



IAGDM Newsletter

Insurance Association of Greater Des Moines, Inc.

VOLUME 32, ISSUE 5

NOVEMBER 2010

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

PRESIDENT'S MESSAGE

I don't know about you, but I can't believe that it's November already...Falling leaves, football, World Series, "Black Friday", turkey & pumpkin pie, Thanksgiving!

What is Thanksgiving to you? Is it the start of (what can be) the craziness of the Holidays? I dare you to find a good selection of Thanksgiving decorations. It's as if we skip right from Halloween costumes to the glitz and glamour of Christmas. Is Thanksgiving the forgotten holiday?



Thanksgiving: the 4th Thursday in November observed as a legal holiday for giving thanks for divine goodness. - Webster's Dictionary

Years ago I bought my nephew a children's book titled "My Book of Thanks." It was Bryce's job to read it before our Thanksgiving feast. "My Book of Thanks" is now in my home, that of our adult daughters and my parents. This simple prose has become our family collect, a simple tradition we share with whoever sits at our table.

I am thankful that Shirley is home and on the mend, that the Iowa Council was a great success (see re-cap elsewhere). I am thankful that I see more & more faces at monthly meetings, that Sue's husband called the ambulance, that so many have stepped up to assist thereby lightening the load.

I look forward to our November meeting @ Nationwide with Kendra Erkamaa of Triangle Financial Services speaking on Financial Planning – grateful that I have work in these uncertain times.

I look forward to our Holiday party in December - grateful for the food & fellowship.

What is Thanksgiving to you? What are you thankful for?

God gave you a gift of 86,400 seconds today. Have you used one to say Thank You? - William A Ward

Respectfully submitted ~
Des Meyer, CIC, CISR, AIS, CPIW

OFFICERS 2010 - 2011

PRESIDENT
Desiree Meyer, CIC, CISR,
AIS, CPIW

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CPIW

VICE PRESIDENT
Sue Reichart, CIC, AU,
CPCU, CPIW

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CISR, AIS

**RECORDING
SECRETARY**
Tonia Jones

TREASURER
Debra Conroy, CIC



Insurance Association of Greater Des Moines, Inc.

Wednesday, November 10, 2010

Financial Planning

Kendra Erkamaa, Triangle Financial Services

Kendra Erkamaa is the principal financial advisor for Triangle Financial Services, Inc. in Des Moines, IA. Kendra started her career at Principal Financial Group as a manager in 2002, then moved to Triangle Financial Services where she earned the Captain's Club Award for being in the top 40 representatives nationwide with her firm for 2 years. In her current role, Kendra assists individuals, small businesses and non-profits with creating wealth through planning, tracking and investment guidance. These duties combine with her special interest in value living. Value living is a process of realizing one's true values through your actions and specifically with finances. Kendra shares her passion through her community involvement. This includes involvement with American Business Women's Association, National Association of Women's Business Owners, Citizens for Community Involvement and partnering with Money Smart Week.

www.trianglefsinc.com

Where: Nationwide Insurance Company
1100 Locust—Des Moines IA

Price: \$15.00
Thanksgiving—Turkey Dinner

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, November 5th.

**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:

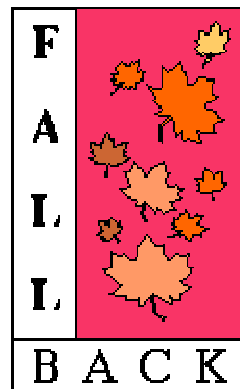
Meeting	Place	Program
December 8	Holiday Inn, Mercy Campus	Holiday Meeting
January 12	EMC	Defensive/Distracted Driving Chris Murphy
February 9	TBD	Life / Health Topic
March 9	Nationwide	Education Committee

Events Around the Region and Beyond:

April 7-10. 2011	Region V Conference Clocktower Resort—Rockford IL
June 5-8, 2011	NAIW International Conference Flamingo—Las Vegas NV

November Special Days

- 1—All Saint's Day
- 4- First Wagon Train reached California
- 5—National Donut Day
- 7—Daylight Savings Time Ends**
- 10-Sesame Street Debuted in 1969
- 11—Veteran's Day
- 12-First Balloon Crosses the Pacific, 1981
- 14-National Clean Out Your Refrigerator Day
- 18-Micky Mouse's Birthday—1928
- 19-Gettysburg Address delivered by President Lincoln, 1863
- 25-Thanksgiving Day—US
- 28-Mark Twain's Birthday—1835 (real name Samuel Clemens)
- 29-King Tut's Tomb Opened—1922
- 30-Stay At Home Because You're Well Day



NOVEMBER BIRTHDAYS

LuAnn Page	11/5
Marilyn Paul	11/12
Tonia Jones	11/18
Susan Reichardt	11/18
Brenda Kluger	11/25



Committee Meetings

Board Meeting:

11/2—5 pm Conference Call

Finance Committee Meeting:

TBA

Program Committee Meeting:

TBA

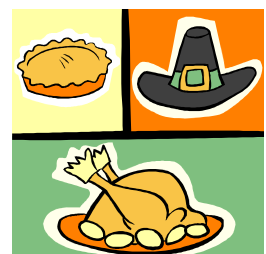
Deadline for November Newsletter Items:

November 26

Sheri Snodgrass, Editor

e-mail:

sheri@snodgrasses.com



Kudos Korner

- ◆ **To Paul Dishman, Iowa Council CWC Speak Off Winner**—Paula will now move on and represent Iowa at Region V Conference, April 7 -10, 2011 at Clocktower Resort, Rockford, IL. Congratulations, Paula!
- ◆ **To all who attended & participated in Iowa Council Meeting...**
 - Brenda Kluger – Public Relations Chair
 - Des Meyer – Page & Time Keeper
 - Eileen Bleskacek – Parliamentarian
 - Elaine Slate – Audit Committee Chair
 - Jennifer Murphy – Membership Committee
 - Lisa Bielser – Nominating Committee
 - Marilyn Paul – Audit Committee
 - Paula Dishman – Treasurer & CWC contestant
 - Robin Wagner - Teller



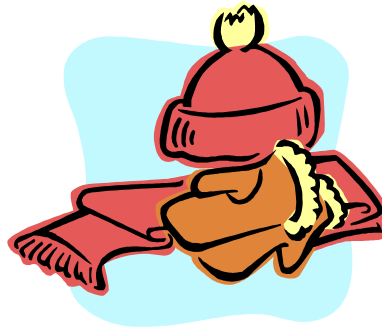
Job Opportunity ~

The Independent Insurance Agents of Iowa (IIAI) is looking for a person to join our Errors and Omission Liability insurance team. IIAI has offices in West Des Moines. The person should have a Commercial Lines producer's license and at least two years insurance experience. The job, **MEMBERSHIP SERVICES COORDINATOR**, requires good customer service skills and an understanding of independent agency operations, must be detail oriented and knowledge of the AMS360 Management System would be a plus. Please send resume and salary expectation via email to [Bob Skow](mailto:Bob.Skow@IIAI.org) at IIAI (an IAGDM sponsor).

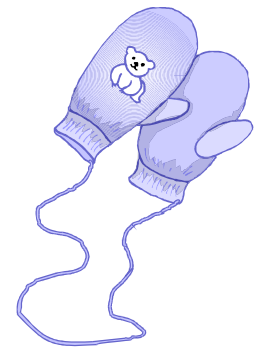


Public Relations is sponsoring a Mitten Tree this year.

Mittens, hats and scarves will be collected during the November meeting.

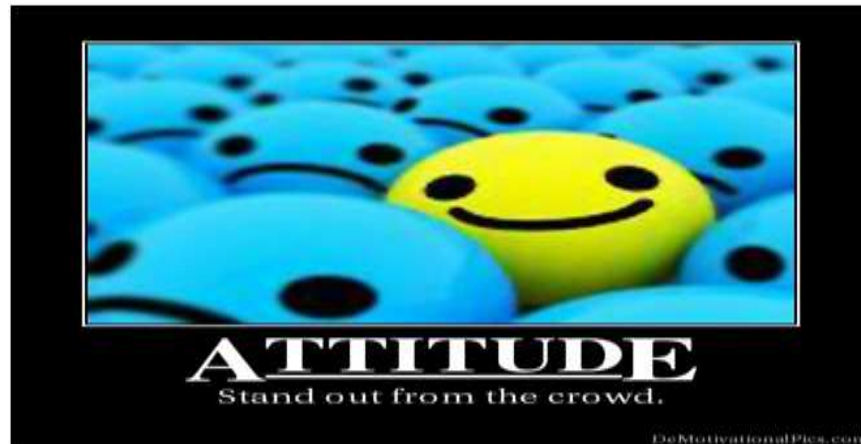


As the weather continues to get colder—please remember the kids that may not have enough to bundle up without these gifts.



Education Corner

Jennifer Murphy



Success does not just happen; it is a direct result of how we interact with our clients, co-workers, peers, and family. We have all heard, many times, that successful leaders possess the quality of charisma. Charismatic leaders motivate, educate, and inspire people to reach their full potential, and to contribute to others in a meaningful way. What makes a leader great most often is not charisma, but attitude. The attitude within that drives them forward through any task. Attitude commands loyalty, honesty, and integrity all core values we strive for on a daily basis. Attitude is reciprocal in its nature; soon a positive attitude is reflected by those around you.

Winston Churchill once said, "Attitude is a little thing that makes a big difference." Attitudes drive behavior. Remember that your body language is a result of your mental attitude. By choosing your attitude and reactions to situation you place yourself in a particular mindset. You send out a message that everyone understands, consciously or unconsciously your body reflects your mood. Attitudes are contagious, so spread the positive energy and share the smiles. It may be the only nice thing that happens to someone all day.

A famous American writer and clergyman, Dr. Charles Swindoll, summed up attitude very eloquently:

The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think, say, or do. It is more important than appearance, giftedness, or skill. Attitude makes or breaks companies, relationships, and homes. The remarkable thing is that we have a choice every day regarding the attitude we embrace for the day. We cannot change the past. We cannot change how other people act. We cannot control the inevitable. The only thing we can do is play the one hand we have and that is our attitude. Life is 10% what happens to me and 90% how I react to it. And so it is with you...we are in charge of our attitudes.



IAGDM 2010 SPONSORS

SILVER LEVEL

JESTER INSURANCE SERVICES, INC.

BRONZE LEVEL

EMC INSURANCE

IOWA CHAPTER OF CPCU

THE IMT GROUP

HOLMES MURPHY & ASSOCIATES

INDEPENDENT INSURANCE AGENTS OF DES MOINES

LAMAIR-MULOCK-CONDON CO.

GRINNELL MUTUAL REINSURANCE CO.

REYNOLDS & REYNOLDS INC.

ALLIED INSURANCE

COPPER LEVEL

C. MAC CHAMBERS INSURANCE AGENCY, INC.

INDIANA INSURANCE

CGA INSURANCE SERVICES

INDEPENDENT INSURANCE AGENTS OF IOWA

ALLSTATE WORKPLACE DIVISION, CURT TAYLOR

CONTINENTAL WESTERN GROUP

THANK YOU!

Report of Iowa Council Meeting 2010

Date: October 8 & 9, 2010

Location: Marriott Cedar Rapids, IA

Friday Evening

- Heavy Hors d' oeuvres
 - Delegates Briefing
 - Numerous Committee Meetings Including First Timers Orientation
- Fun & Fellowship. Poker & conversation in the Hospitality Suite!

Saturday Morning Session

- Meeting was called to order by Pres Denise Hamlett
- Confidence While Communicating Speak Off
- Keynote Speaker: Debra Salz – “Get on the Energy Bus”
- Brainstorming session

Reports of Local Presidents

Saturday Afternoon Session

- Reports of all Committees
- Reports of Council Director Denise Hamlett & RVP Mary Ann St. Marie
- CWC Winner announced – Congratulations Paula Dishman!
- Elections were held – Slate of Officers elsewhere in this newsletter
- Confirmation of 2011 Council Meeting - October 7 & 8 in Davenport – Hotel TBD

New Business: Preparation is underway for 2013 Region V Conference to be hosted by Iowa Council. Phyllis Gogel is Chair. Will likely hold at Marriott Cedar Rapids due to relationship with them.

Comments:

- Thrilled that our Assn has budgeted a scholarship. Other Assns are doing same.
 - Keynote Speaker Debra Salz was FANTASTIC! I want her on my bus!
- Results of Brainstorming session will be published when available. RVP Mary Ann St. Marie encourages us to “think outside the box”
to do what makes sense for our local association!
- Great opportunity for exchange of info outside formal meeting setting.
- Although only 26 attendees – well run meeting & much was accomplished!

NAIW Current Course List

CONTINUING EDUCATION COURSES

[CyberCrime: The Hidden Exclusions](#)

[Professional Ethics - Not Just For Agents](#)

[Let's Talk Coverage: A Case Study Approach to Homeowners' Insurance Coverage](#)

[Life and Health Insurance Basics](#)

[Long Term Care: A Complete Picture](#)

[Three Steps to E&O Risk Management](#)

[Underwriting For Non-Underwriters](#)

PROFESSIONAL SKILLS COURSES

These courses are designed to be used and taught by local, council or regional associations at meetings.

[30 Minutes to More Successful Negotiations](#)

[Advanced Communication Skills \(CPIW/M and DAE Qualifier\)](#)

[Business Etiquette](#)

[Confidence While Communicating \(CWC\) \(CPIW/M and DAE Qualifier\)](#)

[Making a Difference: Ethics and the Insurance Professional \(CPIW/M and DAE Qualifier\)](#)

[Managing Stress](#)

[Mentors and Protégés: Sharing for Mutual Rewards \(CPIW/M and DAE Qualifier\)](#)

[The ABCs of Time Management](#)

[The ABCs of Planning](#)

[Facilitation 101 - A How-To Guide for NAIW Presenters \(formerly Instructor Certification\)](#)

[Rules of the Road – Customer Service \(CPIW/M and DAE Qualifier\)](#)

[S.P.A.R.K \(Sales Proficiency and Relationship Knowledge\) \(CPIW/M and DAE Qualifier\)](#)

INSURANCE EDUCATION COURSES

[Making a Difference: Ethics & the Insurance Professional \(CPIW/M, DAE Qualifier\)](#)

I CAN! SERIES - INSURANCE EDUCATION COURSES

The I Can! Series will provides exposure to a variety of areas ranging from policy coverages to policy exclusions and limitations that are often overlooked or misunderstood by both agents and clients. These programs last 30-minutes and cover topics current and relevant to your insurance business today. These programs are NOT self-study courses. They are designed to be used and taught by the local, council or regional associations at meetings. Note: In order to use the I CAN! series as a qualifier for the CPIW/M or DAE designation you must complete six (6) of the 30 minute programs and one (1) of the 4 hour programs.

[Business As Unusual: Insuring the Home-based Business](#)

[E&O Hot Spots: Don't Get Burned](#)

[Ethics: Shades of Black & White](#)

[LTC: 101 \(Long Term Coverage\)](#)

[The New Math: Education IRA\\$](#)

[Personal Umbrella: Rain or Shine!](#)

[The Risk Management Process - An Overview](#)

[Tax-Free Income: Roth IRA\\$](#)

[The Facts of "Life"](#)

[What's Up DOC? Drive Other Car Coverage](#)

[Wheels of Misconception](#)

LEADERSHIP DEVELOPMENT COURSES

[Leadership Development](#) (CPIW/M and DAE Qualifier)

[Leadership Savvy](#) (CPIW/M and DAE Qualifier)

[Local Association Leadership Training](#) (CPIW/M and DAE Qualifier)

IMPORTANT:

A list of available courses may be found on the NAIW website at (www.naiw.org) under EDUCATION AND TRAINING tab.

To keep course costs down, consider borrowing the Instructors Manual from a fellow Association. However, Certificate of Completion Request Forms are only accepted from purchased course materials. Certificate are now sent via email.