



IAGDM Newsletter

Insurance Association of Greater Des Moines, Inc.

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JANUARY 2011

"Dedicated to insurance education, loyalty to the industry and the professional development of its members."

PRESIDENT'S MESSAGE

Do you make a New Year's Resolution?

In the past I have made *numerous* resolutions only to "break" them within weeks/days.

Resolution as defined in Funk & Wagnall's Home Dictionary:

1. the act or process of resolving
2. the action of solving
3. the quality of being resolute

a formal statement expressing the opinion, will, or intent of a body of persons



What speaks most to me is Item 3 above – "the quality of being resolute."

Resolute = firmly determined in purpose.

This perhaps is what I have "missed" in the past. ..why I haven't been successful. Resolutions were made without *sincere* thought or clearly determined purpose.

On a personal level, I will be resolute to work toward fitness. To find more balance, to make a conscious decision of what goes in the body & in the mind.

On a professional level I will be resolute to increase my knowledge – whether coursework for professional designations or yoga for personal development.

As your association President, I will be resolute in attempting to meet member needs. I welcome you comments, concerns, suggestions, and ideas. Also – I will be resolute in asking for help. See an "invitation to action" elsewhere in this newsletter.

It was wonderful to see many of you at our Christmas party in mid December. I hope that you and yours had – or continue to have – a joyous Holiday Season and I wish you health and happiness in the New Year!

Respectfully submitted,

Des Meyer, CIC, CISR, AIS, AINS, CPIW
IAGDM President



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Desiree Meyer, CIC, CISR,
AIS, CPIW

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Debra Conroy, CIC



Wednesday, January 12, 2011
Chris Murphy
Defensive/Distracted Driving



Chris Murphy began at EMC Insurance Companies in March 2002 after completing a BS in Industrial Engineering. Now in the position of Senior Engineer, he assists EMC policyholders around the country with workplace safety, focusing on the areas of workers' compensation and fleet safety. His clients employ commercial fleets from just a few vehicles to several hundred, and on-site defensive driving programs are just one of the services he offers to organizations aiming to reduce commercial auto frequency and severity. Chris is a Certified Safety Professional (CSP), CPCU, and has completed seven other designations through The Institutes and LOMA.

Presentation is entitled "Who Wants to be a Safe Driver?", and is offered in a game show format.

Where: EMC Insurance Companies
717 Mulberry St.
Des Moines

Go to the Skywalk Receptionist

Parking: EMC Parking Garage. Enter on either Mulberry or Cherry St. Press button at the gate and let the Control Center know you are with Insurance Association of Greater Des Moines. If you drive to The 4th floor and come back down to 3rd, you will be on the Skywalk Level. Parking is free.

Price: \$15.00
Pasta Buffet

When: Networking at 5:00
Dinner at 5:30

Please contact: Sue Reichardt at 345-2562 or Sue.j.reichardt@emcins.com for reservations before Friday, January 7th.

**Please remember that if you are on the permanent list and you do not cancel your reservation, you will need to pay for your meal that the Association is obligated to pay in your absence.*

CALENDAR OF EVENTS

Future Programs:

Meeting	Place	Program
February 9	Okoboji Bar & Grill Johnston IA	Health Reform David Van Ahn
March 9	Nationwide	Insurance Commissioner Susan Vos
April 14 (Thursday)	Des Moines Central Public Library	Special Investigative Trends David Sullivan, SIU
May 11	TBD	PR Committee

Events Around the Region and Beyond:

April 7-10. 2011	Region V Conference Clock Tower Resort—Rockford IL ~ Registration Deadline—March 1, 2011 ~
June 5-8, 2011	NAIW International Conference Flamingo—Las Vegas NV

Thank you friends for your cards, visits, and thoughts which really helped my spirits after my three surgeries. It has been a long six months but think I'm finally on the mend (if nothing else goes wrong!). I'm looking forward to being back at the meetings as I really miss seeing everyone and the activities.

Hope to see you all soon. Happy New Year!

Shirley Goslin, CPCU, CPIW, . AIS



JANUARY BIRTHDAYS

Michele Sparks	1 / 12
Coke Barton	1 / 13
Eileen Bleskacek	1 / 20



Committee Meetings

Board Meeting:
TBA

Finance Committee Meeting:
TBA

Program Committee Meeting:
TBA

Deadline for February
Newsletter Items:
January 24
Sheri Snodgrass, Editor
e-mail:
sheri@snodgrasses.com



Kudos Korner

- ◆ Tanya Wentzel was included in the EMC ad celebrating their 100th year
- ◆ To the Program Committee for the Holiday Party—Great Food, Great Fun, Great Fellowship!
- ◆ Great job Program Committee on the Holiday Party!!!!
- ◆ To Des Meyer and the 10/11 Committee Chairs for an excellent 1st half of the year! Looking forward to what is in store for 2011.
- ◆ Way to go Tanya for the EMC article
- ◆ To Sue Reichardt and the Program Committee for a great Christmas Party and my wonderful new scarf!
- ◆ To Paula Dishman for stepping up and coordinating the IAGDM attendance at Regional this Spring.



One of our own was published in the Des Moines Register, December 18 in the Letters to the Editor (thanks to Ted Lussem for sharing this):

Why founders wanted judicial independence

Why is it when judges make a decision we agree with, they are showing "judicial restraint," but when they make one we disagree with they are "activist judges?"

An independent judiciary is one of the hallmarks of our democratic form of government. Its job is to interpret laws and other court actions in light of federal or state constitutions for the protection of all, regardless of popular opinion.

Thoughtful, legally based decisions by our judiciary are not activist. They are what our Founding Fathers designed to prevent tyranny.

- ◆ Jennie LeGates, Ames

Comments and recommendations can be found on the Register's site:

<http://www.desmoinesregister.com/apps/pbcs.dll/article?AID=201012180310>



IAGDM

Fund Raising Event

No Bake-Bake Sale / Capital Campaign

Who: You are invited to

*What: Contribute to the No Bake- Bake Sale / Capital Campaign
No baking, no tickets, no selling.
Proceeds help fund the goals of our organization.*

When: December and January

Where: In the comfort of your own home

How: Write a check to IAGDM

*Mail to: Phyllis Edwards or Des Meyer (Co-Chairs)
% Reynolds & Reynolds Inc
300 Walnut Street-Ste 200
Des Moines, IA 50309-2262*

\$\$ Checks and cash will also be accepted at the meetings \$\$





As the New Year approaches many of us are making New Year's Resolutions, why not consider your Health Care at the top of the list, the following are some tips from EHealth and around the internet for the New Year.

Tip # 1 Check Year End Benefits and New Year Changes – Many health care plans cover annual physicals, and last minute expenses at a lower rate, if your deductible has been met. Fill prescriptions prior to the New Year and schedule annual visits early. At the beginning of the New Year you may find changes to rates and benefits be sure to check with your Human Resources department know your options.

Tip #2: Seek New Year's Resolutions Assistance. Check with your employer and your health insurance company to find any discounts. With a strong focus on preventative health care, some plans and employers are offering assistance, not previously offered, monthly membership costs to health clubs for yourself or your family may be discounted for the New Year.

Tip # 3 Get organized – Resist the urge to toss those medical bills and notifications in the shred pile. Medical billing associates are highly accurate, but they do make mistakes. Keep an up to date accounting record of your deductible and all related medical expenses. Experts suggest keeping a separate record of all your over the counter prescriptions and expenses.

Tip # 4 Plan and Fund your HSA early. If you have a Health Savings Account (HSA) and want to get the most out of it, fund it to the maximum amount early in the year. That will allow you to use pre-tax dollars for copayments and deductibles while allowing unused money to collect interest for more of the year. Also, remember that in 2011, HSA (and FSA) funds can no longer be used to pay for most over-the-counter medications.

Tip # 5 Research Network of Doctors and Hospitals Included. Check your health insurance plans; make sure your doctors and therapists are included in the networks of the plan. If your doctor is not included you may want to consider, as an option, a Preferred Provider Organization (PPO) this plan covers out-of-network visits. Best of luck on making and keeping your New Year's resolutions, my hope for us all is to have a happy and healthy New Year.



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CONTINENTAL WESTERN GROUP

THANK YOU!



URGENT– PROFESSIONAL DEVELOPMENT DAY – INVITATION TO ACTION

Two years ago, a ***Professional Development Day was established to promote education and a positive awareness of our organization***
The registration fees of participants help support our budget.

In the past, Professional Development Day has been a joint effort between the Education & Finance Committees.

For numerous reasons, a conscious decision was made to establish an “ad hoc” committee for this - our Third Annual Professional Day.

I am asking for a volunteer to Chair this event and volunteers to serve!

Tentative date for this event is the afternoon of Thursday April 14, 2011.

I have applied with the Des Moines (Central) Library to reserve meeting rooms but do not have confirmation. Hope to have written confirmation by early January.

Templates, timelines, spreadsheets are available for reference ...

Please call me @ 515.557.1221 if you are willing to Chair or serve on this Committee!



A follow-up to the *'Tis The Season Christmas Trivia* game played @ our Holiday Party

Question: How many purple candles on an Advent Wreath? Answer: Three

Jennie LeGates shares the following - that the answer varies by denomination.

In Catholic churches, the most popular colors for the Advent candles are purple and rose. In the Western church, purple is the historic liturgical color for three of the four Sundays of Advent: once the color associated with royalty, it symbolizes Christ as the "Prince of Peace." Rose is the color for the Third Sunday of Advent, known as Gaudete Sunday from the Latin word "rejoice." Gaudete Sunday anticipates the joy of the Christmas celebration, so its color is a mixture of Advent purple and Christmas white. It may also symbolize the color of early dawn.

In Protestant churches, it is more usual to use four red candles (reflecting their traditional use in Christmas decorations) because rose vestments and decorations are not commonly used in Protestant churches. Blue is also a popular alternative color for both Advent vestments and Advent candles, especially in some Anglican and Lutheran churches. This is in keeping with the liturgical seasons; blue means hope and waiting, which aligns with the seasonal meaning of Advent. Other variations of the Advent wreath add a white candle in the center to symbolize Christmas, sometimes known as the "Christ candle." It can be lit on Christmas Eve or Christmas Day. White is the traditional festal color in the Western church. Four red candles with one white one is probably the most common arrangement in Protestant churches in Britain.

