



IAGDM Newsletter

Insurance Association of Greater Des Moines, Inc.

VOLUME 33, ISSUE 1

JULY 2011

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

OFFICERS 2011-2012

PRESIDENT

Brenda L. Kluger, CRM,
CIC, CISR, CPIW

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AU, CPIW, DAE

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Jennifer Voboril, AU



PRESIDENT'S MESSAGE



As July 1, 2011 hits, it will be out with the old and in with the new. However, since I have been President before I guess it is out with the old and in with the older. But I will try to bring some new ideas. The face of IAGDM has changed since the last time I served and I hope that we as an Association are ever evolving to meet the needs and expectations of our membership. But without feedback, how do we know if we are effective at accomplishing this?

Feedback, as it relates for our purpose, is defined in the Merriam-Webster Online Dictionary as: *2b*: the transmission of evaluative or corrective information about an action, event or process to the original or controlling source. How often do we willingly ask for feedback? Yet without it, we aren't aware if our actions are correct.

At the 2011 Region V Regional Conference, keynote speaker Larry Scott discussed the topic of Feedback. Often the word is met with negativity. Many times a person receiving the feedback feels personally attacked and becomes defensive. Mr. Scott challenged us to push back the urge to become defensive and instead, really listen to what is being said. Then look for ways to change or adapt and use the feedback to initiate improvement.

Well at the July General Meeting, in lieu of a speaker, we will take some time to ask for your feedback! Take a few minutes between now and then to evaluate the aspects of IAGDM. Do you have productive feedback you can contribute? We are not looking for complaints – those are negative. However, feedback that offers an alternate idea, correction or way of improving is productive and that gives us something to build on!

The feedback generated in July will be shared with the Executive Board, Committee Chairs and members. This way, together, we all receive the evaluative or corrective information and can work together to bring forth improvements. Thank you for your commitment to IAGDM!

In Fellowship,
Brenda Kluger

INSURANCE ASSOCIATION OF GREATER DES MOINES
Wednesday, July 13, 2011

Feedback & Fun

See Brenda's President's Message for information on feedback session.

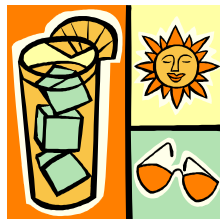
Robin Wagner will also be sharing her experiences at NAIW National conference in Las Vegas.

Where: Okoboji Grill
8481 Birchwood Ct.
Birchwood Plaza
Johnston, IA

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

Please contact: Jennifer Murphy at (515) 223-6900 or Jmurphy@HolmesMurphy.com for reservations before **Friday , July 8th, 2011.**

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
August 10	Okoboji Grill, Pleasant Hill IA	Captain Dana Winger Des Moines Police Department
September 14	Okoboji Grill, Johnston IA	Representative from Homeland Security/Disaster Preparedness
October 12	Nationwide, Des Moines IA	Lisa Bielser, Wheels of Misconception
November 9		

Events Around the Region and Beyond:

June 2012	NAIW International Convention Dallas TX
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John Adams, the 2nd President, wrote about the Fourth of July "I believe that it will be celebrated by succeeding generations as the great anniversary festival ...It ought to be celebrated by pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations from one end of this continent to the other..."



Patriotic Sounding Names

- * 31 places contain "liberty" in their name—Iowa has the most—4 Libertyville, New Liberty, North Liberty and West Liberty.
- * 31 are named "eagle" after our national symbol
- * 11 have "independence" in their name—most populous at 110,704 is Independence MO
- * 5 adopted the name "freedom" - the largest Freedom CA with 6,000
- * Only one place named "patriot" Patriot IN population 190
- * 5 places contain "America" - largest is American Fork, UT with 26,472



JULY BIRTHDAYS

Elaine Slate

7/31



Committee Meetings

Board Meeting:

Finance Committee Meeting:
TBA

Public Relations Committee Meeting:
TBA

Deadline for August
Newsletter Items: July 25
Sheri Snodgrass, Editor
e-mail:
sheri@snodgrasses.com

Kudos Korner

- * To Michelle Sparks for hosting the 2011-2012 Induction of IAGDM Officers Ceremony! Very nice job!!!
- * To the outgoing 2010-2011 IAGDM Officers—thank you ladies for a good year!
- * To Outgoing President, Desiree Meyer—Thank you for all your leadership this past year!
- * To Michele Sparks & Tonia Jones on a great President's Book!
- * To the 2010-2011 Committee Chairs and Members for their service over the past year!
- * To Megan Kincy—IAGDM's Newest Member!

"I Can" NAIW Course - "Wheels of Misconception" - Our October Program

Course Description:

The wheels that we utilize today range from ATV's to golf carts! Many clients are oblivious to the exclusions of their homeowner and personal auto policies when driving certain motorized vehicles or non-owned vehicles. Assuming insurance coverage is dangerous for a client and dangerous for your E&O exposure. This presentation will expose the how's and when's of coverage - or not! Get an update on the proper coverages and avoid any wheels of misconception! 30 minutes.

If you would like a certificate of completion for this course, NAIW requires that you purchase your own Student Guide. The cost for 1 Student Guide is \$10.00.

Please get in touch with Lisa Bielser to order these guides - we will be able to save on shipping if we combine all orders (1 guide = \$7.20 s/h vs. 15 guides = \$10.70 s/h total, as an example).

Combined Order Deadline: **September 1**

Please also contact Lisa if you have questions (w = 515-508-4788)

As an additional note: For qualification for CPIW/CPIM/CIIP, the NAIW educational course requirement may include any six "I Can" series classes. Check the requirements on www.naiw.org if you are working toward the CPIW/CPIM/CIIP designation.



Education Corner

From LuAnn Page, CPCU, AU, SCLA, MBA

From the March/April 2011 AAA Living Magazine:

5 Things You Should Know About.....Universal Life Insurance

1. **You're Insured for a Lifetime.** Life is full of changes. Universal life insurance offers adaptability so you will be prepared to care for your family's changing needs. Unlike term life insurance, which covers a defined period of time – typically 10 to 30 years.
2. **Premiums Never Increase.** No matter what your health, you will never have to pay a higher premium. “With a guaranteed level premium, you know what you're going to pay and how long you will pay it.
3. **You're Covered in Retirement.** It's a misperception that your need for life insurance goes away. Many things can dramatically reduce retirement savings, from unexpected medical expenses, long-term care expenses or the death of a spouse with a pension plan. LifeTime Universal Life coverage can provide income for a surviving spouse to help ease financial burdens.
4. **It Can Help Your Heirs Avoid Taxes.** LifeTime Universal Life Insurance can be structured so that your beneficiaries, whether they're your children or favorite charities, get tax-free benefits. Life insurance is a tax-efficient way to pass on money to one's heirs.
5. **It's There When You Need It.** Life insurance is designed for those who survive you, but if you become terminally ill, you can get some of the death benefit while you're living to help cover medical bills and living expenses. This can help relieve financial burdens during a difficult time.



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THANK YOU!

IAGDM 2011-2012 COMMITTEES

MEMBERSHIP

Sue Reichardt - CHAIR

Eileen Bleskacek
Tonia Jones
Marilyn Paul
Robin Wagner

BUDGET

Sue Reichardt - CHAIR

Desiree Meyer (PR)
Jennifer Murphy (Program)
Michele Sparks (Finance)
Jenn Voboril (Treas/Education)
Eileen Bleskacek (Website)
Shirley Goslin (Bylaws)

BYLAWS/PARLIAMENTARIAN

BY LAWS

Shirley Goslin - CHAIR

Tonia Jones
Brenda Kluger

PARLIAMENTARIAN

Shirley Goslin

EDUCATION

Jenn Voboril - CHAIR

Phyllis Edwards
Megan Kincy
Ted Lussem
Jennifer Murphy

FINANCE

Michele Sparks - CHAIR

Deb Conroy
Myrna Heifner
Melissa Kaufman
LuAnn Page
Ann Watson

HALL OF FAME

Nancy Thompson - CHAIR

Susan Roberts

HISTORIANS

Michele Sparks - CHAIR

Tonia Jones

AUDIT

Tonia Jones - CHAIR

Deb Conroy
Jennifer Murphy

NEWSLETTER

Sheri Snodgrass - CHAIR

Sheila Reese

WEBSITE

Eileen Bleskacek - CHAIR

Paula Dishman
Lisa Bielser

PUBLIC RELATIONS

Desiree Meyer - CHAIR

Nancy Thompson
Jennie LeGates
Tanya Wentzel
Rita Preston

TELEPHONE

Tonia Jones - CHAIR

TELLERS

To be assigned as necessary

PROGRAM

Jennifer Murphy - CHAIR

Lisa Bielser
Eileen Bleskacek
Paula Dishman
Tonia Jones

A TEAM WORKING TOGETHER WILL ACCOMPLISH MORE THAN ONE INDIVIDUAL WORKING ALONE!

ATTEND MEETINGS ~ SHARE IDEAS ~ OFFER ASSISTANCE

Thank you to all who have accepted the responsibility of serving as a Committee Chair. Your leadership to your committee is appreciated. Thank you to the members for your help on the various Committees.

Brenda Kluger

Brenda Kluger’s Words to the Membership after Installation at June 2011 Meeting:

I want to thank the members for the vote of confidence to allow me to again serve as President of IAGDM. As I started putting my thoughts together, my vision for this year made me think of a road trip. A full tank of gas is needed to fuel the car much like our members hard work, commitment and enthusiasm energize our Association. A map is essential to plot a course and determine direction, just as our Association Bylaws and Horizon Plan help us navigate. Everyone knows you need sustenance for the long car ride and our Committees provide our Association with that. This year will be like traveling down the open road, looking at the possibilities of what we can be out the large front windshield, but also keeping an eye on the rear view mirror to remind us where we have been and how we got here.

I want to take a few minutes to share some ideas I have for IAGDM for 2011-2012:

- * At the July meeting, want to take time to elicit member’s feedback about our current activities and review ideas for new ones. While feedback is usually viewed as negative - our speaker at Regional Conference empowered us to view it as information upon which to improve and make ourselves better. He advised to not be defensive, but rather just listen and determine what actions can be taken to improve. I think discussing this information in July is timely so that it can then be taken back to the Committees to discuss as they set their timelines for the coming year.
- * Amend Bylaws to add NAIW’s new DBA name and clean up some items to make them read clearer and to address items not mentioned.
- * An idea that came out at the Regional Conference was to have member conduct a General Meeting. Some have volunteered already so will work on developing a President for a Meeting Guide that will include agenda outline and a script for conducting a meeting.
- * I suggest we challenge ourselves to look for ways to market our Association and recruit new members. Does the dba name change present new possibilities??? Does social media offer new opportunities for recruitment???
- * Would like to see us develop a talents spreadsheet. This could help determine future committee chairs, officer candidates and be used as a general reference by the membership as to who they could contact for assistance in a particular area.
- * Will be bringing Board Meetings back – most likely every other month – and encourage members to attend if they have interest in hearing Board discussion.
- * Request Committees have at least their first committee meeting in person so that Committee Members know who each other are, what the Committee is charged with and can discuss their tasks for the upcoming year.
- * Would like to see Committee’s put their minutes or a meeting recap in the newsletter as a way to share information amongst the membership
- * Make sure Committee timelines are kept current so aren’t re-creating the wheel each year.

I would like to introduce my Committee Chairs for the 2011-2012 Term:

<u>Committee</u>	<u>Chair</u>
Education	Jenn Voboril
Website	Eileen Bleskacek
Audit	Tonia Jones
Budget	Sue Reichardt
Bylaws/Parliamentarian	Shirley Goslin
Finance	Michele Sparks
Hall of Fame	Nancy Thompson
Historian	Michele Sparks/Tonia Jones
Public Relations	Desiree Meyer
Program	Jennifer Murphy
Newsletter	Sheri Snodgrass
Telephone	Tonia Jones

Back to our road trip for a minute. No trip can be complete without tunes? Ah – but who will control the radio on this trip? Just as passengers in a car have to come to an agreement to determine what to listen to, as members, we will need to compromise and work as a team so that we can all enjoy the trip.

I would love to see all our members fully engaged in IAGDM this year - offer productive opinions, exhibit abilities that are strengths and feel comfortable amongst your peers to try something new, be accepting of others members when they offer their input, actively participate on your Committees, ask for help if you need it, be willing to give assistance if asked and offer productive feedback. Engines are made up of many parts but it takes them all working together for the car to move forward – this holds true for IAGDM as well.

I am anxious to see where our trip this next year will take us and I’m excited to travel with you!