

ALHA National News

The Association of Life and Health Administrators

November 2007

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Newsletter Feature: Best Practices

- Appreciation of your co-workers and staff
- Beware of Garbage Trucks
- Sure-fire ways to tick off your co-workers
- Empowering Your Staff



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Fellowship

Cooperation

Education

Service

President's Message — Kristine M. Williams, FLMI, AIRC



Greetings, Members!

I sincerely hope that each of you had a terrific Thanksgiving and you were able to be with friends and family.

How are each of you doing? Any new classes? Any new challenges? Are you MOOVing?

Last month I reported to you that I was enrolling for LOMA classes. I have done it! I'm enrolled! I am having some difficulty fitting in the required study time but I remain hopeful and optimistic that I will be able to successfully complete the classes. I'll keep you posted on my progress and MOOVEMENT!

This month's feature is office best practices — what works, what doesn't, and a few hints to better your workplace. Most of us are at our offices many, many hours a day — some of us at our offices more than we are in our own homes. What can we do to improve our surroundings while at the workplace? Sometimes it is all in our attitude. Our attitudes affect so much! Beware of Garbage Trucks! (see reference in newsletter — thanks, Mary.).

Best practices for ALHA — ALHA is MOOVing! I am pleased to report that we have received many renewal applications from our Chapters, as well as receiving new member applications. Welcome to our new membrs, Nora and Ida. The challenge and competition has paid off on the renewal application contest — look for JoAnn's report on page 4.

What will your chapter's best practice be? I see Chapters adapting to their location and membership base — there is a change in the types of meetings, the places and times of the meetings. Our industry and our environments are changing. Best practice indicates that ALHA must adapt and change with the outside influences. Let's see what best practices we can work on for 2008.

ALHA is also MOOVing with respect to communication — another best practice! I am pleased to report that we held our first leadership teleconference call. The majority of the chapter presidents were able to participate and we shared news — a lot of good news and exciting events, and some news not so good — but we were able to share and discuss ALHA business as a group. I hope that your chapter representative has report back to you on this monumental event. I am looking forward to the next teleconference to be held in January. Please plan on having a chapter representative participate.

Finally, a reminder to each Chapters that we are looking to each Chapter for support on the 2008 National Convention. We need sponsorships as well as contributions from each Chapter. These items were discussed during our teleconference.

ALHA ON THE MOOVE!

Sincerely,
Kris Williams

**What is
your
Chapter's
Best
Practice?**

Workers in 21st Century Workplace See the Differences



Submitted by **Mary J. Preister**

Although reporting overall job satisfaction, the average employee is becoming more concerned about workplace changes sparked by a tremendously competitive global market, a new study by the Pew Research Center shows.

The majority of American workers responded that benefits, job loyalty, job security, stress and salaries have lost ground for U.S. employees over the past two to three decades according to Pew, which interviewed about 2,000 adult employees.

While approximately 50% of workers say employee benefits are worse than they had been 20 or 30 years ago, about 25% say they are better. Though just ten years ago when a similar survey was conducted about 40% of workers said benefits were better.

"Most Americans are well aware that the social contract associated with work in America is going through a period of profound change," the study says. The "industrial-era model of secure jobs with good wages and benefits, which predominated until roughly a generation ago, [now gives] way to more cost-conscious and globally competitive workplace, marked by stagnant real wages, cutbacks to health benefits and retirement plans and growing threats of having jobs outsourced abroad."

Some good news from the survey shows that U.S. working people on average are content with their jobs, with about 30% saying they are "completely satisfied" and nearly 60% reporting they are mostly satisfied. Additionally, most respondents (nearly 70%) view e-mailing and other new ways to communicate on the job as having a positive impact on the workforce.

Newsletter
Feature —

Office
Best
Practices

WELCOME NEW MEMBERS:

Nora Imfeld, Millennium Brokerage Group, Orange County Chapter

Ida Wade, Millennium Brokerage Group, Orange County Chapter



ALHA 2007-2008 Membership Campaign

“Get in the Game! Play to WIN!”



**JoAnn Renning, FLMI, ACS, AIAA, ARA
Nat'l ALHA Membership & Education Chair**

CONGRATULATIONS to our 2 winners in the 2007-2008 renewal campaign! We are excited to let you know **BOTH the Phoenix and Oklahoma City chapters had 100% renewals in by 10/1/07!** A special thank you to both chapters - and all other chapters - who have gotten in your renewals! The winning chapters will each receive **one paid registration to the 2008 ALHA National Convention in Las Vegas June 5-7!** What a great prize!

We are also excited to **welcome new members in the Orange County Chapter!** Reminder that **for each new member** - or returning member who has been out of the chapter at least a year - there will be a **\$10 Starbuck's card going out to the referring member!** And for the sponsoring chapter there is a **\$10 credit to the chapter toward a 2008 convention* registration!** PLUS there will be a **\$10 credit to the chapter for each membership special event held during the year!** And that is in addition to the \$300 available for each chapter to hold such an event. To qualify for the \$300, you will need to submit to National ALHA a special form. Let me know when you need the form, and I'll send it to you. **Atlanta has already applied and qualified for the \$300** - plus the additional Membership spiff of \$10 toward a 2008 convention registration! Double the fun for the chapters!! With all these fun spiffs, we look forward to your chapter having a great year in membership!

Remember our 2008 convention theme is “ALHA, A Gamble Worth Taking”. We want to get your juices flowing and get those cards rolling out to your chapter members. The 10's are strong! And we want you to have a strong “hand”. So go out there, and **“Get in the game! Play to WIN!”** Work with your chapter to build ALHA! Are you playing with a “full deck”? Let us know how we can help.

For more information on our 2007-2008 ALHA Membership Campaign, contact JoAnn Renning, FLMI, ACS, AIAA, ARA, ALHA National Membership/Education Chair at 800-458-1218, x 207, or renning.joann@principal.com.

***Special “players” table at Las Vegas Convention will recognize those of you who are “playing to WIN!” - individuals & chapter presidents/membership chairs - more prizes & rewards there!**



**Play
to
Win!**

Appreciation of Your Co-workers and Staff is Always a Best Practice

*Excerpted
from The
Simple Truths
of
Appreciation*

*by Barbara
Glanz*

My friend, Bob Danzig, has an amazing story. Simple words of appreciation and encouragement changed his life. Bob was in five foster homes during his youth, and said he spent his childhood trying to find someone to love and appreciate him.

When he was nine years old, he had a new social worker. He said after she had done all the paperwork to move him to yet another foster home, she sat him down, looked him directly in the eyes, and said, "Bobby, I want you to always remember these words: YOU ARE WORTHWHILE!"

Bob says that no one had ever said anything like that to him, and each time they met, she repeated those words. They became an affirmation of appreciation that he heard over and over again in his head.

Bob graduated at sixteen, not because he was smart, he says, but because he got mixed up in the system! He soon took a job at the *Albany New York Times* as a copy boy, and his very first boss was a woman named Margaret.

After he had worked there about six months, Margaret called him into her office one day and asked him to sit down. He thought for sure he was going to be fired! She looked him right in the eyes and said to him, "I have been the office manager for 15 years – I have been observing you – and I believe YOU ARE FULL OF PROMISE."

Those words, on that day, gave him permission to aspire.

Those two positive messages of appreciation played over and over again in his head and ultimately gave him the courage to be the very best he could be. Sixteen years later he became the Publisher of the *Albany New York Times*, and seven years after that, he became CEO of Hearst Newspapers, one of the largest newspaper companies in the world – *and he credits it all to those simple words of appreciation and love.*

What a wonderful example of how little gifts of appreciation can make such a difference in a life!

Submitted by Mary J. Preister

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"You don't get harmony when everybody sings the same note."

-- Doug Floyd

Beware of Garbage Trucks **by David J. Pollay**

Submitted by Mary J. Preister

How often do you let other people's nonsense change your mood? Do you let a bad driver, rude waiter, curt boss, or an insensitive employee or coworker ruin your day? Unless you're the Terminator, for an instant you're probably set back on your heels. However, the mark of a successful person is how quickly they can get back there focus on what's important.

Sixteen years ago I learned this lesson. I learned it in the back of a New York City taxi cab. Here's what happened .

I hopped in a taxi, and we took off for Grand Central Station. We were driving in the right lane when, all of a sudden, a black car jumped out of a parking space right in front of us. My taxi driver slammed on his breaks, skidded, and missed the other car's back end by just inches!

The driver of the other car, the guy who almost caused a big accident, whipped his head around and he started yelling bad words at us.

My taxi driver just smiled and waved at the guy. And I mean, he was friendly. So, I said, "Why did you just do that? This guy almost ruined your car and sent us to the hospital!" And this is when my taxi driver told me what I now call, "The Law of the Garbage Truck."

Many people are like garbage trucks. They run around full of garbage, full of frustration, full of anger, and full of disappointment. As their garbage piles up, they need a place to dump it. And if you let them, they'll dump it on you. When someone wants to dump on you, don't take it personally. You just smile, wave, wish them well, and move on. You'll be happy you did.

So this was it: The "Law of the Garbage Truck."

I started thinking, how often do I let Garbage Trucks run right over me? And how often do I take their garbage and spread it to other people: at work, at home, on the streets? It was that day I said, "I'm not going to do it anymore."

I began to see garbage trucks. Like in the movie "The Sixth Sense," the little boy said, "I see Dead People." Well, now "I see Garbage Trucks."

(continued on next page)

Newsletter
Feature —

Office
Best
Practices

Garbage Trucks (continued from prior page)

*I see the load they're carrying. I see them coming to drop it off.
And like my Taxi Driver, I don't make it a personal thing; I just smile,
wave, wish them well, and I move on.*

*One of my favorite football players of all time, Walter Payton, did this
every day on the football field. He would jump up as quickly as he
hit the ground after being tackled. He never dwelled on a hit. Payton
was ready to make the next play his best. Good leaders know they
have to be ready for their next meeting.*

*Good parents know that they have to welcome their children home
from school with hugs and kisses.
Leaders and parents know that they have to be fully present, and at
their best for the people they care about .*

*The bottom line is that successful people do not let Garbage Trucks
take over their day.*

*What about you? What would happen in your life, starting today, if
you let more garbage trucks pass you by?*

*Here's my bet. You'll be happier. Life's too short to wake up in the
morning with regrets, so..*

Love the people who treat you right. Forget about the ones who don't.

Believe that everything happens for a reason.

If you get a chance, TAKE IT! If it changes your life, LET IT!

Nobody said it would be easy...

They just promised it would be worth it!

“...let more
garbage
trucks pass
you by.”

Albert Einstein had a formula for success. Einstein said,
"If A equals success, then the formula is: $A=X+Y+Z$.

X is work.

Y is play.

Z is keep your mouth shut."

Education – Empowering Your Staff for the Future!

There is so much we can do education-wise for not only ourselves but also for our staff. As we move toward year end, begin to talk to staff about enrolling in a LOMA course in early 2008. Again in this issue we have an **ongoing discussion on what we can do to promote education in our chapters and in our companies through LOMA and other avenues**. We again welcome as our **guest contributor, Sean Gilley**, FLMI, ACS, HIA, CEBS, AIAA, PAHM, MHP, AIRC, AAPA, ARA, FLHC, Senior Associate in the Education Division of LOMA. In this issue I ask Sean a follow up question to the one in our September issue. In this issue we'll consider "How to Get Started With LOMA", including information on getting your new staff members up to speed quickly!

**How
to get
started
with
LOMA**

Q: For someone just starting out as a general administrative person in an insurance office, what LOMA course(s) would you recommend? What are the costs? It also seems like there were some basic information courses (no specific credit) a few years ago. Are those still around? What is the cost for this type of course?

The model learning path for office administration illustrates four levels of knowledge: Basic, Fundamental, In-Depth, and Comprehensive. The Basic knowledge level, best for a newer staff member, includes "**Intro to Life Insurance**", which is **an online course**, and ACS 100-- "**Foundations of Customer Service**."

The cost for "Intro to Life Insurance" is \$80 for members and \$120 for nonmembers. The cost for ACS 100 is \$155 for members (paper exam), \$140 for members (I*STAR/Prometric exam), \$280 for nonmembers (paper) and \$260 for nonmembers (I*STAR/Prometric). There is a surcharge of \$85 for Prometric exams.

LOMA also continues to have the StepOne Series of courses. These courses are designed in a "quick study" format for today's time-starved employees. A typical StepOne has approximately 100 pages and includes graphs, charts, and examples to emphasize key concepts.

StepOne courses include:

- *Intro to Life and Health Insurance, Second Edition*
 - *Intro to Managed Care*
 - *Intro to Economics*
 - *Intro to Reinsurance*
 - *Intro to Underwriting*
 - *Intro to the Time Value of Money*
 - *Intro to Life Insurance Sales Illustrations: Complying with the Model Regulation*
 - *Intro to the Home Service Distribution System*
 - *Intro to Long-Term Care Insurance*
 - *Intro to Insurance Company Profitability*
 - *Intro to Variable Universal Life Insurance*
 - *Intro to Regulatory Compliance*
 - *Intro to Financial Services*
-

Education, continued

These courses are designed in a "quick study" format for today's time-starved employees. A typical StepOne has approximately 100 pages and includes graphs, charts, and examples to emphasize key concepts. At less than \$35, plus shipping and handling, StepOne books are a very cost-effective education tool. When completed by your new staff person, these can be kept in your office library for future use by other staffers. Great for review – or for newcomers!

“quick study format”

Readers can use the StepOne guides for self-study, and managers and trainers can use them as the basis for a company-sponsored course. Most StepOnes contain end-of-chapter questions to check understanding and learning, as well as a comprehensive quiz (for self-testing or company testing), and a glossary of terms.

For more information, e-mail education@loma.org, or askloma@loma.org, or gilley@loma.org.

Submitted by JoAnn Renning, FLMI, ACS, AIAA, ARA
Nat'l ALHA Membership & Education Chair

Hugging on the job

Newsletter Feature —

Career consultant Andrea Kay had just spent an emotional three hours coaching her client, said Brian Moore in the *New York Post*. The client asked if he could have a hug. “Such a request would no doubt have knocked the proverbial Man in the Gray Flannel Suit out of his wingtips, but hugging is on the rise in many workplaces” in America. Kay saw no problem showing her client some much-needed affection. Such a gesture reflects the informal tone of much of contemporary corporate culture, according to business etiquette expert Ann Marie Sabath, author of *One Minute Manners*. It’s a “form of professional endearment,” Sabath says.

Office Best Practices

Needless to say, hugging in the workplace isn’t always appropriate, said Ruth Mantell in *Marketwatch.com*. Much depends on corporate culture and each individual. But Peter Post of the Emily Post Institute recommends a hug only when obviously appropriate—such as when a colleague has a personal tragedy or triumph. Read people’s body clues before offering a squeeze. Want to politely avoid an unwanted embrace? Put out your hand “in front of you like a foil,” says Post, and shake hands instead.

Are you a slave to your E-Mail?

In a recent article written by Michael Felton-O'Brien, Mr. O'Brien discusses an Intel pilot program. Intel implemented a "Zero E-Mail Friday" for 150 of its engineers with the hope of increasing face-to-face communication among them, according to a post on the company's blog by Nathan Zeldes, a principal engineer in Intel's Information Technology group. While e-mail on Fridays is not forbidden for the engineers, Zeldes writes that the program was implemented to address the problem of engineers sitting two cubicles apart send an e-mail rather than get up and talk and that "the whole nature of sitting down and hashing out ideas and collaborating is a bit stymied by the construct of the cubicles."

The mission of the program is to encourage direct conversation -- face to face or by telephone. "Processing e-mail from other groups is OK; sending e-mail within the group is also OK -- when it is necessary. But as much as possible, they will try to walk across the aisle or pick up the phone," Zeldes writes.

According to reports, the one-day e-mail halt is also the norm at Chicago-based U.S. Cellular and at PBD Worldwide Fulfillment Services, an order-processing company in Alpharetta, Ga. But one day a week may not be enough to foster face-to-face communication between co-workers., says Marsha Egan, CEO of Reading, Pa.-based Egan E-mail Solutions as well as creator of a 12-step program for overcoming e-mail dependence. Ms. Egan states, "Declaring an e-mail-free day does little to stop the flow of new messages and, in fact, could create a fiasco on Monday morning as employees return to the backlog that has built up since Thursday evening," and "I believe that companies need to create an e-mail culture where employees are encouraged to use e-mail as a means to deliver information and not as a message board to brainstorm." Egan continues to state, "While e-mail-free days are a step in the right direction promoting this, it's only the first step in solving the overall problem of e-mail dependence."

Egan advocates having employees turn off the "automatic send/receive" function on their e-mail and set their "Receive Intervals" to a minimum of 90 minutes. "If someone is expecting an e-mail, he or she can always hit 'Receive' manually," she says. She also says employees should move everything out of their e-mail in boxes. "Employees can manage their work better by putting e-mails in appropriate folders for easy reference later," she says, titling such folders as "Action" and "Reference." "Action Folders are the backbone of your filing system. They are the folders that hold any items that require some action on the user's part. Reference folders contain e-mails that don't currently need your attention. While these e-mails hold no immediate relevance, you may need to refer back to them at another time," she says.

"Just as brevity is the essence of wit, specificity should be the essence of an e-mail's subject line", according to Egan. "By including details in subject lines, you will help others sort and prioritize their work," she says. Egan also warns against sending copies of e-mails to people who don't really need to receive them. "Each superfluous 'CC-ed' person will have to open and read the e-mail, adding unnecessary tasks to their already full days," she says.

**“An
e-mail
free
day.”**

**"12 step program for
overcoming e-mail dependence."**

NAIC News Release — What you Need to Know About Car Insurance...

KANSAS CITY, Mo. (Nov. 14, 2007) — A large percentage of U.S. consumers are confused about whether to buy insurance when renting a car, according to new research by the National Association of Insurance Commissioners (NAIC). In fact, many people purchase insurance at the rental counter without knowing whether their existing auto policies or credit card benefits already cover their needs.

“When renting a car, many consumers purchase unnecessary insurance and end up wasting money. Meanwhile, other drivers inadvertently underinsure their rental car, placing themselves at risk,” said NAIC President and Alabama Insurance Commissioner Walter Bell. “As travel increases around the holiday season, the NAIC encourages consumers to investigate whether their existing auto insurance provides sufficient protection for car rental.”

The NAIC’s national survey of 632 consumers, conducted from Sept. 19-30, 2007, revealed these findings:

- Approximately 42 percent of respondents said they were either thoroughly confused or had only a rough idea about insurance coverage when renting a car.
- 34 percent of respondents said they purchased the rental company’s insurance just to make sure they were covered.
- 24 percent of consumers were not sure whether their credit card provided insurance coverage when renting a car.

“Drivers should educate themselves before they reach the auto rental counter,” said NAIC Executive Vice President and CEO Catherine J. Weatherford. “Carefully review your auto insurance policy and check with your credit card issuer about auto insurance benefits. Protect yourself and save money by taking a few precautions and asking the right questions.”

Prior to renting a car, the NAIC recommends that renters ask the following questions:

- Ask your insurance agent: Are there any situations in which my existing auto policy would not cover a rental car?
- Ask your credit card company: What are the limitations on rental car coverage?

Car Rental Insurance Tips from the NAIC’s Insure U Web Site

- Review your auto insurance policy or call your insurance agent before you reach the rental car counter.
- If your current policy doesn’t offer coverage for a rental car, see if an insurance rider can be added for a small fee.
- Many credit cards include some level of collision and theft protection. In most cases, these benefits are secondary to your personal auto insurance or the car rental company’s insurance, meaning the credit card company will only pay claims after other insurance coverage has been exhausted. The NAIC recommends you call your credit card company and ask about benefits.
- If you lack personal auto insurance and your credit card does not provide benefits, it might be wise to purchase the liability insurance and collision damage waiver at the car rental counter.
- Keep in mind that if it is a longer-term rental (e.g., a week, a month or more), there might be limitations on the coverage your existing auto insurance policy provides. Check with your insurance company or agent for details.
- If you don’t own a car, you might want to consider purchasing a non-owner auto insurance policy, because it provides benefits in addition to coverage for a rental car.
- When traveling on business, a personal auto policy will generally not apply, so check with your employer for guidance.
- Know that you are not alone if you find car rental insurance confusing. If you are unclear about the car rental insurance options, or are concerned that a rental company is misrepresenting information, check with your state insurance department.

Get more information about the types of insurance products car rental companies tend to provide, as well as additional auto insurance information by visiting the NAIC’s consumer-education Web site, www.insureuonline.org. You can also get extensive information, tips and considerations regarding life, health and home insurance by life stage. The entire site is available in Spanish at www.insureuonline.org/espanol.

*NAIC
Survey
Reveals
Confusion
Among
Consumers
Regarding
Rental Car
Insurance*

Chapter Updates

Atlanta

Our October meeting was a morning meeting, held at Renaissance Bank Advisors (formerly Benmark).

Nancy Richards of Portamedic presented "What's New at Portamedic". We learned about their great new online tools for agents and administrators and how fast the information is updated by the field.

October was our month to organize a collection of clothing, shoes, and children's items for the Atlanta Day Shelter for Women and Children. We were able to deliver many new and used items.

The chapter also participated in the local American Heart Association 5 K Heartwalk on November 3rd, raising over \$1,000 for that cause!

The Atlanta Chapter hopes everyone enjoyed a very Happy Thanksgiving!

Submitted by Karen Wise



Houston

Houston's November luncheon was a wonderful networking luncheon honoring long time member Pam Andrist who recently moved to Beorne, Texas. Pam has given so much to ALHA and the Houston Chapter over the years. She has been President twice and served as Chairwomen to one of the

greatest National Conventions ever held. Through her hard work and dedication to our industry, Pam has helped make ALHA Houston a cornerstone Chapter in the country as well as serving on the National Board and contributing to ALHA on a National level.

In December, Houston will have their White Elephant Christmas party.

Identity Theft will be the topic of an early 2008 meeting.



Chapter Updates

Orange County

Orange County on the MOOOOOOVE!

What a fun **networking meeting** we had in **October!** We met at a local restaurant which featured free appetizers after work. Our format was to spend most of the time (1 ½ hours) networking, just getting caught up with each other both personally and professionally.

We also had a “SME”, **strategic market expert, speak for about 15 minutes.** He was fascinating as he discussed the need for compliance in various areas of data collected by and passed on through our computers. There were plenty of questions following his presentation!

We also decided to have a small, fun jewelry fundraiser during the meeting, which was also a real success. It gave members and their guests a place to congregate as we admired and tried on the different jewelry pieces. And it brought in some \$'s to add to our kitty for Convention 2008!

This meeting was **part of our new 2007-2008 chapter meeting format** with one monthly meeting an educational general dinner meeting and the next month a networking only meeting.

November will hold 2 events for us – an educational dinner meeting on the 15th and an early **holiday networking social and boutique** on the 29th. Our chapter is determined to be creative and innovative this year, moving “outside the box” to keep our members involved and bring more in!

Membership continues to be a concern for us this year, since we began our year with 4 members dropping out. We were excited to have two new members join after attending our September meeting and two additional previous members from the past re-join the chapter at our October meeting!

To keep things moving as we look toward June 2008, it is our goal to have a variety of smaller **fundraisers** to supplement the

larger ones we continue to do.

Our November 29th holiday social and boutique will feature 3-4 of these. We are already looking ahead to the 2008 National Convention in Las Vegas and know we need more \$'s in order to have more members attend. We were delighted to have Sherry Tenney return from the Cape and attend our October meeting. She is now working with Betty Harnett to line up speakers for June 2008!

Things continue to look good! Our GREAT executive board is doing an outstanding job, and we **look forward to an outstanding ALHA year for Orange County!**

Submitted by JoAnn Renning, FLMI, ACS, AIAA, ARA

President, Orange County, California, Chapter



CONVENTION UPDATE:

In October, each Chapter received a timeline of tasks for the 2008 convention. Please send an update to Betty Hartnett of where you are on your assigned duties.

While it seems like a long way off, the time is coming when we need to pay serious attention to a few items, particularly sponsorships and chapter contributions.

SPONSORSHIPS:

Each Chapter is requested to send out letters to potential sponsors to solicit assistance and/or donations.

CHAPTER CONTRIBUTIONS:

If your Chapter is going to make a donation in cash, please be in touch with Betty Hatnett, so the financial report can be updated to reflect hard amounts and not estimates. More chapter contributions equates to less sponsorship assistance and vice versa. Now is the time to commit to the convention.

Chapter Updates, continued



Phoenix

October's activities centered around the Phoenix ALHA Chapter's largest community service event of the year. "Grandma's Day" was held on October 27th which purposely coincided with National Make a Difference Day. And, "make a difference" they did! Members and volunteers manning the "snack truck" making the rounds from home to home. Others were assigned to the home that required the most work — one that needed to be painted and ended up with a 5'

high x 50' wide pile of tree limbs and debris that was cleared from the property. Other projects included planting flowers for Woody, the 91 year old harmonica player (who entertained the Girl Scouts who planted his flowers); grass & flowers being planted for a 64 year old grandmother who "inherited" her 3 grandchildren when her daughter died last year; painting another house and creating a granite yard for easy upkeep that was completed by Orangewood Nazarene Church; two Boy Scout

troops shoveling 5 tons of river rock and 15 tons of river rock and 15 tons of gravel to create a beautiful desert landscape and the electrician who installed security lighting at the properties. At the end of the day there were lots of smiles from the elderly folks who were assisted.

None of them could believe that folks who didn't even know them would "make a difference" in their lives.



HR Practices Translate Into Good Business Practices

Human resources (HR) is not confined to payroll and benefits issues. HR encompasses the umbrella of subject areas that, although they seem to be common sense practices, can be uncommon in many organizations. A few tips for successful HR include the following:

- **Practice consistent, open, honest communication to employees.** This is true even in situations of confidential communication. When employees are left in the dark, they will fill in the blanks with their own interpretations, good or bad.
- **Recognize and reward employees' efforts.** A note of thanks or an e-mail to the company about customer feedback you received on an employee are powerful recognition tools.
- **Provide the resources employees need to effectively do their jobs.** Sometimes this may be as simple as an equipment request, but more often it's the soft skills of communication and empathy that are needed. Abraham Maslow said it well: "If the only tool you have is a hammer, you tend to see every problem as a nail."
- **Practice progressive discipline.** This form of discipline is a written series of steps that employees can expect if their behavior or performance fails to meet expectations. Through progressive discipline, you actually create a more stable work environment, because employees are not left with questions about consequences.
- **Explore development opportunities.** This doesn't have to be anything formal, fancy or expensive. The act of coaching employees through issues, so they learn from them and develop the self-confidence to deal with the next issue that arises, is a development opportunity.
- **Say you're sorry when appropriate.** According to one survey, companies can gain back as many as 50 percent of their former customers by calling and apologizing for past mistakes. With that in mind, just imagine the impact a heartfelt apology might have on an employee. Remember, employees leave people, not companies.

For a business owner, there are so many priorities and so many demands for time, energy and resources that if you consider the impact of poor HR practices on your business, you could face the following HR situations:

- Higher turnover, which equals greater expense for recruiting and training new hires.
- Potentially lower employee morale that could lead to reduced productivity and efficiency.
- Employees who may not be contributing their full creative efforts to your business because they are unsure of the consequences of an idea, good or bad.

The idea is to start somewhere by making your employees (your human resources) a business priority. Don't worry about starting too small, and don't think you have to come up with all of the answers yourself. Ask your employees for their input, which is a great way to learn things you may not be aware of, all the while gaining valuable employee support to new ideas.

TEAMWORK

"Dependent people need others to get what they want. Independent people can get what they want through their own efforts. Interdependent people combine their own efforts with the efforts of others to achieve their greatest success." -- **Stephen Covey**

"Alone we can do so little; together we can do so much." -- **Helen Keller**

"The Pledge of Allegiance starts with 'I' and ends with 'all'. That's what America is all about – 'I' (individual) and 'all' (all of us). When all of us understand how valuable each of us is, that's powerful. And here's what else is powerful: When each of us understands how powerful all of us are." -- **Jim Rohn**

"Cooperation is working together agreeably... Collaboration is working together aggressively; and there's a world of difference between those two." -- **John C. Maxwell**

Ten Surefire Ways to Tick Off Your Coworkers

To get Let's face it, not everyone gets along perfectly. To be successful in your work, you at least need the respect and support of others—your customers, suppliers, coworkers and management. But sometimes, despite your best efforts to win their support, bad habits creep into your daily work life and drive others crazy. Here are ten surefire ways to make sure your efforts to win their support don't backfire. If any sound familiar, you could be leaving your coworkers fuming.

1. Is it always all about you?

Are you preoccupied with your own career path and looking good at the expense of others? Do you put others down while you pump yourself up? Instead, conduct yourself in such a way that other people will want to see you succeed-- let their genuine support and admiration of who you are pull you to success.

2. Answering cell phone calls during meetings.

A surefire way to aggravate people is to consistently respond to calls, emails and pagers when in conversation with others. This sends a message that they are less important than the caller. Let the calls go and return them when your current conversation is over. If you are expecting an urgent call, alert those present. They will appreciate that you value their time and that you stay focused on matters at hand.

3. Sending voicemails that go on and on and on.

At the end of a voice message, replay it and hear how you sound. Difficulty in getting to the point? Just like giving a speech - state your objective or main message first and follow it with brief, supporting sub-points. Some people prefer voicemail, some email - each workplace has its own expectations.

4. Acting like a bureaucrat.

Do you drag out turnaround times and play control games? Do you create obstacles or barriers for others to do their work? Making mountains out of molehills is another surefire way to alienate people. Teach people how to navigate your organization efficiently, knowing when to stick with the rules and when to break them.

5. Reading the newspaper or hammer on your laptop during training sessions or meetings.

Yes, there are way too many meetings and you've got more important things to do. Yet doing non-relevant tasks when there is a set agenda sends a clear message that this event or these people are unimportant to you. Instead, be fully focused - chances are if you completely engage, you will make important contributions while you show you are a committed team player.

6. "I'm like, ya know . . ."

You are your words even more so in virtual relationships. You may be communicating with people worldwide who know you only by the sound of your voice or the tone of your emails. Become conscious of how you use language and stop communicating in ways that cause you to sound inexperienced or unprofessional. Ask those you trust and respect for feedback.

7. Doing your bills at the office.

Whether you are paying your bills, planning your wedding, or placing an online order for a special gift, avoid doing them on office time. People understand short personal calls and respect emergencies, but they don't appreciate seeing you get paid to manage your life.

8. Skirting around the dress code.

Ask ten companies to define business casual and you have ten different definitions. Dressing for work has never been more complicated - especially if you work at multiple locations. Prioritize matching your customer's dress code and if visiting more than one on a given day and the codes conflict, go for a classic, neutral look and be prepared to flex - adding or losing a jacket or tie between locations.

Surefire way, continued from previous page

9. Taking it too easy on telecommute days.

Run a few errands and throw in a load of laundry? Hey, you're a hard worker and deserve work-life balance. Telecommuting can be a tremendous win-win but if you stretch it to its limits, you may blow the policy for yourself and others. Meet your deadlines, be readily available during business hours, and do great work -- skip the temptation to make it appear like you are working but you're really not.

10. Acting unethically.

Make sure you are clear on your organization's ethics policies and have the courage and conviction to uphold them. It's easy to draw the line on major violations but watch for the subtle ways you may be pulling others in the wrong direction to achieve goals—massaging numbers or data, violating copyright, or providing misleading information. Raise the ethics bar high and hold yourself and others to it.

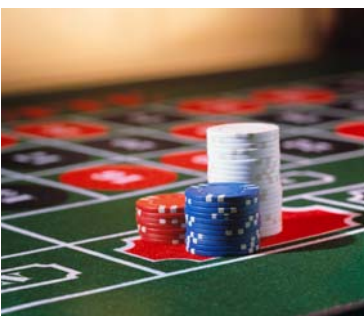
ALHA – A Worthwhile GAMBLE !!!

Come to Las Vegas, NV, June 5 - 7th, 2008 for the ALHA 71st National Convention!

Our Convention is actually a joint venture between the National Board and all Chapters. Current plans include a Welcome Party for Thursday night as well as speakers, workshops, an open forum, recognition luncheon and awards banquet. One exciting program feature will be a panel of "experts" consisting of one member from every Chapter!

Las Vegas offers many local attractions, including casinos, nature parks, major headliner shows, shopping centers, museums, restaurants, etc. We're encouraging you to consider this as a family vacation destination. Due to the many options for outside and social activities in Las Vegas, we are not planning a formal Friday afternoon/evening social function. Information will be available on shows and other entertainment. Perhaps small groups may want to plan their free-time activities together.

The hotel is the Alexis Resort, located directly across the street from the Hard Rock Hotel & Casino ... minutes away from the Las Vegas Strip. We are pleased to tell you room rates are \$89 per night, plus 19% taxes for a regular villa! Suite prices start at \$139 per night, plus taxes. All villa rooms are spacious one and two bedroom Villas, all elegantly appointed and tastefully decorated in soft classic earth tone colors. Check them out at www.alexispark.com!



So mark your calendars for the dates, June 5 - 7th, 2008 to travel to Las Vegas and hit the ALHA jackpot! an educational, rewarding and memorable event! With all of your contributions, it will help us set the stage to plan jointly sponsored conventions in the future!

You will be hearing about plans on a regular basis through the coming months ... Chapter Presidents ... please be sure and share the news with all your members!

N.Y. Insurance Department Advances First Principles-Based Regulation

New York Insurance Superintendent Eric Dinallo released a draft regulation that he says would make the New York Insurance Department the first in the nation to establish principles-based regulation. The draft includes 10 principles for the industry and is accompanied by 10 principles for regulators.

The draft regulation will be distributed for discussion by the industry and consumers and will be on the agenda of the New York State Commission to Modernize the Regulation of Financial Services, which Dinallo chairs. Principles-based regulation focuses on assuring desired outcomes more than the details or technicalities of traditional regulation. It aims to reduce unnecessary and inconsistent regulation and hold regulated companies to ethical practices, while also providing consumers with more efficient markets and better responsiveness.

Dinallo said the switch to this type of regulation is needed for New York to remain the financial capital of the world. "The financial services marketplace is extremely creative and innovative and our regulation must be just as nimble," he said, pointing to principles-based regulation as the "best way to protect consumers and promote fair and honest competition."

"The essential goal of regulation is not rote compliance with a long list of rules, but ensuring appropriate outcomes. These principles focus both the regulator and the regulated on such outcomes and tell regulated companies our expectations for how they will conduct their business. It brings the issue of compliance to the highest levels of a company ? to the Board of Directors and the management committee. It provides the flexibility to fit the different business models of thousands of different companies, while improving consumer protection," Dinallo said. "As a code of conduct, the principles are reasonable rules that can be easily incorporated into the business philosophy and operations of regulated parties with little or no expense. In fact, most regulated entities should already be operating in accordance with such principles," Dinallo said.

He stressed that the principles will not expose companies to additional private lawsuits because New York's Insurance Law generally does not provide for private rights of action. "Only the regulator can enforce the principles. This is, in fact, a significant competitive advantage for New York," he added. "The principles ask companies to be ethical to their core, rather than focusing on technical requirements. Indeed, if a company is generally conforming to the principles, but violates a rule in a way that does not harm the public, we should take that into account," Dinallo said. "It is clear that detailed rules alone have not prevented misconduct. In fact, principles eliminate loopholes and gaps between rules that could allow activities that harm consumers or mislead regulators."

The modernization commission will discuss the principles at its upcoming January meeting.

"This is an opportunity for the commission to focus on a key competitiveness issue ? the ability of our regulatory system to keep up with ever-evolving and innovative markets," said Scott Rothstein, executive director of the commission. "The principles do not pre-empt existing law or regulation. But they make clear the fundamental purposes behind those laws and regulations and can serve as scaffolding around the existing regulatory structure, providing support and guidance as products, practices and markets evolve." "Principles-based regulation gives the regulator the right tools to begin changing its relationship with the regulated. An essential part of a principles-based approach is an open door between the regulator and companies so the companies can seek and receive guidance. We expect to turn regulation from periodic 'gotcha' exams into a continuing dialogue. Companies that deal honestly with the department can expect to be treated honestly in return. But we will, if anything, be more stern with serious violations," Dinallo said.

This approach has already been applied in the settlement of the World Trade Center insurance claims and in the implementation of the workers' compensation reforms, where the department has introduced free-market principles, according to Dinallo.

N.Y. Insurance Department Advances First Principles-Based Regulation, continued

This is the third draft regulation circulated by the department for public comment in the last month that reflects the principles-based approach. The first requires property insurers to create a reserve for catastrophes such as hurricanes. The second treats top-rated non-U.S. reinsurers the same as U.S. companies on the issue of posting collateral. The new approach will mean a different role for the department. Dinallo has also developed a proposed list of principles for regulators, which he intends to issue as a Circular Letter.

The department said it will circulate a working draft of the proposed 10 principles-based regulations to the insurance industry and consumers. It will then go through the formal proposal process, which includes publication in the New York State Register and a formal 45-day comment period for written comments.

10 Principles for the Insurance Industry

- (1) A licensee shall lawfully conduct its business with integrity, due skill, and diligence.
- (2) A licensee shall take reasonable care to organize and control its affairs responsibly and effectively, with adequate risk management systems.
- (3) A licensee shall maintain adequate financial resources.
- (4) A licensee shall observe proper standards of market conduct.
- (5) A licensee shall pay due regard to the interests of its clients and treat them fairly.
- (6) A licensee shall pay due regard to the information needs of its clients, and communicate information to them in a way that is clear, fair and not misleading.
- (7) A licensee shall manage conflicts of interest fairly, both between the licensee and its clients and between clients.
- (8) A licensee shall take reasonable care to ensure the appropriateness or suitability of its advice and discretionary decisions for any person or other entity that is entitled to rely upon such.
- (9) A licensee shall ensure that the assets of any client for which the licensee is responsible are adequately protected.
- (10) A licensee shall interact with the superintendent and other regulators in an open and cooperative way, and shall disclose to the superintendent any information relating to the licensee of which the superintendent would reasonably expect notice.

10 Principles for Regulators

- (1) Regulators, and the regulatory system as a whole, should assess risk comprehensively and concentrate resources on the most important areas.
- (2) Regulators should be accountable for the efficiency and effectiveness of their activities, while remaining independent and objective in the decisions they make.
- (3) Guidance from the regulator should be readily available and easily understood.
- (4) Interested parties should be consulted as appropriate prior to issuance of written guidance by the regulator.
- (5) When developing new regulations, the regulator should consider how they can be implemented and enforced using existing systems and data to minimize the administrative burden on regulated entities.
- (6) No investigation or inquiry should take place without an appropriate basis.
- (7) The regulator should not require a regulated entity to provide unnecessary or needlessly duplicative information.
- (8) All regulatory action should be proportionate to the issue being addressed.
- (9) Regulators should allow and encourage competition and innovation, while ensuring against insolvency and protecting consumers and markets, and only intervene as necessary to protect consumers and markets.
- (10) Regulators should respect the responsibility of a firm's senior management for its activities and for ensuring that its business complies with requirements and hold senior management responsible for risk management and controls.

Copy of draft regulation:

https://readme.readmedia.com/news/attachment/699/Principles_Based_Regulation_Draft.pdf

Source: New York State Insurance Department

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WHY JOIN ALHA?

Membership in ALHA can be the nucleus through which an individual's personal and professional goals can be formulated, recognized, nurtured and realized.

Education

ALHA promotes and encourages continuing education of its members through participation in industry designation programs such as FLMI, CLU and HIA. Local chapters conduct studies groups and hone their members who successfully complete the courses. Recognition is also given to members who are awarded life and health insurance licenses.

Cooperation

Many of our members volunteer time and service to assist other insurance industry organizations in local events. ALHA joins with the Association of Insurance & Financial Advisors, GAMA, the Association of Health Underwriters and the local chapter of The Society of Financial Service Professionals to strengthen the insurance profession.

Fellowship

At monthly meetings, ALHA members from different companies and affiliated service organizations have the opportunity to network and learn from each other.

Service

One of ALHA's goals is to serve the greater community. Some of the organizations that benefit from this service include the Susan G. Komen Foundation, Ronald McDonald House, local shelters and community education centers.

IMPORTANT REMINDERS

NEWSLETTERS:

Please remember that when you send out your newsletters to your chapter, you also send a copy to the National Board members and to the Chapter Presidents.

These newsletters are a terrific source of information to each of the other chapters and help us all stay connected.

NATIONAL OFFICER DUTIES:

Membership Applications are to be submitted to Mary Preister.

Trophy Points are to be submitted to Delinda Jones.

*Chapter Presidents are requested to submit a monthly update on your chapter to be included in the **National Newsletter**. Newsletter editor, Kris Williams, will send you monthly reminders.*

NEXT ISSUE OF THE ALHA NATIONAL NEWS:

*December Issue will feature **Community Service and Fitness (both personal and professional — financial and physical)**.*

*ALL MEMBERS are encouraged to **submit newsworthy items** for inclusion in the **National News**.*

Please submit articles to kwilliams@tharpassociates.com



RESERVE THE DATES

June 5 – 7th, 2008

ALHA — A WORTHWHILE GAMBLE!

National Convention to be held in Las Vegas, Nevada