

Phoenix Chapter News



January 2009 A Publication of the Phoenix Chapter of the Association of Life and Health Administrators

January 2009 GENERAL MEETING

Tuesday, Jan. 20, 2009 - 5:15 pm

Place: Black Angus Restaurant
2125 E. Camelback Rd, Phoenix

PROGRAM

“Clearing the Clutter” – A round table discussion of ideas on how to get organized and ready for 2009!

RSVP to Betty Hartnett (Cell Phone # 602-317-4438) or email to bettchem@cox.net by Friday, Jan. 16th

Start Where You Stand

*Start where you stand and never mind the past,
The past won't help you in beginning new,
If you have left it all behind at last
Why, that's enough, you're done with it, you're through;
This is another chapter in the book,
This is another race that you have planned,
Don't give the vanished days a backward look,
Start where you stand.*

The world won't care about your old defeats

*If you can start anew and win success;
The future is your time, and time is fleet
And there is much of work and strain and stress;
Forget the buried woes and dead despairs,
Here is a brand-new trial right at hand,
The future is for him who does and dares,
Start where you stand.*

Old failures will not halt, old triumphs aid,

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

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Find new members



President's Messages

They say that time flies when you are having fun and I can certainly attest that was the case for the past several weeks. Wrapping up our 22nd year in the City of Phoenix Light Parade, adopting families, visiting with friends and capping it all off with a trip to Disneyland has left me wondering how I could have possibly done everything that my pictures attest to. I realize it was completely unreasonable to expect that I could possibly do everything I wanted to do, but somehow I just couldn't bear to leave anything out! Now, it's back to reality and my New Year's resolution is to do everything in moderation and actually savor the "moments". There is no doubt that many of those "moments" will be spent with my ALHA "family" of friends since you are always the ones who have the sagest of advice, the best ears and the biggest arms for great hugs, just when they are needed the most. My resolution is to really listen to what is going on with each of you and return the gift that you all so freely gave to me this past year. Please come to the January meeting... I can't wait to hear what *you* have to say!

Ima Jean Dolan, ACS, AIAA, AIRC, Co-President

Hope you all had a wonderful holiday season! We had a successful See's selling campaign ... Thank you to everyone who helped sell or bought the candy. We still have some Gift Cards, but keep in mind, these can be sold as Valentine and Easter gifts! The dessert basket we donated to NAIFA-Phoenix brought in \$199 as a special raffle item I believe this is the highest amount they have ever raised on the raffle item. All of the proceeds from the raffle and Silent Auction went to HomeBase Youth Services, and we ... over \$2,500 was raised! We'll be anxious to hear from Ima Jean regarding other charitable projects over the holidays ... adopted families, helping with her float party and Christy! Start saving your "stuff" for our annual yard sale, which is scheduled for March 7th at Kris Williams' house.

Betty Hartnett, CLU, FLMI - Co-President

"I've learned that you can't have everything and do everything at the same time." - - Oprah Winfrey

"All life is an experiment." - - Ralph Waldo Emerson

"We all have our own life to pursue, our own kind of dream to be weaving, and we all have the power yo make wishes come true, as long as we keep believing." Louisa May Alcott (1832 - 1888)

"Action is character." F. Scott Fitzgerald

**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:

January 29 Patty Chesebrough
 February 2 Jan Whitchurch



FUND RAISING



See's Gift Cards are still available for sale SUCH A DEAL! \$13.00 for a gift card for a 1 lb box of any assortment of candy! Think

VALENTINE'S DAY!

AND --Save your items for our Yard Sale which is scheduled for March 7th!

PROGRAMS

For February, Kris Williams will be leading our monthly program/round table discussion

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

Quotes:

A nation that continues year after year to spend more money on military defense than on programs of social uplift is approaching spiritual doom.

Means we use must be as pure as the ends we seek.

That old law about 'an eye for an eye' leaves everybody blind. The time is always right to do the right thing.

[Martin Luther King, Jr.](#)

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:

The Phoenix Chapter continued their tradition of assisting needy families during the holidays. Our partnering with other groups increased this year which meant that we were able to make a difference to more families and children than ever before. Since I am working on the campus of a Title I middle school, it was very easy to witness first hand the students who needed help the most. What made this year different from other years was the number of families needing assistance and the way that I wound up having to jockey the priority of providing help. Even after I had made definite "cut-offs" for adding children or families, there would be a dire situation that came to my attention and I would divide up the food, toys and clothes one more time so that more folks could be helped. The cash contributions were used to purchase food, which was want the families indicated they needed the most. Thanks to Jan Doughty for providing toys and clothes for several of the children and to Pat and Phyllis for driving across town with a beautiful Christmas tree and decorations. Christy, from the adult day care center, was like a big kid as she dug in her huge stocking for one gift after another. Every time she pulled out another wrapped present, she would hug it tight and say in her garbled voice "for me?!?" The twinkle in her eye said it all! I would bet that the same scenario was played out in many other homes as kids found presents under their tree that they had never expected. All because you cared enough to share. Thanks for making a difference!

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find new members



Jan. 20 - Regular ALHA Dinner Meeting - Black Angus @ 5:15 pm

Jan. 21 - NAIFA's "Morning With a Star" Event

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



"IN THE KNOW"

The Energy of "Stuff" – by Jodi Owen "The Space You're In" It's real, alright!

As quantum physics has proven, everything is essentially made up of energy, and some of it comes and goes at times (they haven't figured out where yet--weird, huh?!), so nothing is really solid. But anyone who has done purging or feng shui knows how great it feels to get things moved around or released and let go of.

Reason being, we are also made up of energy and are sensitive, at our deepest levels, to the energy something carries. I read two articles on it this month, so it must be on peoples' minds.

To tune in and experience the energy of something, just close your eyes and listen to your body. It will speak to you--knots in your stomach, anger, loss of breath, or even uplifting energy in your head with "good" energy. Have you ever had to leave a place because it just felt bad, or stayed because it was so calm and peaceful? And how many times have you heard yourself say, "I knew that. . ." but didn't listen? Here's how tuning in can make a difference in your workday:

- **Listen to if a project is flowing or not.** Yes, even something as seemingly intangible as a "project" will give its own vibe. You know when something is off, or is carrying bad energy, or if it is a good fit and has you so engrossed, you don't want to quit working on it. Check and make sure it is the right thing to do at the right time, for everyone concerned. You, your co-workers, and clients will all be affected if it is not flowing.
- **Clear your workspace.** Take it a piece at a time and really "feel" the things around you. Perhaps the things you have around you are draining your energy. I worked with one woman who had a picture of someone who she loved, but didn't have a great relationship with, up on a shelf looking down as if she were judging every move the woman made. Not good. And how about all those pens that don't work?! They add to your frustration and inability to be productive, carrying broken energy. Let them GO!
- **Detach from energy vampires.** You know the ones--the clients that call and need lots of extra attention, the co-workers who only come to your cubicle to complain about the working conditions, or the bosses that are demeaning and unsupportive. This is a big one and may require significant changes in your life and work, but how much is your health worth? Energy vampires can sap you of your own energy and make you susceptible to illness, headaches, downloading frustrations on loved ones, etc.
- **Have things around you that YOU LOVE and support who you are, or what you are doing TODAY.** These are two criteria that I tell my clients all the time when helping them create spaces that are inspiring and productive. You change, circumstances change. Make sure your space reflects who you are, and what you are doing--today.

"Democracy is a device that ensures we shall be governed no better than we deserve." George Barnard Shaw

"If all economists were laid end to end, they would not reach a conclusion." George Barnard Shaw

"Do not turn back when you are just at the goal." Publilius Syrus

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!

People today check their email from the strangest of places. Where you ask?

- *In bed in their pajamas: 67%*
- *From the bathroom: 59% (up from 53% last year)*
- *While driving: 50% (up from 37% last year)*
- *In a bar or club: 39%*
- *In a business meeting: 38%*
- *During happy hour: 34%*
- *While on a date: 25%*
- *From church: 15% (up from 12% last year)*



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) _____

Latest News on SEC Proposed Rule 151A

Background: In June, 2008 the SEC issued a new proposed rule (SEC Release No. 33-8933, File No. S7-14-08) that would classify certain indexed annuities as securities. The proposal would accomplish this by creating a new Rule 151A that would change the treatment of indexed annuities under the insurance products exemption found in Section 3(a)(8) of the Securities Act of 1933. If the proposed rule is adopted, the SEC and FINRA would have authority over indexed annuity sales, and someone who wishes to market/sell indexed annuities will need a series 6 or 7 securities license and be required to have IA sales supervised by a broker/dealer. An insurance producer license, by itself, would no longer be sufficient. (Currently, agents with a life license can sell indexed annuities whether or not they also have a securities license--but if the agent does have a securities license, he likely has to have the sale supervised by his broker/dealer, whereas an agent without a securities license can sell indexed annuities without running the sale through a b/d.) There is also concern that the application of proposed Rule 151A would not be limited to indexed annuities, and that other annuity and insurance products that fit the criteria set forth in the rule could be brought within the scope of the rule.

NAIFA Position: NAIFA opposes the adoption of proposed Rule 151A. NAIFA acknowledges the concerns that have been raised regarding the suitability of certain indexed annuity sales and the methods used to market indexed annuity products, and **NAIFA strongly believes that people who engage in unscrupulous or misleading sales practices should be aggressively prosecuted and subject to appropriate and meaningful sanctions.** However, concerns regarding suitability, disclosure and marketing methods are not the relevant criteria to consider in determining whether a financial product is or is not a security. NAIFA agrees with state insurance regulators that indexed annuities should be classified as insurance products, and that the state insurance regulatory structure is the appropriate means for addressing the concerns raised by the SEC. Looking beyond our concerns regarding this specific SEC proposal, NAIFA also strongly believes that it is necessary to preserve the principle that insurance products should be regulated by state insurance regulators.

NAIFA is committed to working with the NAIC and state insurance departments towards the goal of having every state adopt and vigorously enforce the NAIC's model regulations on annuity suitability and disclosure. NAIFA also recommends that a

state regulatory body be designated to develop standards for indexed annuity product design that would be implemented by state insurance regulators and used to prevent inappropriate indexed annuity products from reaching the marketplace.

NAIFA Action in Connection with Proposed Rule 151A: NAIFA has been actively engaged on this issue since first receiving notice of the proposed rule. NAIFA filed a detailed comment letter with the SEC which presented our reasons for opposing proposed Rule 151A. In late August, 2008 NAIFA issued a GovAlert to the membership asking members to submit individual comment letters to the SEC on this issue. Over 1,250 NAIFA members submitted comments, which represented over 25% of the total number of comments received by the SEC. In November, 2008 NAIFA played a key role in the successful effort to have the National Conference of Insurance Legislators (NCOIL, which is an influential association of state legislators who focus their efforts on state insurance issues) adopt a resolution opposing the SEC's proposed rule. Most recently, NAIFA issued a GovAlert on December 12, 2008 asking the membership to contact their members of Congress (both Representatives and Senators) and urge their elected officials to contact the SEC and express opposition to proposed Rule 151A. NAIFA has also reported on this issue numerous times in GovTalk, GovWatch and Advisor Today. NAIFA's GovAlerts, SEC comment letter and informational reports can be reviewed by using the links below.

Recent Developments: On December 17, the SEC held a public Open Meeting to discuss proposed Rule 151A, and by a 4-1 vote, adopted the Rule. In response to comments submitted by NAIFA and others, the SEC did indicate it was revising the text of the Rule to clarify that the Rule only applies to indexed annuities and not to other types of fixed annuities or insurance products. Rule 151A will only apply to indexed annuities that are issued after the Rule's effective date, which will be January 12, 2011.

NAIFA will closely evaluate the text of the final rule and has not yet determined what action, if any, it will take in response to the adoption of Rule 151A by the SEC.

New in Education and Training

Introducing Need 2 Know

LOMA's new Need 2 Know courses offer a few and innovative approach to providing important information that employees need to become more productive! From learning how insurance companies make money to understanding the industry's competitive challenges, our Need 2 Know courses provide:

- Insight into insurance and financial products, vocabulary and concepts
- Short, online lessons with engaging, multi-media delivery
- Job-applicable and industry-specific training

The new online learning experiences, LOMA 281 and LOMA 291 will be available early in 2009. Need 2 Know more? Call 1-800-ASK-LOMA.

New version of ACS 100 now available!

ACS 100 provides a comprehensive introduction to customer service in a financial services environment. The course explores the knowledge and skills employees need to understand and deliver exceptional customer service. A new version of the text is now available – for more information please **Insurance Immersion Program News** LOMA's Insurance Immersion is the only program designed by a life insurance association to give participants a thorough introduction to the life insurance and annuity industry. It's an interactive, two-and-a-half day learning experience that delivers industry-specific knowledge essential to success in the life insurance and industry environment. We are currently accepting applications for the March 4-6, 2009 session

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

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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!