Corporation, in which she managed a full human resources department in a multi-state environment. Catharine has her Bachelor's degree in Organizational Communication from the University of Central Florida. In addition to her education and experience in the Human Resources field, she continually strives to dedicate herself to the profession by her involvement in the national and regional HR professional groups. She most recently served as the President of the Greater Nashua Human Resources Association and is heavily involved in workplace advocacy efforts on the state and national level with SHRM in addition to serving on the Board of Directors for the HR State Council of New Hampshire, a SHRM affiliate.

**Martin Trussell**

CFC Executive Director

Martin Trussell has assumed the role of executive director of ECFC bringing with him over 30 years of experience in the health benefits industry. ECFC is a leading non-profit organization dedicat-

ed to maintaining and expanding private employee benefit programs on a tax-advantaged basis.

Marty's career includes senior marketing and sales roles with third party benefits administrators, HMOs, and – for over 12 years – the corporate offices of Humana, Inc. He has also been the president of a marketing communications firm specializing in serving health care clients.

Most recently, he was Vice President, Sales and Business Development at Acclaris, a company that offers an integrated package of technology and services to support account-based healthcare plans such as Health Savings Accounts, Flexible Spending Accounts and Health Reimbursement Accounts.

A graduate of The Ohio State University, Marty speaks and writes frequently about consumer-directed healthcare topics.

ECFC is a leading non-profit organization dedicated to maintaining and expanding private employee benefit programs on a tax-advantaged basis. ECFC represents and promotes employee benefit programs through effective lobbying and provides education and awareness to members, compensation practitioners, national opinion leaders and the general public to help advance healthcare consumerism. ECFC, which founded in 1979 as the Employers Council on Flexible Compensation, is the single organization that focuses its efforts on preserving, protecting and defending the tax advantaged programs currently available to working families through employer plan sponsors.

PRESENTATIONS



Addressing The New Compliance Burden, Hard Times for Employers

Larry Grudzien and Darcy Hitesman

“You’re bound to get idears if you go thinkin’ about stuff” – John Steinbeck, *The Grapes of Wrath*

Compliance complexities and a host of new regulations and reporting requirements are creating economic and administrative hardships on employers, the vast majority of whom are ill equipped to manage these new challenges.

Darcy and Larry will bring us up to date on the many current and pending compliance and regulatory challenges, and help us digest the impact to clients. At the same time NAPBA members want to be thinking about potential opportunities to expand service offerings with solutions that will help clients to ease the burden.

Legislative and Regulatory Update

Chris Byrd, *Chief Operations Officer, WEX Health*

To say that our industry is heavily influenced by regulation would be an understatement. We sit at the confluence of tax, healthcare, and financial services laws and regulations. Even though the Affordable Care Act has been the law of the land for quite some time now, it continues to shape the direction of our markets and affect our strategies, and each year brings new challenges – and opportunities. In this session, you will get a ground-level view of what’s happening in Washington, both on Capitol Hill and in the regulatory agencies. We will recap developments over the past few months, discuss the hot issues for this year, and take a look into the crystal ball to see what’s down the road in a pivotal election year. This session will also be an opportunity for you to provide input to us to help shape our policy activities, and we will discuss ways that you can get involved.

PRESENTATIONS

NAPBA and ECFC – Aligning Our Goals to Advance Health Care Consumerism and Account Based Benefits

Martin Trussell, *CFC Executive Director*, ECFC

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Why Commuter Benefits Should Be on Everyone's Radar

Larissa Lazaro and Meltem Korkmazel, *Edenred*

New York City, Washington DC, the Bay Area and San Francisco have all enacted Commuter benefits ordinances and other metro areas are likely to follow. What is driving the growth of Commuter pre-tax benefits and why you should have Commuter accounts positioned in your core service offerings.

ACA Reporting Aftermath – Issues, Problems and Challenges

Larry Grudzien with James Smith, *my Benefits Channel*

The Affordable Care Act (ACA) imposes a number of provisions and new requirements on employers and employer-sponsored health plans. Employers must comply with these new provisions and requirements or risk financial penalties, excise taxes, lawsuits and/or other non-monetary damages. This session will review market reforms that are already in place, as well as those that yet to be implemented, along with a discussion of the challenges facing employers, penalties for non-compliance and opportunities for improvement in the compliance and reporting process.

PRESENTATIONS



NAPBA 2016 Charitable Gift Recipient Napa CASA – A Voice for Children

Julie DiVerde, *Executive Director*

The Napa Court Appointed Special Advocate (CASA) program advocates for the best interests of abused and neglected children who, through no fault of their own, have become dependents of the court. Every abused and neglected child benefits from having a consistent adult role model and advocate for the entire time they are in foster care. It is critical to ensure that these vulnerable children have the help they need to thrive in safe, permanent homes. CASA has been serving abused and neglected children ages newborn to eighteen in Napa County since 1996.

Napa CASA provides advocacy, support and mentoring services for abused and neglected children as they experience traumatic life transitions, including separation from their parents; multiple foster placements and unstable living conditions. What these children need more than anything is a responsible adult who will step forward and say that someone cares about them; that they matter; and that their lives are important.

Spending & Saving Moments of Truth: Opportunities to Maximize Consumer Value

John Park, *Chief Strategy Officer, Alegeus*

As the healthcare market shifts toward individual responsibility for healthcare costs, consumers are now challenged to take a more active role in managing their healthcare finances. Whereas in the past, consumers were primarily focused on health plan selection, now they are faced with a broader set of spending and saving “moments of truth” – each of which represents an opportunity to maximize the value of their limited healthcare dollars. What are these decisions? How significant are they in the eyes of consumers? Which are more daunting and cause higher degrees of friction to consumers? What type of tools and support to consumers want and need to manage these decisions? How do outlooks, behaviors and preferences differ by consumer segment? During this session we will share a “preview” of research results. The presentation will include video snippets from consumer survey participants that illustrate key insights.

HR Issues Facing Owners and Managers

Catharine Mirabile, *SPHR, SHRM-SCP, Director of Human Resources
& Compliance CGI Business Solutions*

Many employers struggle with understanding and handling human resources issues, especially without a dedicated HR professional on staff. This program includes a discussion of a variety of human resources issues facing employers/managers from the HR practitioner’s perspective. Some of the topics will include common wage/hour myths (and truths), performance management issues, common mistakes in documentation, workplace harassment, best practices for termination and reducing personal liability of managers.

PRESENTATIONS

Healthcare Delivery Evolution – Embracing the New Model of Value Based Contracting and Population Health Management

Dr. Peter Kachavos

Payers, Providers and Patients are all stakeholders in the next generation of healthcare delivery. At the center of this relationship is the evolving role of large Primary Care Physician practice aggregators and Accountable Care Organizations who are partnering with health care payers and employing advanced technology and big data analytics to deliver a patient centric model of care that is key to achieving better outcomes and lowering costs across the system. The goal is to improve clinical results for patients, while simultaneously enhancing the performance of a primary care physician's practice. The model has worked in practices both large and small, as well as across different patient populations. The success of the Values Based Contracting and PHM model is based on the recognition that health care is extremely local. If the model is to work, it needs to be customized to the unique needs of every practice within a market. The Model of Care is not a cookie-cutter approach, but rather, a thoughtful framework that focuses on aligned results for patients and physicians.

The NAPBA Blindfold Wine Tasting with Dr. Wine Guy

"When people ask: Red or White? Always answer "Yes!" Like healthcare consumerism, and educated wine consumer is a better wine consumer. Appreciating the finer points of the nectar of the gods is a lifelong passion and avocation of Dr. Wine Guy. We'll get a primer on Napa wines 101 and even taste some popular varietals.



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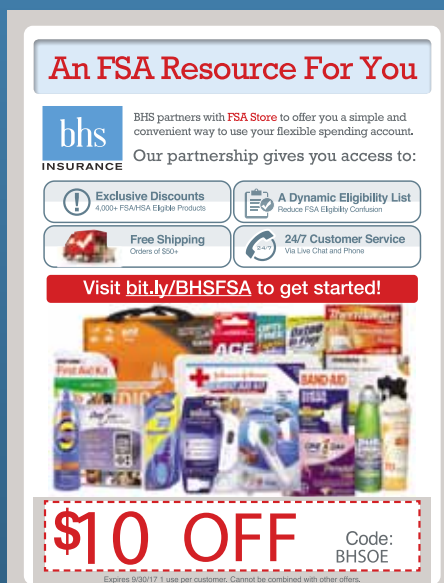
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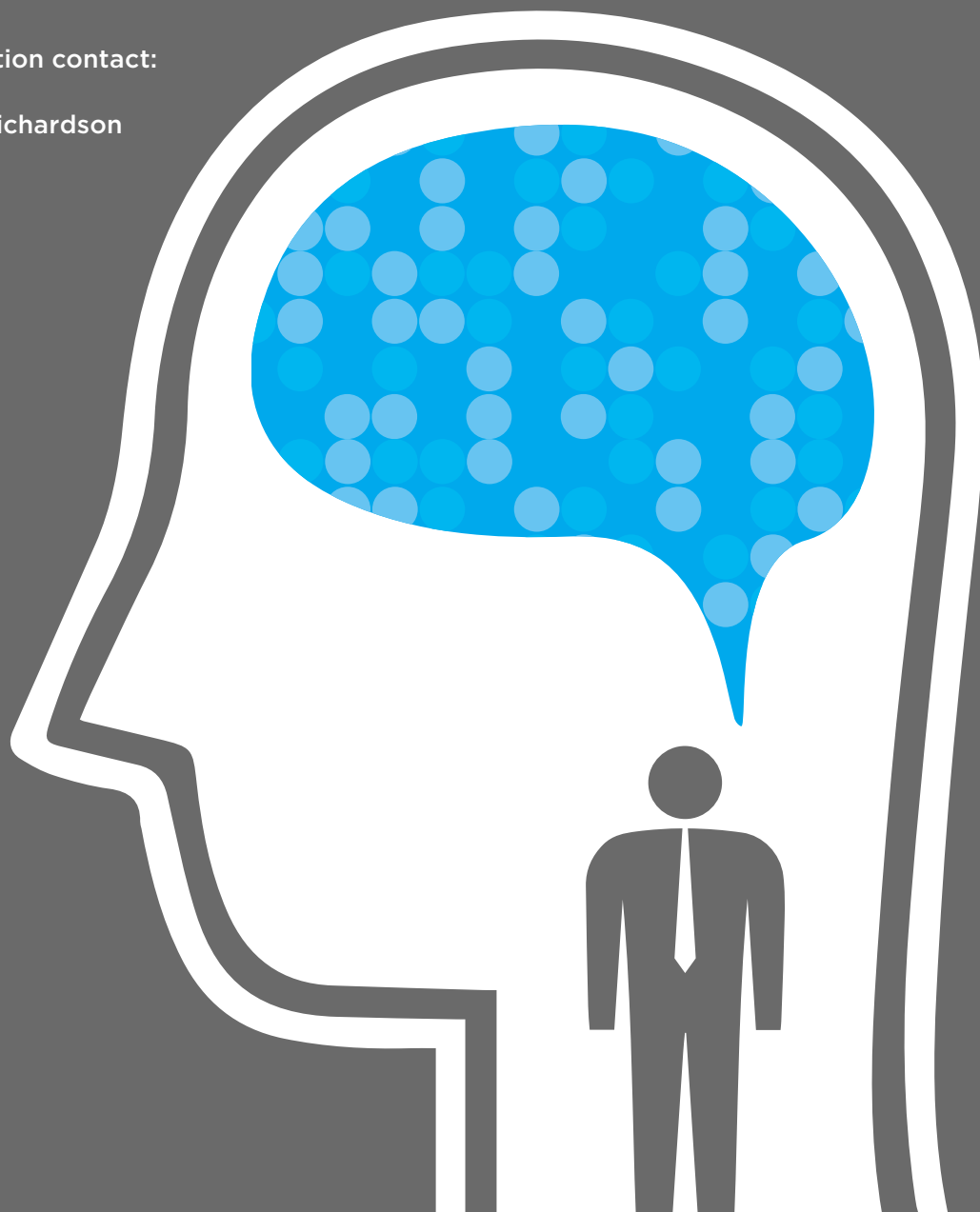
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Although Cabernet Sauvignon and Chardonnay are the most widely planted, the Napa Valley holds many surprises for wine lovers looking for varieties off the beaten path. From Albarino to Zinfandel, more than three dozen different wine grape varieties flourish in the Napa Valley. Below is a description of those that are the most widely planted:

Cabernet Sauvignon

Cabernet Sauvignon is the acknowledged king of red grapes in Napa Valley, accounting for 40% of our total production and 55% of our crop value. This vine is grown throughout Napa Valley and achieves a variety of expression depending on its vineyard site. Its flavors display a wide variety of black fruits, including currant, cherry and plum, and often show notes of spice from oak aging.

On the palate these wines can be dense and powerful in youth but age gracefully. When young they are best matched with robust red meat dishes such as game and braised lamb, while older Cabs are superb accompaniments to simply prepared roasts and steaks and aged cheeses.

Chardonnay

Chardonnay is the second most planted grape variety in Napa Valley, and grows with particular success in the calcium-rich soils and cool climate of the Los Carneros AVA, where it can ripen slowly.

Chardonnay has long been called the winemaker's grape, as few wines exhibit the flavors created by winemaking practices as profoundly as this Burgundian grape variety. Barrel fermentation, lees stirring and malolactic fermentation are the main winery techniques used to create complex aromas and flavors in this wine. As a result, Napa Valley Chardonnay can range in style from fresh, crisp and

lively to rich, round and buttery. This wide range of styles can accompany a wide variety of dishes, from simply prepared seafood to most pork and poultry dishes.

Merlot

Merlot has been a fixture in the Napa Valley since the early 1970s, where, as in Bordeaux, it has been used as a blending partner to add body and soft fruit to the more structured and tannic Cabernet Sauvignon.

Since these early days, Merlot has come into its own as a varietal wine. Its lovely aromas of ripe cherry and rich earthiness, a soft texture and a smooth finish have appealed to a new generation of red wine drinkers. Given the diversity of vineyard sites and winemaking practices in Napa Valley, Merlot has shown itself capable of producing both lighter and full-bodied, richly textured wines.

Pair Merlot with food much in the same way as you would Cabernet Sauvignon, although its lighter body and tannins make it a versatile partner to a wide range of dishes.

Pinot Noir

The earthy, ethereal aromas and silky texture of Pinot Noir have beguiled wine connoisseurs for centuries. Yet there are few areas on earth that can coax the magic out of this thin-skinned, fickle grape variety that is hard to grow and challenging to handle in the winery. Coastal California

possesses several areas that produce great Pinot Noir, and Napa Valley's Los Carneros was one of the first to recognize its potential.

A thin-skinned grape with less pigmentation than most red varieties, most Pinot goes through a cool maceration period before fermentation begins (called a cold soak) to extract additional color. One of the hallmark qualities of Pinot Noir is its bright acidity, which makes it a versatile partner with food. It is one of the few red wines that pairs well with seafood (think salmon, tuna and bouillabaisse), a wide variety of cheese and is absolutely perfect with game birds and grilled lamb chops.

Sauvignon Blanc

The intense flavor profile of Sauvignon Blanc grabs your attention. Herbaceous, grassy notes and vibrant acidity are hallmark qualities of this grape, and it is capable of showing a wide variety of fruit character.

Most Sauvignon Blanc is fermented in neutral vessels, such as stainless steel and concrete eggs, to allow its distinctive varietal character to shine through. However, some Sauvignon Blanc is fermented and aged in oak, creating more layered flavors and texture in the finished wine, and is often labeled Fumé Blanc.

Fresh and bright and perfect for warm weather, Sauvignon Blanc goes great with light summer fare and salads and is wonderful with shellfish and goat cheese.

Zinfandel

An exceedingly versatile grape variety, Zinfandel was the mainstay of 19th century winemaking in California. Originally crafted into the dry, complex style of red wine we know today, this grape truly burst onto the American wine scene in its slightly sweet, rosé rendition, White Zinfandel.

Old vines in Napa Valley are capable of producing rich, heady, jammy wines with notes of spice and black pepper. Zinfandel is also made in lighter, more food-friendly renditions and is often used as the base for fortified wines. The bold, spicy character of Zinfandel makes it a perfect partner with barbeque.

Petit Verdot & Malbec

Petit Verdot and Malbec are almost exclusively used in classic Bordeaux blends in Napa Valley, contributing

tannin, deep color and spicy complexity to the final wine. They are occasionally bottled as varietal wines here, as our Mediterranean climate allows these grapes to ripen fully.

Cabernet Franc

Cabernet Franc has long contributed finesse and a peppery perfume to Bordeaux-style blends around the world. One of the genetic parents of Cabernet Sauvignon (along with Sauvignon Blanc), it produces light-bodied, soft red wines on its own in France's Loire Valley. In Napa Valley, however, Cabernet Franc can be every bit as big and bold as Cabernet Sauvignon.

Syrah / Shiraz

Syrah (or Shiraz) is grown throughout the world and produces powerful red wines with spicy notes and great aging potential. A wide range of aromas and flavors can be coaxed from this grape depending on the climate and soils in which it is grown. Syrah from cooler climates tends towards red berry fruit and earthy, gamey notes, while warmer sites that can ripen the grapes more fully tend to produce jammy, dark fruited wines with a strong spice character.

Depending on its style, Syrah is a great partner for most grilled meats and game.

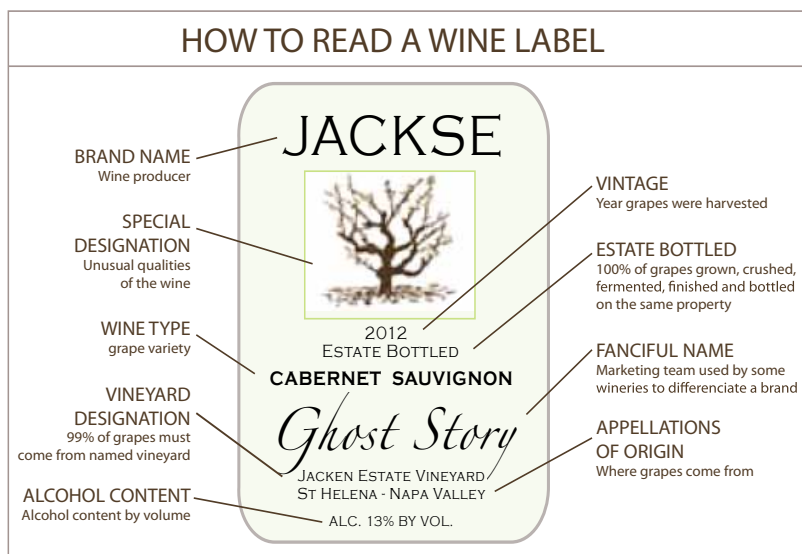
Petite Sirah

Long thought to be a variant of Syrah with smaller, more petite berries, Petite Sirah was identified as the grape variety Durif through DNA testing. The small, thick-skinned berries create a high skin to juice ratio, producing dense, inky, extracted wines with chewy tannins. When aged

in new oak barrels and given a little bottle age, the wine can develop great complexity and notes of melted dark chocolate.

Pinot Gris / Pinot Grigio

Pinot Gris/Grigio is a variant of Pinot Noir, and can have a grayish-blue color to its fruit, accounting for its name (Gris/Grigio meaning gray in French/Italian). Wines from this grape can be light to medium bodied with a yellow to copper-pink color and aromas of citrus, pear, apple, melon with some light green notes. In most of Italy, Pinot Grigio is made in a light, citrusy style, while in Alsace, Oregon and Napa Valley, richer, more full-bodied wines are produced.





Welcome from the President of the NAPBA

Bob Cummings, CEO, American Benefits Group

Welcome to the 15th annual NAPBA owner's conference! Last June when we concluded a fabulous meeting in Boston, I knew it was going to be hard to top. I shared my vision for NAPBA does Napa and the response from our members and board was a resounding yes! So here we are at the Westin Verasa Napa Resort in the heart of beautiful Napa Valley. Our theme song for this year's conference in the Napa tradition is "Come Share the Wine".

Come share the wine

*No one is a stranger here, they're your friends and mine
Everyone's your brother, we're a long way from home
And we need each other, have no fear, you're welcome here*

Come share the wine

*It's so nice and warm in here, we're happy and kind
We can understand that you're a long way from home
But we have each other, have no fear, you'll like it here*

*It's not so easy to feel at home when home's so far away
When all the longing and all the wanting is for yesterday
You've made me find some peace of mind I'd like to stay*

*The world seems colder when you're a stranger from a foreign land
You need to feel that someone cares and that they understand
Many a tear would disappear if we joined hands.*

Most of us have traveled far from our homes to be here this week. As the words of the song resonate, when NAPBA members come together we find peace of mind among friends who understand each other. We join our hands to advance our common goals for our industry and our individual businesses.

Our organization has come a long way from its original founding some 15 years ago, but we're still a warm and fuzzy group, and we kind of like it that way. NAPBA has always been about the relationships. This year we're excited to welcome several new members and new sponsors as well. So a very big NAPBA welcome is in store for friends old and new. I'm looking forward to getting to know everybody and creating some great memories and experiencing Napa Valley together for the first time!