

MARCH

2010



ALHA ADVISOR

Association of Life & Health Administrators - Oklahoma City Chapter

OKC Chapter Officers

- **President**
Sherry Henricks, AIAA, ALHC, ACS
American Farmers & Ranchers
218-5546
- **Vice-President**
Myrna Fountain
692-8720
- **Secretary**
Nita Patton, FLMI, HIA, ACS, AIAA
691-8534
- **Treasurer**
Barbara Luton, 717-9990
- **Director**
Ollie Blakley
354-7686

ALHA National Officers

- President**
Mary J. Preister
770-512-5102
- Vice-President/Secretary**
JoAnn Renning, FLMI, ACS, AIAA, ARA
949-442-6940
- Treasurer/Records Director**
Kristin Daigle
207-865-6710

Inside this issue:

Pledge	2
Meeting Minutes	2
Employment	2
Fundraisers	3
Birthdays	2
Community Service	3

PRESIDENT'S MESSAGE

Happy late Valentines day and early St. partricks day! We did really well on our Valentines day Basket raffle. The total raffle sales was \$152. We ended up making over a \$100 profit on just the one basket. Thanks to everyone who worked so hard to sell the raffle tickets. If you have money that needs to be turned in please bring it to the next meeting. A very big thanks goes out to Nita who worked really hard selling tickets and sold a total of \$70. The winner was Bob Gallamore who Nita had sold tickets to.

Our March speaker will be from the I Can Martial Arts Center. The speaker will be speaking on self defense tips and how to stay safe.

Our april speaker will be Shannon Holcomebe. Shannon is the Education Coordinator for the Oklahoma Poison Control Center. She will be speaking on hazardous products in your house and what posionus products to be aware of.

I am still looking for a speaker for our May, June and July meeting. If anyone has any ideas, please let me know.

I wanted to take the time to tell Tammy that we were sorry to hear about her father. I know nothing we say will help take away the pain but just remember you are part of a great group and if you need anything I am sure you could call any of us.

We should be getting information on 2010 Convention in Atlanta soon. Hopefully at least one person from our chapter will be able to go.

Again, thanks for all your hard work and remember if you have a health or life topic you would be interested in hearing about please let me know.

Your President,
Sherry

MARCH MEETING

MONDAY, MARCH 1, 5:30 PM

BOULEVARD CAFETERIA, 525 N. W. 11th STREET

THE ALHA PLEDGE

I believe it is my responsibility:

To hold the Life and Health Insurance Profession in high esteem and to honor its prestige.

To keep my Employer's needs always uppermost,

To respect all confidences and hold in trust personal information.

To develop my ability and improve my knowledge through constant study.

To be fair in my relations with colleagues and competitors, always placing the Employer's interest first.

To understand Life and Health Insurance laws and regulations and to observe them in letter and in spirit.

To be loyal to my Associates and my Employer.

EMPLOYMENT

If any ALHA member's employer is looking to fill a position or if you know of an insurance related opening at any company, please email me at **nitap4mk@cox.net** and I will see that it is added to the newsletter.

Minutes of the February 4, 2010 Meeting

Sherry introduced our speaker at 530p.m..

Laura Sarfaits Miles, MD, spoke about ways to relieve stress. We need to identify what is causing the stress and get ride of those things we can. There are things we are unable to get rid of so we need to find a way to deal with it in the least stressful way. She said .exercise, diet and meditation are good stress relievers. She also taught us belly breathing to relieve stress. Get at least 7 hours of sleep, drink plenty of water and eat right. She recommended some vitamins.

Sherry led us in the Pledge of Allegiance and AIHA pledge. Nita gave the invocation. Barbara passed out the Treasurer's Report and it was approved.

It was brought up again that we need to change our meeting night since a pianist plays on the first Thursday. This is very distracting for the speaker as well as those trying to listen. Barbara checked with Mary Gappa and she said the first Monday is available. We agreed to have the March meeting the first Monday and Sherry would see if she could change the April speaker to the first Monday. She later emailed us and said the speaker was willing to change.

Sherry said she thought the convention in Atlanta was going to be June 3, 4 & 5. She will let us know for sure as soon as she finds out..

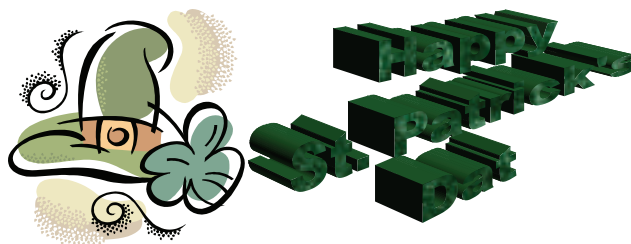
The meeting was adjourned at 7:25 p.m.

Respectfully submitted,
Nita L. Patton
Secretary

Happy Birthday

March Birthdays

None



PRAYER FOR THE UNITED STATES OF AMERICA

If America is truly "One Nation Under God", why don't we act like it.

2 Chronicles 7:14 says

"If my people who are called by my name will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin and heal their land."

I don't care what denomination you are, if you truly believe that America has fallen away from God as a whole, I ask you to join me in praying for our country every day. We only have the freedom to worship because our forefathers left England to have that freedom and not be restricted by government on where and how to worship.

"GOD BLESS AMERICA" and "IN GOD WE TRUST" are still a big part of our country's heritage. LET'S KEEP IT THAT WAY.

FUNDRAISER/SERVICE PROJECTS

Don't forget to sell those Chances on our big Valentine Basket

Plans are to work the Food Bank again this Spring. Sherry will announce the date soon.

MEMBERSHIP

EACH ONE – REACH ONE

The National Board has called for "Each One, Reach One" this year. Our focus must be on new members. Be thinking of someone or someones you can invite to the meeting so we can show them how important ALHA can be to their work and personal lives. It is such a great networking tool.

INDUSTRY National, STATE & LOCAL NEWS



'BOOMERANGERS' AND PARENTS FACE NEW INSURANCE REALITY

Insurance Needs Change as Economy Forces More Young Adults to Move Back in with Parents

WASHINGTON, D.C. (Feb. 17, 2010) — Layoffs and a dearth of new job openings continue to add to the high rate of unemployment, leaving an increasing number of new college grads and young adults unable to make ends meet. Left with limited options, many are moving back home with Mom and Dad – an increasing trend that creates important insurance consequences for these so-called “Boomerangers” and their parents to consider. “In this economic environment, many young adults and their parents are finding themselves in a position they never expected,” said Jane L. Cline, National Association of Insurance Commissioners President (NAIC) and West Virginia Insurance Commissioner. “A grown child moving back home can create insurance implications that must be considered carefully and understood to ensure everyone stays protected.”

A recent Pew Research Center study found that, in the past year, nearly 13 percent of parents with grown children have had at least one of their adult sons or daughters return home to live for financial reasons. Saddled with college loans and unexpected job loss, these young adults are forced to live at home until they can find a job and get their finances back on track.

The NAIC recommends that families who find themselves part of this new phenomenon consider the following:

Review Your Insurance Policies

A move back home provides the perfect opportunity to review existing health, home and auto insurance coverage for both parents and children to ensure it adequately reflects the new living arrangement.

As part of the review process, families might find they can save money by combining existing insurance policies. For example, young adults renting before moving back home no longer need renter’s insurance; instead, they could potentially be added to the homeowners policy. However, they need to be sure that their parents’ homeowners policy has a broad enough scope to include them as “insured.” Additionally, young adults might need additional coverage if the move back home forced them to rent a storage locker for their belongings or if they have big-ticket items, like jewelry, expensive electronic equipment or other valuables that may require coverage beyond what their parents’ homeowners policy has currently.

Auto insurance coverage is another important consideration. Does the young adult have his or her own car that needs to be added to the parent’s policy? Or does the young adult need to be added as another driver of an existing family vehicle? The good news is parents can keep any member of the family on their auto insurance policy as long as that person lives in the same house. But rates may increase, so parents should look for discounts such as those given for multiple vehicles, multiple policies (homeowners, life, health, disability), anti-theft devices and good driving records.

Parents should discuss the situation with their insurance agent to determine what level of coverage their family needs. Young adults can visit the NAIC’s dedicated section for young singles on Insure U:

www.insureonline.org/course_singles.htm to learn more.



*Association of Life & Health
Administrators - Oklahoma City*

Nita Patton—Secretary
1020 S. W. 96th Street
Oklahoma City, OK 73139

Home: 691-8534
Cell : 620-6163
Email: nitap4mk@cox.net

VISIT US ON THE WEB AT
WWW.ALHA.ORG

March Speaker is with I Can Martial Arts Center on Self Defense

When: Monday, March 1, 5:30 pm

Where: BOULEVARD CAFETERIA

UPCOMING EVENTS

2010 NATIONAL CONVENTION

Atlanta, Georgia

Watch for details later
