

Phoenix Chapter News



December 2008 A Publication of the Phoenix Chapter of the Association of Life and Health Administrators

December 2008 GENERAL MEETING

Thursday, Dec. 18, 2008 - 5:15 pm

Place: Home of Betty Hartnett
3030 E. Ocotilla Lane, Phoenix

Buffet Dinner - \$14.00
Holiday Buffet and Celebration!
Plus our traditional
“Steal-A-Gift” exchange

Bring a wrapped gift – value of \$10-20 and join in the fun!



Also, bring a gift for Christy and your items for recipients of the Parade Party, or, as always, we will accept cash donations for these community service projects!

RSVP to Betty Hartnett (Cell Phone # 602-317-4438) or email to bettchem@cox.net by Monday, Dec. 15th

A Christmas candle is a lovely thing;
It makes no noise at all,
But softly gives itself away.
~Eva Logue

Christmas is not as much about opening our presents as opening our hearts. ~Janice Maeditere

Visit ALHA's website: **ALHA.ORG**

Co-Presidents

Ima Jean Dolan,
ACS, AIAA, AIRC
602-571-3824
imajean@cox.net

Betty Hartnett, CLU, FLMI
NAIFA-Phoenix
602-317-4438
bettchem@cox.net


Governing Board

Theresa Dickinson, FLMI,
ACS, AIAA
Glass Financial
602-952-1202
theresa@glassfinancial.com

Mary Jayne Schilling, ACS
Pacific Life
602-279-6545
mary-
jayne.schilling@pacificlife.com

Phyllis Towle, CLU
602-918-1306
PATowle206@msn.com



Find new  *members*



President's Message

Hope you all had a wonderful Thanksgiving, and are having a stress-free holiday season thus far. It seems we all get swallowed up in the many preparations, parties, etc. and forget to breathe! Speaking of parties, mark on your calendar that Ima Jean's float party will be held on December 12th! Orangewood Nazarene Church located at 7510 N. 27th Avenue, Phoenix in the evening.

Watch for a separate email with all of the details, plus information on how you can help with donations, gifts for families, etc. She will also have a list of items that we can purchase for Christy!

Sell, sell, sell that Sees, Sees, Sees!

Be sure and RSVP for our December 18th holiday party at Betty's home! We'll have the usual dinner and the traditional steal-a-gift exchange! Always fun !!!

Again, watch for a separate email with Community Outreach holiday information!

We both wish you and your families a very special holiday season!



Ima Jean Dolan, ACS, AIAA, AIRC, Co-President
Betty Hartnett, CLU, FLMI - Co-President

"Yesterday I dared to struggle. Today I dare to win." - - Bernadette Devlin

"What we fear doing most is usually what we most need to do." - - Tim Ferris

"Be the chess player, not the chess piece." - - Ralph Charell

"Ideas that enter the mind under fire remain there securely and for ever." - - Leon Trotsky

**THANK YOU TO OUR VALUED SPONSORS FOR 2007-08:
JAN DOUGHTY, CLU, CFP, Ellie Brockhurst of Brockhurst &
Assoc., Barbara Greiner Glass, and NAIFA-ARIZONA!**



News Items

BIRTHDAY WISHES TO:

December 29 Rose Brueggeman

Congratulations!



FUND RAISING

See's Candy and Gift Cards are NOW available for sale This is one of only two fundraisers we will have this year, so help us out by SELLING! AND --Save your items for our Yard Sale early next year! **The Order Form is in this newsletter!**

PROGRAMS

We are looking for ideas for our monthly round table discussion for November Do you have an idea for a subject? Would you be willing to lead a Round Table discussion? If so, contact Betty at 602-317-4438 to coordinate!

Quotes:

I wish we could put up some of the Christmas spirit in jars and open a jar of it every month.
~Harlan Miller

Probably the reason we all go so haywire at Christmas time with the endless unrestrained and often silly buying of gifts is that we don't quite know how to put our love into words.
~ Harlan Miller

THANK YOU TO OUR VALUED SPONSORS :
JAN DOUGHTY, CLU, CFP; NAIFA-ARIZONA; BROCKHURST & ASSOCIATES, INC.; & BARBARA GREINER GLASS

Visit ALHA's website: **ALHA.ORG**

COMMUNITY SERVICE:

We will be selling See's candy at the NAIFA-Phoenix's annual holiday luncheon again this year We also donated a dessert gift basket, which will be raffled off during the Silent Auction event. Proceeds will go to HomeBase Youth Services

Float Party – Dec. 12th @ Orangewood Nazarene Church

Projects at Naomi's house will commence after the first of the year. Stay tuned!

Don't forget to purchase your National Convention raffle ticket(s) ... the form is in this newsletter!

2008-09 National Board Contacts

Delinda Jones, President – (405) 218-5583

djones@afmic.com

Mary J. Preister, Vice Pres/Secretary

preister_mary@nlvmail.com

JoAnn Renning, FLMI, ACS, AIAA, ARA,
Treasurer/Records Director (949) 442-6940

Renning.joann@principal.com

Kristin Daigle, Membership Development &
Education Director – (207) 865-6710

Kristin.daigle@buckconsultants.com

Remember the good old days we spent
Snowballs, your face, and the gifts.
Laughers, tid-bits
Those long hours waiting for Santa,
And the gifts He left for us
Merry-making, friends, and the Church
Remembering the good old days, and an old
friend like you
In the best of spirit
And wish you a very [happy Christmas](#)

find new



members



Dec. 11 - NAIFA-Phoenix Holiday luncheon and auction
 Dec. 12 - Float party! Details to be sent in a separate email
 Dec. 18 - Holiday Party at Betty Hartnett's house

National Convention - June 4 - 6, 2009 - Grapevine, Texas



Quotes from Will Rogers (1879-1935)

"Last year we said, 'Things can't go on like this', and they didn't, they got worse."

"Let Wall Street have a nightmare and the whole country has to help get them back in bed again"



"IN THE KNOW"

To-Do Lists Shared by Jody Owen

Oh, those dreaded lists! Just sitting there, reminding us of all of the things we haven't done yet and still need to make time for. Calling our names, "Come work on me, and make me smaller!" it screams. And it just goes on FOREVER!!!

Aaaagh! It is enough to send us immediately into overwhelm! How do you know what to do first?

Well, how about if we first changed our perspective a bit and decided it was just a tool? Nothing more and nothing less. A tool to help us do our jobs efficiently.

If we take our stories and emotions and self blaming out of the picture, all we are left with is a list, plain and simple, whether electronic or paper.



One way that I created to help me track all of the different areas I need to manage, is to make a **Big Picture List**.

Make a "table" in Word (or Excel). Each one of the "cells" has a heading relating to one of the areas and then has the items that need to be handled for that topic.

The paper is orientated "landscape" so I can get more on the page, and I have 10 topics on each page. They are also each **color coded**, so each topic is further separated from the others. I am usually managing 15-20 items at a time.

Then I also print it, so I can write any updates on it and I **highlight the MOST IMPORTANT items, or those with CLOSE DEADLINES**.

I update it and print it out weekly. That way I can really **CHOOSE** how to spend my time each day or week that makes the most impact on my business, instead of **REACTING**. Plus, it lets everyone else know my priorities.

Breaking it out into smaller pieces can really help with that feeling of overwhelm and let you see the forest AND the trees-- give it a try!!

Thoughts from Ruben Gonzalez, three-time Olympian, business owner, and professional keynote speaker
"Back when I was in grade school, my dad encouraged me to study the lives of successful people. He said, "Success leaves clues. Read biographies and you'll figure out what works in life."

I've been a student of success ever since. I've read countless biographies and I've found them all to be very similar. They are all the story of someone that had a dream, faced a struggle, and finally had a victory. Dream, struggle, victory. Dream, struggle, victory and then someone decided to a book about them.

We all have dreams. What made those people different is they had the guts to take action. The dream was a call to action - an inner longing to strike out on an adventure. They chose to heed the call and take the journey.

Choosing to take the journey takes courage. And staying the course to victory takes courage and perseverance. That's why we admire people who go for it. Because they have the heart of a champion and the adventurous spirit of winners.

Something life-changing happens when you decide to take the journey. If you refuse to quit, you will inevitably find you have hidden resources and abilities within you. You find out what you're made of.

You ALWAYS win by taking the journey. The journey transforms you. Who you become is the true purpose of the journey.

Face your fear. Take the journey. Heed the call.
Bite off more than you think you can chew.
Do it now! You'll never be the same."

5 Keys to Personal Prosperity in a Tough Economy

First in a series by Julie Alexander



It's on your mind and on the minds of everyone you know. Our economy is struggling. There is a lot of uncertainty. People are anxious, worried, and scared. Having personally experienced some tough economic times, I understand the gnawing fear that comes with money problems. I've "been there, done that" – and lived to tell about it.

The next five Great Days e-Tips™ will be dedicated to helping you experience personal prosperity as you ride out the economic storm. The purpose of this series is to give you hope – as well as some practical ideas that work.

#1 Stay Connected

"To pull together is to avoid being pulled apart." Bob Allisat

- When times are tough, people have a tendency to retreat, to hibernate – especially when they feel stressed, worried, or perhaps embarrassed by financial challenges. Don't withdraw from friends, family, co-workers. Now more than ever is the time to reach out to others and allow them to reach out to you. We're all feeling the pinch; there's strength in staying connected.

When there have been layoffs in a workplace – and when there is a likelihood that more are coming - people are inclined to pull into their shells, perhaps subconsciously attempting to disengage from co-workers. They build a wall around themselves as if insulating themselves from association with those who may be let go and/or steeling themselves for their own possible dismissal. Isolation is not the answer. Even if jobs are lost, relationships don't have to be. Even though the situation may be awkward, staying connected is a better approach.

- Stay connected with your spouse and your family. Money problems are the #1 cause of divorce in this country, and during tough times, people are stressed to the max. You may be angry with your spouse, wanting to fault him or her for past money mistakes, but this is no time for arguing, fighting, or blaming. This is a time to pull together. Tough times can drive people apart or bring them closer. Many couples and families report that struggling through hard

economic times actually strengthened their marriage and their families. Hold on. Make the commitment to stick together. Rich relationships are far more important than material riches and will have a greater impact on your long-term happiness.

- Hang out with positive people. Avoid the gloom and doomers. I'm not recommending that you adopt a Pollyanna attitude and live in denial of reality. You have to be smart, practical and not overly idealistic. But don't allow yourself to be pulled down by the naysayers. Keep your head up, your mind clear, and keep moving forward. And hang out with people who are doing the same. Misery does, indeed, love company, so when negative people want to include you in their pity party, refuse the invitation.

Stay connected. It is the first key to personal prosperity and creates a greater likelihood of more great days ahead.

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FACTBOX: Obama Proposes Ambitious Health Care Plan Wed Nov 5, 2008 12:36pm EST

(Reuters) - President-elect Barack Obama has proposed an ambitious plan to reform U.S. health care and get insurance for at least some of the 46 million Americans who now lack it.

Following are some facts about his health care proposals:

- A National Health Insurance Exchange to help people buy private insurance, act as a watchdog and create standards, supplemented in part by a tax on employers who do not provide coverage.
- Offer small businesses a tax credit to help pay for employee health insurance.
- Require health care for all children, and expansion of Medicaid, the federal-state health insurance plan for the poor and disabled, and the State Children's Health Insurance Program or SCHIP.
- Allow children to stay on parents' health insurance through age 25.
- \$50 billion to be spent creating a cohesive system for electronic health records.
- Stop insurers from denying coverage based on pre-existing conditions.
- Require coverage of preventive services such as cancer screenings, and increase state and local preparedness for terrorist attacks and natural disasters.
- Obama's health advisers have studied the idea of a "medical home" -- a primary care doctor who would help coordinate and oversee care -- as well as the possibility of paying doctors to spend time with patients on preventing disease and rewarding them for better outcomes.
- Obama says he can reduce health care spending by 8 percent and save each taxpayer \$2,500.
- The Lewin Group, a consulting firm, forecasts that the Obama proposal would raise federal spending by \$1.17 trillion from 2010 through 2019.

(Reporting by Maggie Fox, editing by Will Dunham and Vicki Allen) © Thomson Reuters 2008 All rights reserved

- ***"Correction does much, but encouragement does more." - - Johann Wolfgang von Goethe***
- ***"Flatter me, and I may not believe you. Criticize me, and I may not like you. Ignore me, and I may not forgive you. Encourage me, and I will not forget you." - - William Arthur Ward***
- ***"Nine tenths of education is encouragement." - - Anatole France***

A.L.H.A. (ASSN OF LIFE & HEALTH ADMINISTRATORS) 2008 HOLIDAY SEE'S CANDY SALE

Below is a list of the items available this year. Our prices are lower than retail. Not only do we do your shopping, but we save you money too! WHAT A DEAL! For example, for a 1 lb box, this year's retail price is \$15.00. **Our price is \$13.00 a pound.** All orders must be in by December 19th.

	1 lb. box	2 lb. box	3 lb. box	5 lb. box
Assorted Chocolates	_____	_____	_____	_____
<u>\$13.00 = 1 pound</u>				
Milk Chocolates	_____	_____	_____	
<u>\$26.00 = 2 pounds</u>				
Nuts & Chews	_____	_____	_____	
<u>\$39.00 = 3 pounds</u>				
Dark Chocolates	_____	_____		
<u>\$65.00 = 5 pounds</u>				
Soft Centers	_____	_____		

SPECIALTY ITEMS

QUANTITY

	Retail Price	OUR PRICE
Gift Cards for a 1 lb box of candy	15.00	\$13.00

Bridge Mix	15.00	\$13.00

Victoria Toffee	15.00	\$13.00

Toffee-ettes	15.00	\$13.00

Almond Royal (can)	15.00	\$13.00

Salted Nuts	8.00	\$ 7.50

Peanut Brittle	13.50	\$12.25

Little Pops (circle) (Assorted / Café Latte)	6.80	\$ 6.00

Holiday Assortment Pack 5 lb, 6 oz	67.00	\$63.00

1 lb. Holiday Fancy Box	17.50	\$16.00

Deluxe Celebration Assortment	95.00	\$88.00

Christmas Tin	18.90	\$17.50

Christmas Tree Lollipop Box	15.50	\$14.00

Peppermint Twist Window Box	6.00	\$ 4.75

Chocolate Foil Balls (Dark or Milk Choc.)	10.70	\$ 9.75

Jolly Santa Box	5.70	\$ 5.00

Peanut Brittle Bars 8 pk box	7.80	\$ 7.00

Nut & Chew Bars – 8 pk box	7.80	\$ 7.00

Walnut Square Bars – 8 pk box	7.80	\$ 7.00

8 oz. Gold Truffles	8.60	\$ 7.50

1 lb. Gold Truffles	17.20	\$15.00

1 lb. Gold Fancy	19.80	\$17.50

2 lb. Gold Fancy	37.50	\$32.00
4 lb. Gift of Elegance	75.25	\$66.00

For Information or to Send Order

Betty Hartnett

Your Name: _____

3030 E. Ocotilla Lane
Phoenix, AZ 85028

Your Phone Number: _____

bettchem@cox.net

(602) 317-4438 FAX (602) 305-9830

Today's Date: _____ Need

Order By Date: _____

Please make your check payable to : ALHA

MEMBERSHIP NEWS!

Kristin Daigle, National ALHA Membership & Education Director announces the following! 2008-2009 ALHA National Membership Goals - M & M's - Members & More!:

- 1) 100% Renewal for all current members
- 2) Increase membership to 100

Contest:

Get 5 & THRIVE! \$100 toward a convention registration for 1st chapter to register 5 new members!!! The first chapter who signs up 5 new members will receive \$100 towards a 2009 National ALHA Convention registration! We have 10 months to go. I encourage each of you to approach at least one person you know and invite them to your next meeting.

Here are some ideas for potential members:

- Co-worker in your department
- Co-worker in another department
- Human Resources representative. HR people work with insurance companies. Ask your HR rep to attend an ALHA meeting. Or ask your HR rep, if s/he knows your local insurance company rep who handles your company's benefits. If they are not local, they may know of someone who is local.
- If you work for an agency, perhaps there is a local insurance company rep.
- Does your agency work under another agent's General Agency contract? What about their employees?
- Does your agency have agents or agencies who work under you? Ask their staff to attend.
- Your doctor's office will have staff who do medical billing. That person may be interested in attending and may know of someone.

It's all in networking. Someone may know someone else. I hope these ideas help you reach out to others and let them know what a great organization ALHA is! Let's get the word out about ALHA!

Find new  members

Trophy Point Submission Form

Phoenix Chapter - ALHA

Month _____

Please return to Theresa Dickinson ASAP!

Name: _____

_____ Attended this month's General Meeting

_____ Recruited a new member (Name) _____

_____ Participated in community service project on behalf of ALHA (submit documentation)

_____ Spoke to a group regarding ALHA (submit documentation)

_____ Attended another professional life/health insurance association meeting and mentioned ALHA at that meeting.

_____ Referred employee through ALHA network (letter from employer)

_____ Attended a chapter team-building activity (specify _____)

_____ Sat for exam _____

_____ Passed exam _____

_____ Earned designation _____

_____ Passed state life/health license exam _____

_____ Completed CE course _____

_____ Provided ALHA lead(s) _____

_____ Attended National Convention

_____ Other (please specify) _____

AIG Announces Launch of Financing Entity for Purchase of Multi-Sector Collateralized Debt Obligations and Termination of Credit Default Swaps

Entity Designed to Mitigate AIG's Liquidity Issues from Credit Default Swaps; \$46.1 Billion Notional Amount of CDS Terminated to Date

NEW YORK--(BUSINESS WIRE)--American International Group, Inc. (AIG) today announced that a financing entity recently created by the Federal Reserve Bank of New York (FRBNY) and designed to mitigate AIG's liquidity issues in connection with its credit default swaps and similar derivative instruments (CDS) written on multi-sector collateralized debt obligations (CDOs) has been launched. The new entity, which was announced on November 10, is designed to purchase CDOs on which AIG Financial Products Corp. (AIGFP) has written CDS contracts. To date, the new entity has entered into agreements with AIGFP's CDS counterparties to purchase approximately \$53.5 billion principal amount of CDOs. To date, \$46.1 billion principal amount of such CDOs have been purchased, and the associated notional amount of CDS transactions have been terminated in connection with such purchases.

AIG has provided \$5 billion in equity funding, and the FRBNY will provide up to approximately \$30 billion in senior funding to the financing entity, of which approximately \$15.1 billion has been funded to effect purchases of CDOs. The entity will collect cash flows from the assets it owns and pay a distribution to AIG for its equity interest once principal and interest owing to the FRBNY on the senior loan have been paid down in full. Upon payment in full of the FRBNY's senior loan and AIG's equity interest, all remaining amounts received by the entity will be paid 67 percent to the FRBNY and 33 percent to AIG.

- ***"Hell, there are no rules here-- we're trying to accomplish something."***
- ***"I never did a day's work in my life. It was all fun."***
- ***"If we all did the things we are capable of doing, we would literally astound ourselves."***
- ***"Just because something doesn't do what you planned it to do doesn't mean it's useless."***
- ***"Many of life's failures are people who did not realize how close they were to success when they gave up."***
- ***Results! Why, man, I have gotten a lot of results. I know several thousand things that won't work."***

- *There is no expedient to which a man will not go to avoid the labor of thinking."*
- *"We don't know a millionth of one percent about anything.*

Thomas A. Edison

Thank you to our Sponsors

If your employer or associates are not already members of NAIFA, see below ad for valuable benefits of membership and encourage them to join!

NAIFA-Arizona
"WHAT'S IN IT FOR YOU?"
Your Professional partner. Success is a journey. We will help you along the way.

Get Great Sales Ideas

- Continuing education seminars to enhance your overall sales knowledge
- LUTC education seminars will give you the cutting edge
- Local association meetings where you meet and exchange experiences and ideas with your fellow association colleagues
- Advisor Today, NAIFA's magazine, packed with timely and informative articles and proven, successful sales ideas.

Benefits and Discounts

- For a complete list of benefits, see NAIFA's website at http://members.naifa.org/member_discounts.html

Enhance Your Professional Image

- Annual membership directory
- Benefit from MDRT, AALU, GAMA and AHIA
- The Life Program (Life Insurance Foundation) whose mission is to conduct public relations campaigns that enhances the image of insurance agents.
- Real Life – Getting the word out on the realLIFE stories of agents across the country on how the industry affects the lives of the people they serve.

Safeguard your Livelihood

- Annual Day on the Hill when members from around the state speak one-on-one with legislators, and discuss issues facing the industry.
- State and federal lobbying by volunteer and professional lobbyists.
- NAIFA-Arizona's impressive legislative record is beneficial to the insurance buying public and the agent

Increase Your Production

- First year commissions by NAIFA members are generally higher than those of non-members, due to the tangible resources and information

Multi-Line

- Studies indicate customers prefer to deal with one agent for most of their insurance needs. Let NAIFA prepare you to meet that challenge.
- You can network with other insurance agents within our network who can provide leads for your other lines of insurance

General Agents & Managers International

- An advocate of the agency distribution system, GAMA is dedicated to the advancement of our members through programs and services that raise both the level of competence and the professionalism of agency management

The Gift of Leadership

Become a leader by being around those who are leaders. Leadership is one of the unique values of being a NAIFA member. Get involved. Join the experience.

NAIFA-Arizona
 National Association of Insurance and Financial Advisors
 P. O. Box 4728, Scottsdale, AZ 85261 – 480-661-6393 480-661-6743 Fax
 E-Mail: naifa-az@azis.com
 Website: www.naifa-az.org

BROCKHURST & ASSOCIATES, INC.

Eleanor M. Brockhurst
1212 E. Osborn Rd., Ste 110
Phoenix, AZ 85014

Barbara Greiner Glass of Barbara Greiner Glass and Associates
4455 E. Camelback Rd., #260D, Phoenix, AZ 85018 602-952-1202

Jan M. Doughty, CLU, CFP

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Find new  members



ALHA CONVENTION 2009 FUNDRAISER

For the Phoenix Convention in 2006, a Fundraiser was held, which is described in the ticket below. This was a successful venture, and the National Board has decided to institute a drawing for purposes of raising funds for the 2009 convention. If your members, or Chapter, would like a chance to purchase ticket/tickets, this would help offset some of the costs for the 2009 Convention in Grapevine, Texas!

The benefit for a Chapter itself purchasing tickets is, if the winning ticket goes to a "Chapter", rather than an individual, then that lucky Chapter will find itself in possession of \$120.00 of universal gift cards that they, in turn, can use for local fundraising purposes or gifts!

This will be our only major fundraiser, other than funds obtained through donations and sponsorships, so we REALLY APPRECIATE YOUR SUPPORT! The drawing will be held at the end of February, 2009.

Complete the information on the ticket below, let me know how many tickets you want to purchase, and mail the ticket/s and your check (made payable to ALHA) to:

Betty Hartnett
3030 E. Ocotilla Lane
Phoenix, AZ 85028

2009 Fundraiser ... 2009 Fundraiser ... 2009 Fundraiser

RAFFLE - - \$5.00 each or 3 tickets for \$10.00



FIVE Gift Certificates!
Value of \$120.00 !!!



Target, Borders, Bed, Bath & Beyond, Walmart, Red Lobster

Proceeds to directly benefit the 2009 ALHA National Convention co-sponsored by National and all Chapters -
Raffle to be held at end of February 2009

IDEA: Buy some for yourself, or have your Chapter buy chances, and use the gift certificates as items for a Chapter fundraising raffle!

\$5.00 each or 3 tickets for \$10.00

Name: _____ Contact Info: _____



Come and hang out with the ALHA Bunch!

"MAKING CONNECTIONS THAT MATTER"

Join us in Grapevine, Texas, the Hilton Hotel, June 4 - 6th, 2009 for the ALHA 72nd National Convention!

This Convention is another joint venture between the National Board and all Chapters, and plans include a Welcome Party for Thursday night as well as speakers, workshops, open forum, recognition luncheon and banquet. Grapevine offers many local attractions, including shopping, historical venues, museums, restaurants, etc. We're encouraging you to consider this as a family vacation destination.

Registration will include both the normal Registration Fee of \$175, but also includes the hotel room for three nights! The rate for a Single is \$625, and for a member sharing a double occupancy room, the fee is \$450 per person!



This should be another educational, rewarding and memorable event, as we celebrate our 72nd year together, and with all of your help, will ensure another successful jointly sponsored convention!

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! Plan on attending and making Connections that matter!