



# AMERICAN PAYROLL ASSOCIATION

## *Hawaii Chapter*



ALOHA! The American Payroll Association Hawaii Chapter cordially invites you to attend an informative outreach session in Kona.

“Updates on Section 125 – How You Can Save \$\$ for Your Company and Employees”

- Hear the latest updates on Section 125 and how to save \$\$ on taxes for your company and employees
- What is HRA (Health Reimbursement Arrangement) vs. HSA (Health Savings Account)?
- What were the IRS changes for 2009 and projected for 2010?
- “Use it” or “lose it” – what are the deadlines?
- What is pre-tax and what is not?

Be informed! If you would like to know the answers to these questions, please come and join us.

***Presented by:***  
**Pattie Aranio**  
**President and Founder,**  
**Benefits by Design**

**Date:** Tuesday, November 10, 2009  
**Time:** 8:30 a.m. – Registration & Continental Breakfast  
9:00 to 11:00 a.m. - Program  
**Location:** Keauhou Beach Resort  
78-6740 Alii Drive  
Kailua-Kona  
**Session:** \$20/person (includes continental breakfast)  
**Parking:** Free  
**Deadline:** Registration & payment due by Wednesday, November 4, 2009 to:  
Outrigger Hotels Hawaii  
2375 Kuhio Avenue  
Honolulu, Hawaii 96815  
Attention: Jane Inouye  
\*Make checks payable to: **APA Hawaii Chapter**  
Phone: #921-6563 or email: [jane.inouye@outrigger.com](mailto:jane.inouye@outrigger.com)  
to make your reservations.

Please let us know if there are specific questions or issues that you like to be addressed and we will forward to Ms. Aranio. **SIGN UP NOW!!! LIMITED SEATING!!!**