



**Association of Life and Health Administrators
Atlanta Chapter**

Presidential Point of View

Mission Statement

*The Association of Life and
Health Administrators
is a professional
association dedicated
to the highest levels of
performance and integrity
in the fields of insurance and
financial services.*

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### *Future National Convention Sites*

*2009 Dallas  
2010 Atlanta*

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The season of thanksgiving is quickly approaching. Time to reflect on all our many blessings and the bounty we have in America, in both our personal and professional lives.

I came across a great quote the other day, which I hope you can use in your everyday life:

Thanksgiving was never meant to be shut up in a single day
Robert Casper Linter

This is also the time to remind us of the all the great opportunities we have through ALHA to give back to others in our community. We had a very successful collection last month of items for the Atlanta Women's and Children's Day Shelter and we will continue to raise money with the monthly 50/50 drawings for the purchase of bus tokens for them. There will be additional opportunities in December to help with the Christmas needs for the shelter. Also coming up on December 7th is the NAIFA sponsored Annual Brain Tumor Foundation for Children Holiday Party. Please consider taking advantage of the opportunity to donate and/or volunteer to help ensure the success of this special event. And a huge "Thanks" goes out to all the ALHA members who participated on November 1st in the American Heart Association Heartwalk. We more than met our goal and had 7 members and family completing the walk! Thanks to everyone who supported our efforts.

See you at our next meeting on November 13!

*Life without thankfulness is devoid of love and passion.
Hope without thankfulness is lacking in fine perception.
Faith without thankfulness lacks strength and fortitude.
Every virtue divorced from thankfulness is maimed and limps along the
spiritual road. John Henry Jowett*



Congress Focusing on 401(k) and Other Pension Rules

Key members of Congress are laying the groundwork that could lead to enactment of legislation designed to protect workers' retirement savings held in 401(k) and other retirement plans. Collectively, assets held in pension plan types have suffered in the current downturn in world-wide financial markets.

Currently, Congressional scrutiny is focusing on several separate initiatives:

- Relief from minimum required distribution (MRD) rules
- 401(k) fee disclosure rules
- Investment advice rules
- Funding rules
- Pension reform.

Background: Representatives of the Congressional Budget Office (CBO) started Congress's examination of the market's impact on pensions when it testified October 7 before the House Committee on Education and Labor that the 401(k) and other retirement plans of US workers have lost some \$2 trillion in value over the past 15 months. This information, along with a considerable number of constituent complaints, has triggered significant interest among lawmakers to "do something" about the problem.

It is unclear whether action will come during a post election "lame duck" session of the 110th Congress tentatively scheduled for the week of November 17, or whether it will wait until the 111th Congress convenes in January 2009. It is possible that some action—particularly on Minimum Required Distribution rules and/or Defined Benefit plan funding rules—will come via regulatory relief later this year or through "lame duck" Congressional action. The effort to enact "pension reform" is on track for release early in 2009.

Minimum Required Distributions (MRDs): Current law requires individuals to take "minimum required distributions" from defined contribution plans in the year they turn 70 ½ and each year thereafter. The amount of the MRDs is calculated based on the retirement plan's balance as of December 31 of the year prior to the MRDs. Failure to take MRDs triggers an excise tax on retirement account balances.

A number of key lawmakers (and the presidential candidates) are calling on the Treasury Department/IRS to provide relief from these rules in light of the recent market downturn. One possible action Treasury/IRS can take (and many insiders say probably will take) is to change the rule that requires calculation of MRD amounts be based on last year's account balances. The rule that requires using balances as of the last day of the year prior to the MRD is a Treasury/IRS regulation, and thus within Treasury/IRS's power to change without new legislation. Another possible action is waiver of the MRD excise tax (which would have the effect of allowing a person to forego taking the year's MRDs). Treasury has limited authority to waive the MRD penalty, however, some lawmakers have expressed the view that Congress should enact a statutory waiver of MRD rules. Such action could be attempted if there is a post election "lame duck" session of Congress during the week of November 17.

Whether by Treasury/IRS regulation or Congressional lawmaking, NAIFA supports changes in the Minimum Required Distribution rules that protect current 401(k) plan beneficiaries from adverse consequences brought on by the current down-turn in financial markets.

Pension Plan Funding Rules: The sharp decline in Defined Benefit pension plan values also has plan sponsors concerned. NAIFA and other members of the pension community are asking Congress to adjust required funding rules to allow some relief from the huge increase in funding obligations they will face as a result of the current market downturn. One possible action the 110th Congress could take during a "lame duck" session this year is to enact the Pension Protection Act (PPA) corrections bill, H.R.6382. The House has already passed H.R.6382 but has not been taken up in the Senate. It contains a "smoothing" provision that would enable plan sponsors to smooth out the value of their plans' assets over a period of two years rather than having to account for all of this year's losses right away. Or, Congress could further adjust H.R. 6382's smoothing provision to allow for a longer period for asset smoothing, as some in the pension community have requested.

The Ways & Means Committee held a hearing on October 29 that looked at, among other things, the economic crisis' impact on pension funds. The smoothing rules and other corrective provisions, such as authority to use a fixed 5.5 percent rate to calculate funding for lump sum payments, were discussed at that hearing.

Fee Disclosure/Investment Advice: House Education and Labor Committee chairman Rep. George Miller (D-CA) has been calling for more disclosure of 401(k) and other retirement plan fee information. On October 24, he renewed that position, and vowed to enact fee disclosure legislation as soon as possible.

The Education and Labor Committee, which has jurisdiction over ERISA pension issues, marked up legislation (H.R.3185) earlier this year which would require plan sponsors to disclose to plan participants certain information regarding the fees that are assessed against their 401(k) accounts, and against each of the investment choices available to each plan participant. The legislation would also require plan service providers to provide fee information regarding investment costs, administrative costs, and other costs to plan sponsors. Rep. Miller is likely to renew the fee disclosure initiative next year with the blueprint contained in H.R.3185.

Rep. Miller has also gone on record predicting his committee would reexamine investment advice rules to be sure there are no conflicts of interest present when a financial advisor works with a plan participant. Rep. Miller has been critical of the Department of Labor (DOL) proposed investment advice regulations that allow affiliated financial advisors (those who are compensated by the companies that provide the investments available to plan participants to choose) to provide investment advice at the plan sponsor's expense.

NAIFA supported the 2006 enactment of current law investment advice rules that were part of the Pension Protection Act of 2006, and generally supports the pending Department of Labor regulations implementing the 2006 law changes. Rep. Miller's agenda, announced on October 24, is a clarification of the comments he made at Committee hearings on October 7 and October 23. His comments at those hearings triggered concern in the pension community that he wants to scale back or even eliminate 401(k) plans. Rep. Miller subsequently stated that is not his intention. Instead, he has indicated that he supports legislation to impose fee disclosure, independent investment advice, MRD relief, and preservation of the current Social Security system.

401(k)/Pension Reform: While the Education and Labor Committee has jurisdiction over ERISA, the House Ways & Means Committee has jurisdiction over pension tax issues, which include 401(k) plan contribution limits and discrimination rules. Key members of the Ways and Means committee have expressed grave concern over the stock market's adverse impact on retirement plan account balances, prompting Committee members to begin exploring possible changes in pension tax rules.

This effort is focusing on developing incentives or mandates designed to promote a move back to defined benefit (DB) plans, especially hybrid plans such as cash balance plans. Such a move could possibly include scaling back incentives such as annual contribution limits and discrimination rules for individual account defined contribution plans like 401(k) plans.

One senior Ways & Means member, Rep. Jim McDermott (D-WA), has announced work on a "pension reform" proposal with a stated goal of creating new rules that would result in greater, and more secure, retirement coverage for rank-and-file workers. Among the possibilities he is exploring is a set of incentives to encourage the establishment of guaranteed benefit plans such as cash balance plans. He is also looking at the difference between average as compared to maximum deferrals into 401(k) plans. Data presented to the Ways and Means Committee indicate that as a group only highly compensated individuals contribute the statutory maximum to 401(k) plans. Thus, Rep. McDermott is exploring whether a scale-back in the contribution limits of 401(k) plans could free up tax incentives to offset the cost (remember "pay-go" budget rules) of new Defined Benefit plan incentives. He is also looking at eliminating "extra" individual account plan designs such as 457 and 403(b) plans and DB(k) plans set to become available in 2010.

Rep. McDermott and other members of the Ways and Means Committee are in an early, exploratory stage of developing legislation. Rep. McDermott has indicated he will be working with other members of the Committee with an interest in pension issues--Committee Chairman Charles Rangel (D-NY) and Reps. Richard Neal (D-MA) and Earl Pomeroy (D-ND). Plus, Rep. McDermott is meeting with representatives of the pension community including NAIFA, which are weighing in to defend current law 401(k) plan contribution limits and discrimination rules.

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Americans Concerned Economic Bailout Won't Improve Finances

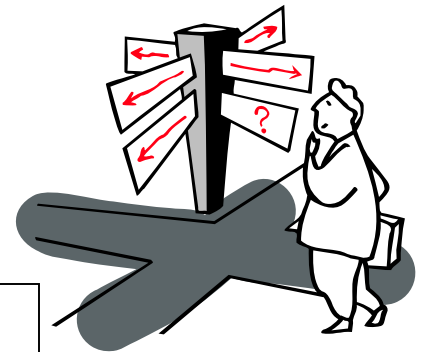
A recent query by First Command Financial Behaviors Index indicates that nearly 67% of American families are not confident in the \$700 Billion Plan. As the government begins implementing the economic bailout package, the majority of American families have concerns about the far-reaching plan improving their family finances. Additional results of the October survey reveal that one-third (32 percent) think that it will be at least two years before their household's financial situation stabilizes. "The majority of Americans do not believe the \$700 billion plan will bail them out of their personal economic crisis," said Scott Spiker, CEO of First Command. "They don't expect a rapid turnaround, and they are beginning to manage their finances accordingly. In fact, our third quarter Index findings reveal that consumers are already taking matters into their own hands. They are buttoning-down for the downturn by saving more and cutting debt. Short-term savings for the typical family totaled \$901 in September, up 29 percent from \$696 in June." The financial services industry, however, has positively impacted many indicated by survey results showing financial confidence is considerably higher among those who have a financial plan. They consistently register a higher Index score than respondents without a financial plan. "Our research also consistently shows that consumers who have a financial plan through a relationship with a trusted advisor are more likely to stay the course during times of market volatility than those without a plan," Spiker said. "The average American family may be more likely to receive a jolt of confidence from a personal financial plan than the government's rescue plan." The First Command survey also reveals that women are more confident than men when considering the potential of the bailout plan to positively impact personal. Interesting to note - men and women report nearly similar concepts on the length of time it will be before their household's financial situation is stable, suggesting approximately two years will pass before their situation stabilizes. "Americans are realizing that a long-term view is necessary," Spiker said. "They don't expect the \$700 billion plan will lead to a recovery anytime soon."

Shall We Make A Trade?

Perhaps we need to practice our skills at bartering, similar to a Charlotte, NC, business owner who hopes to forge ahead upgrading some aspects of his small business without spending a dime. The promotional-items printer is bartering for equipment with new technology for printing. He expects to trade his print service in exchange for machinery needed to grow the business.

"It's a dollar saver and a way to keep the presses moving when business is slow," Tom Haines says. "It's a good way to get what you need." He has bartered many times through some of the renewed bartering organizations and received everything from merchandise, to personal services, and even a beach vacation. This may be a way for some of us to cope with a slow economy. Experienced traders believe and have had success with this great way to save cash. So, let's be thinking about what we could offer to trade (barter), especially in light of today's fluctuating financial markets.

Some excerpts from Business Wire – submitted by Mary J. Preister



Fast Fact

Approximately 30 percent of adults older than 50 have periodontal disease, which can cause the gums to become infected.

Taking care of your teeth can actually help improve your heart health. In fact, a study published in the *Journal of Periodontology* shows that poor oral hygiene can cause more harmful bacteria to enter the bloodstream, causing an increased risk for heart disease.

[Take care of your teeth and gums—and heart—by brushing twice a day](#)

Our November Meeting

Thursday, November 13, 2008, 5:30 P.M. at Renaissance Bank Advisors, LLC

Topic: Retirement Income - Failure is Not an Option!

Speaker: Andrew S. Rodgers, CFS

Fee: \$13.00. Free for first-time guests

PLEASE RSVP TO: Mary Preister (RSVP form is found on page 10 of newsletter)

Andrew Rodgers has established a solid career in the Financial Planning and Service Industries. With nearly five years of experience in the field, he now serves as Vice President and Managing Director of NFSG. He brought to the firm substantial experience in business operations and employee management, acquired during his eleven years as regional manager for a major home furnishings corporation. Today he specializes in the areas of retirement planning, small business planning and personal wealth management*.

In addition to running his own successful practice, Andrew is responsible for mentoring a team of ten financial professionals. He is committed to keeping abreast of industry changes and regulations and has earned a Certified Fund Specialist (CFS) designation. Having passed his series 6, 63 and 65 securities exams, Andrew is a Registered Representative and Investment Adviser Representative of Equity Services, Inc. and offers securities in Georgia. He is also insurance licensed for Life Health and Annuities in Georgia. Andrew has also earned membership into the Million Dollar Roundtable for four consecutive years**.

Andrew specializes in providing wealth management* and wealth transfer solutions for family oriented business professionals. He provides overall financial planning* to business owners, executives, and retirees looking for an efficient, comprehensive approach to reach their financial goals.

A Chairman's Club member of the Gwinnett Chamber of Commerce, Andrew has been invited to speak at seminars and workshops for various corporations, industry organizations, and other groups with an interest in learning about financial planning strategies and pursuing their financial goals.

Andrew enjoys being actively involved with local community projects. He is a past President and current member of the local chapter of Kiwanis International, Suwanee Kiwanis of Georgia. He is also an Assistant Scout Master for Boy Scout Troop 513, and a former member of the Sugar Hill Downtown Development Authority. He is an active member of the Sugar Hill United Methodist Church, where he is a leader of Wyldlife youth events and a regular volunteer.

*Securities and investment advisory services are offered solely by Equity Services, Inc., Member FINRA/SIPC, a Broker/Dealer and Registered Investment Adviser, 1050 Crown Pointe Parkway, Suite 1000, Atlanta, GA 30338, 770-512-5100. National Financial Services Group is independent of Equity Services, Inc.

**Membership is based on sales criteria.



Worthy Websites

<http://wife.org/>

The Women's Institute for Financial Education (WIFE) is the oldest non-profit organization dedicated to providing financial education to women in their quest for financial independence. Featured in many prominent newspapers and magazines, WIFE provides content and resources that counsel, comfort and empower women to succeed and prosper as they face tremendous financial challenges moving through life's transitions. Source—Gwinnett County Public Library

<http://www.giga-usa.com>

This Web site contains a broad collection of over 50,000 ancient and modern quotations, aphorism, maxims, proverbs, sayings, mottoes, poems, and more. A collection of works by over 4,000 authors, this directory also contains classical, notable, and best-selling books and other significant literature (see Reading List) , as well as a list of over 2,000 recommended, useful Web sites (see Links).

Source—Gwinnett County Public Library

In The News...

According to a recent MetLife study, employers that offer wellness programs are more likely to see benefits as a very important tool for employee retention (70% of employers that offer wellness programs contrasted to 50% of employers that do not), feel that the benefits programs they offer are better than competitors' programs or the best in their industry, and believe that their benefits program is a very important reason why employees are attracted to their company (51% of employers that offer wellness programs vs. 22% of employers that do not).

A survey by the Blue Cross Blue Shield Association found that those enrolled in a consumer-directed health plan (CDHP) are more cost-conscious and more likely to participate in health and wellness programs than those with a traditional plan, particularly if a CDHP enrollee has opened a health savings account. According to a news release, those enrolled in a CDHP with an HSA are 30% more likely to track their health expenses and 27% more likely to ask their doctors about the cost of treatment, compared with those in traditional plans. In addition, the survey found that the CDHP population uses more preventive care services than those enrolled in a traditional health plan.

Source: PlanSponsor.com

Same Kind of Different as Me: A Modern-Day Slave, an International Art Dealer, and the Unlikely Woman Who Bound Them Together by Ron Hall and Denver Moore with Lynn Vincent

A book review by Karen Wise

This is a great biographical book, I highly recommend it. The main characters reveal a real life story of rescue, redemption and hope. Denver is a man raised in Louisiana under near-slavery conditions we never dreamed still existed in the 1960s. As an adult, he hopped a train and began to roam across the southwest; homeless, in and out of jail. He lived for eighteen years on the streets of Dallas, Texas, alone and hopeless. Then Deborah came into his life, a woman with a vision and a mission to change lives in the poorest and most hopeless district of Dallas. And finally there is her husband, Ron, an international arts dealer, more at home in boardrooms and museums than serving on a food line. And so the changes in all their lives begin.

Each enriched the lives of the others, but soon Deborah discovers that she has cancer. Ron discovers monetary wealth is not what he cares for the most in life. Dallas discovers that he is a man capable of love and worthy of respect. *Same Kind of Different as Me* is the emotional tale of their story, how the lives of the three intertwine and change the face of Dallas, Texas forever.

The Power of Focus and Concentration

It all begins with focus and concentration. It all ends with focus and concentration. It is as simple as that. No amount of willpower or outside rewards or motivation will allow you to achieve your goals the way sustained focus and concentration will.

So, What is Focus?

It is knowing what your goals are, what steps you need to take to get there and the unwavering dedication to give your time and energy to the accomplishment of that goal. You have to be very clear on where you are heading. Your goals have to inspire you and your imagination.

Mark Twain once wrote, "You cannot depend on your eyes when your imagination is out of focus". You have to see where you are going vividly. You have to focus on it every step along the way. Be unstoppable. As Tom Peters once said be a "monomaniac on a mission."

But what happens to us? Why do we fall short? What should we do about it?

Here is a list of some of the reasons that we lose focus and some recommendations of what we should do about it.

Multi Tasking

Is the ability to multitask a friend or a foe in our professional lives? Many of my clients who manage staff or agents have an open door policy for anyone who has a problem or an issue that they need to talk about. Makes sense right? People are counting on you and they depend on you for advice and help and you should be available. Yes, you need to address their problems, issues and concerns and they should be able to get their questions answered. In my coaching practice, I have found that the reality of this choice is devastating to the power of concentration and focus. This business practice provides constant interruptions to the workday and I find many of my clients don't get the important tasks done as a result. They are also setting an example of an unproductive practice. I always advise my clients to schedule certain times during the work day or work week for open office hours. Of course, if an emergency occurs with someone on the staff that needs your immediate attention, you need to react to the situation. However, other than those rare times that a true emergency occurs, I recommend that you stick to this policy.

Big Rocks First

Another reason why we lose focus is that we have a long list of things on our "to do" list and we feel the need to check these items off of our list. We all compile lists of things that we need to do on a daily basis. We diligently assigned a priority to each of the tasks with an A B or C to show what the level of importance these tasks are. The reality is that we tend to do more of those items on the list that are low priority. We tend to do the B and C items first because they are the easiest or the least time consuming to finish and we feel that we are busy and able to get things done. **Don't do it!** The day will get away from you. Your goals will get postponed to another day and we will fall short of the life that we want for ourselves. The real problem with postponing the high priority tasks is what it does to you internally. You internalize the feeling of falling short of your goals and feel like you are failing. **This could not be further from the truth.** I find that my clients are passionate and sincere about accomplishing their goals. They know where they are heading. They know what the ideal looks like. They know what they should be doing.

If you find yourself at the end of the work day feeling that you were very busy all day long, but didn't accomplish the high priority items, the fix is simple. You need to adjust your habits and your focus to get yourself back on track.

Road Blocks

Another reason for losing focus is all of the road blocks that get in your way. You know what I am talking about. You try to implement a plan to accomplish a major business goal and it doesn't flow. You were not able to implement it for very real reasons. For example, you may have been unrealistic to have such a plan in the current marketplace and you find yourself having to revise your business strategies. Or the plan is taking more of your financial resources to implement than you originally anticipated. Or the plan is taking much more time that you originally thought and you are becoming weary of the process. ***Here is a dose of reality.*** This is how it goes for everyone who accomplished anything great. I don't consider any of these road blocks failures or reasons to change any of your goals. These are just reasons to adjust your sails to the changing winds. Your goal is the same, what it will look like when accomplished is the same and the way you will feel when you get there will be the same. But you need to take different steps to get there. You need to react and take different steps to implement your plan. This is normal and this is where most people get thrown off course, they lose sight of where they are going and when the going gets tough they change the direction of their goal.

Don't do it.

Stay Focused

The reality is that it pays to concentrate. When we focus and we are clear about what the most important things that we need to be doing during the workday, we do not squander our energies. We do not squander our time. We stick with it.

Here are some recommendations:

- stick with one task and stay with it
- Be clear about where you are going. When goals are not clear, effectiveness and efficiency suffer.
- Accomplish high priority tasks **first**. If you do this you will find that *this is a game changer*.
- Keep your eye on the destination.
- Don't be afraid to adjust you the way and manner that you get to the goal
- Focus on one thing at a time.

I wish all of you great success in your lives and remember that all we are is a result of what we have focused on.

Good luck to you on your journey to success.

Robert A. Arzt, CLU, ChFC, LLIF, is CEO of Polaris One and InsuranceCoachu.com, a training and development company dedicated to the financial services industry. Bob coaches professionals who are ready to achieve more. He is available for speaking engagements and consultations. He also offers a free 45 minute private coaching session to anyone who would like to experience the benefits of executive coaching. You may contact him at 301-610-5624 or by e-mail at bob@insurancecoachu.com. You may also visit his website at www.insurancecoachu.com.

Don't Compromise Your Savings to Pay for Today!

The current rise in energy prices has Americans worried about the escalating cost of everyday living.

Aside from the increasing cost of gas and household utilities, the rise in production costs has made some goods and services nearly unaffordable. As high energy prices pose the possibility for inflation and economic drag, many consumers are becoming more cost-conscious and conservative. This would explain why 63 percent of American consumers have cut spending due to rising gas prices.¹

High energy prices have a two-fold affect; both on the consumer as well as the business community at large. Just as the average American needs low-cost energy to fuel their cars and run their homes, the average business-owner needs cost efficient energy to fuel their profits. Unfortunately, it is nearly impossible to stop the high price of production from being passed on to the shopping public. Less spending cash in the hands of customers combined with the high price of merchandise has resulted in consumers not only spending less, but also spending differently. With more money going toward gas tanks, less money is being pumped into department stores and dining out. In fact, department store profits dropped 4.1 percent in the month of June, while discount stores such as Wal-Mart recorded a 5.8 percent increase in sales. Similarly, store-brand grocery product sales are up a strong 9.1 percent, while brand-name products are lagging with only 3.9 percent in profits.¹

Americans are clearly reexamining their spending habits; which is especially effective for those who are trying to save for the long-term. Given the current situation, it is crucial to find a financial plan that balances paying for today while still saving for tomorrow. Some may think pulling money out of savings or retirement funds is the only option to pay for today's rising prices. However, a smart investor will opt for a temporary change in lifestyle until economic conditions improve.

It is important to remember that just as the stock market is cyclical, so too are commodity markets. Commodity prices constantly fluctuate based on supply and demand. Too much deviation from an original saving strategy based on these cycles can be dangerous; making it difficult to keep your long-term goals intact. Work with a financial advisor on a financial plan that maintains your savings while still allowing you to afford to pay for today. Don't compromise your financial future over pump prices you can't control. Rather, focus on being fiscally responsible, and...

Control the little things that can save you money!

Going green can save you green

More and more people are realizing we do not live in a disposable environment. Applying this logic to economic decisions can not only save money, but can also make you more environmentally conscious:

- **Take advantage of carpooling and ride-share programs! Taking turns driving with other commuters can cut your fuel costs in half while also extending the life of your car.**

FACT: According to the U.S. Census Bureau, despite rising fuel costs 77% of working Americans still drive alone to work, while only 10.7% carpool.

- **Switch to compact florescent light bulbs! According to the U.S. Department of Energy, the annual operating costs of a 15-watt compact florescent light bulb is \$3, while that of an equivalent 60-watt incandescent bulb is \$25 - that's an annual savings of \$22 for each changed light bulb!**

FACT: If every American home replaced their 5 most frequently used light fixtures with energy efficient compact florescent bulbs, we would prevent the greenhouse gases equivalent to the emissions from nearly 10 million cars.²

Need Assistance?

Lincoln Benefit Life has the sales and support tools you need. Contact us today:
888-525-7355 • lblsales@allstate.com • accessallstate.com

9 Reasons Why an Apple a Day Really Keeps the Doctor Away

“An apple a day keeps the doctor away”? but why? Do you really know what makes an apple so special? Why is it that we never hear an orange or a banana a day keeps the doctor away?

Apples have properties that no other fruits have and its benefits have been proven overtime. You will be able to get the benefits of these properties individually with other fruits, but an apple combines everything and makes it simpler. It has been shown over and over that if it's not simple, easy and fast, people won't take care of their health.

- 1- Apple contains Vitamin C. Vitamin C helps greatly your immune system. A lot of people who lack Vitamin C in their diet have poor healing, bruise easily and have bleeding gums.
- 2- Prevent Heart Diseases. The reason it can prevent both coronary heart disease and cardiovascular disease is because apples are rich in flavonoid. Flavonoids are also known for their antioxidant effects.
- 3- Low in calories. A regular size apple has between 70-100 calories. Eating an apple when craving for candy or chocolate can make the desire disappear since apple in itself contains sugar, but gives you only ? of the calories.
- 4- Prevent Cancers. Notice the plural. We all know that cancer comes in several forms and in different places. Apples target multiple cancers such as colon cancer, prostate cancer and breast cancer in women.
- 5- Apples contain phenols, which have a double effect on cholesterol. It reduces bad cholesterol and increases good cholesterol. They prevent LDL cholesterol from turning into oxidized LDL, a very dangerous form of bad cholesterol which can be deadly.
- 6- Prevent tooth decay. Tooth decay is an infection that seriously damages the structure of your teeth, which is caused primarily because of bacteria. The juice of the apples has properties that can kill up to 80% of bacteria. So there you have it, an apple a day also keeps the dentist away!
- 7- Protects your brain from brain disease. This is something many people don't know, and when you consider that your brain makes the person you are, it gives a whole new perspective. Apple has substances called phytonutrients, and these phytonutrients prevents neurodegenerative diseases like Alzheimer's and Parkinsonism.
- 8- Healthier Lungs. A research at the University of Nottingham Research shows that people who eat 5 apples or more per week has lower respiratory problems, including asthma.
- 9- They taste great! And not only that, they also come in many flavors and colors. Not in a mood for a green apple? Why not get a red one, or a macintosh! Their taste can vary greatly, but still give you all the apple benefits. Variety is an important element to *maintaining your health*.

On average, Americans consume around 20 pounds of apples a year, which comes to around 1 apple a week. Unfortunately, while an apple a week is better than nothing, it is nowhere close to being able to extract all the advantages apples have to offer. Eating apples is part of balanced and healthy diet than will increase your longevity, so why limit yourself to only 1 per week?

Written by [Succeed With This](#)



Upcoming ALHA Atlanta Events:

- | | |
|-----------|---|
| Dec. 6, 7 | Brain Tumor Foundation for Children Holiday Party |
| Dec. | Volunteer at the Atlanta Day Shelter for Women and Children |
| Dec. | Atlanta ALHA Christmas Luncheon, date TBA |

LOMANET & I*STAR

What is LOMANET?

LOMANET is an Internet-based system through which Ed Reps and students can access student information and enroll for examinations online.

What is I*STAR?

The I*STAR Examination Delivery System allows you to administer online examinations to enrolled students in your company. Through I*STAR, you can administer online exams to your students throughout the year, rather than waiting for the semi-annual administrations of paper examinations.

What are the hardware and software requirements for LOMANET and I*STAR?

To use LOMANET, you will need:

- A personal computer
- Internet connection via a modem (56K or higher recommended) or a dedicated circuit (such as a T1 line)
- Windows 95 (or higher) or Windows NT 4.0 (or higher)
- Microsoft Internet Explorer (must be 4.0 or higher) or Netscape (4.51 or later recommended)
- Standard SVGA monitor

To use I*STAR, you will need (in addition to the above):

- 100 MB or more of unused hard disk space
- Internet Explorer 5.0 or higher

For both LOMANET and I*STAR, we recommend

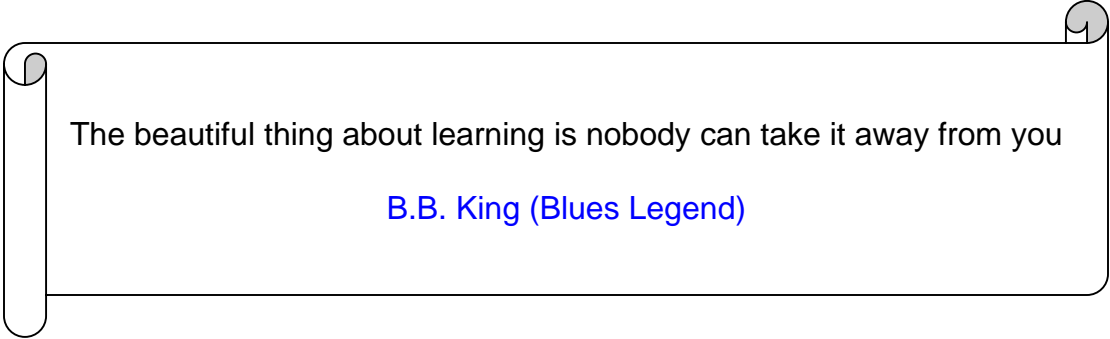
- A 200 MHz Pentium PC with 64 MB of memory
- A 17" monitor or larger

What are the I*STAR regulations relating to the computer used for I*STAR?

- **A student may not sit for an I*STAR examination in a trafficked area**, in a location that permits the student access to textbooks, notes, cell phones, pagers, Personal Digital Assistants (PDAs) such as Palm Pilots or BlackBerrys, or in any location where the student could talk with anyone except the proctor.
- **A student must be under *direct* observation of the proctor while sitting for an I*STAR examination.** It is not necessary for the proctor to be in the same room with the student, as long as the proctor has a direct view of the student while the student is sitting for the examination. It is not sufficient for the proctor merely to be able to view the entrance to the room in which the student is sitting so as to make sure that no one enters or leaves the room; *the proctor must actually be able to view the student*. Students must be monitored by the proctor if leaving the exam for a restroom break. Phone calls and smoke breaks are not permitted.
- **Computers must be adequately spaced so that a student cannot see the screen on which another student is taking an I*STAR examination.** Spacing must also be adequate to discourage any communication between students sitting for I*STAR examinations.

For more information: www.loma.org.lomanet.asp

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conversation, and we make another man's judgment ours by
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ALHA

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ALHA was originally founded in 1937 as the Cashier's Association. Over the years, the organization's name changed, as did the nature of the insurance business. By 1980, the organization had grown and was known nationally as the Life Insurance Company Office Management Association (LICOMA). In 1995, the organization's name changed to what it is presently called today, the Association of Life and Health Administrators (ALHA).

Association of Life and Health Administrators

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The Association of Life and Health Administrators is an association of insurance professionals dedicated to development of its members as professionals and leaders in the life and health insurance industry. As such, ALHA:

Promotes personal and professional development

- Provides support and a resource for continuing, professional education
- Provides an environment for development of leadership skills
- Promotes the understanding and use of mentoring

Fosters a personal and professional network

- Promotes involvement in the association on local and national level
- Promotes the understanding and use of networking
- Provides opportunities for interaction among members

Capitalizes on the uniqueness and strength of professional insurance people

- Promotes the understanding, use, and appreciation of members' strengths, such as intuition, empathy, and communications skills
- Provides opportunities for members to develop natural strengths into leadership skills

Empowers members through effective communication

- Provides a forum for discussion of industry and association issues
- Provides communication which inspires action and involvement
- Enhances recognition of the association through strategic public relations efforts

Enhances responsiveness to customers' needs

- Improves the industry through development of its leaders
- Enhances the industry's image through outreach programs

