

NEW HORIZONS

INSURANCE PROFESSIONALS OF MID-MISSOURI AUGUST, 2009
www.ipmmonline.com



PRESIDENT'S MESSAGE:

This year I strongly feel that this will be a fantastic year, and do you want to know why? Because every one of you is special and everyone will make their mark on this organization in a way that will benefit us all. I look forward to an exciting year of learning, and fellowship as we start this new fiscal year.

Communication is the key in how we work together and together we can achieve great things. I encourage everyone to write down what they want from IPMM and share this information with us all. 2009 – 2010 will be a year of expanding and sharing knowledge by communicating among each other and listening to each other's needs. It will also be a year for us to reach out and bring in new members.

You hold the key to IPMM's success in your hands, so let's make it happen in 2009.

"When I look into the future, it's so bright it burns my eyes."

- Oprah

In Friendship and fellowship,

Becky

NEXT MEETING
August 17, 2009
Columbia Insurance Group
6:00 PM

PLANNING FOR A COMFORTABLE RETIREMENT

Joe Reardon, CFP, Senior Vice President/Investments with Stifel, Nicolaus & Company will present information to members on what we need to do to reach our goals for a comfortable retirement. Even as we hear the doom and gloom in the media about our economy, each of us is responsible to do the planning needed to create the future we desire. It doesn't matter if you're 20, 40 or 60, planning today while you are earning an income is vital. Join us to learn or be reminded of the steps you can take now to plan for your future. If you'd like to learn more about our speaker please visit www.jreardonfinancial.com.

"Alone we can do so little; together we can do so much."

Helen Keller

BOARD MEETING MINUTES:

**INSURANCE PROFESSIONALS OF MID MISSOURI
BOARD MEETING MINUTES
AUGUST 3, 2009
COLUMBIA INSURANCE GROUP**

In Attendance: Rebecca Hart Jennifer Koenig
 Margot Ma Kelly Hawkins
 Alexis Nixon Diane Kidwell
 Arlene Schwartz Lori Meyer
 Christy Ford Ellen Bender

Having a quorum, President Rebecca Hart called the meeting to order at 6:00 pm.

Review of 2008-2009 Budget – Jennifer Koenig presented a budget detail report for the 2008-2009 year. The following items were discussed:

1. Correction was made for door prizes at the MO Council Meeting. This \$150 was placed under the MO Council Meeting category instead of Communications.
2. The June speaker gift of \$30 was added under the Programs category.
3. Delegate expenses of \$195 for registration for Rebecca Hart for the Region V Conference was added to the Delegate Expenses category. We will also need to add the hotel bill for Rebecca under this category. Rebecca will obtain the hotel bill and submit this expense.
4. The Local Dues under Non-Budget Items will also need to be clarified that this was just correcting an entry error.

Audit Report for 2008-2009 – Alexis Nixon presented the audit report. The checking account for IPMM was audited for the time frame of July 1, 2008 through June 30, 2009 and found to be in order after corrections to the check register.

Beginning Balance:	\$11,498.39
Total Receipts:	7,575.50
Total Withdrawals:	6,519.68
Ending Balance:	14,095.18

The following recommendations were made:

1. Ledger should be kept current at all times.
2. Checkbook should be reconciled to the bank statement each month.
3. Ledger should contain all records for the fiscal year.

Nomination for President-Elect – Lori Meyer was recommended to fill this position by Diane Kidwell. Kelly Hawkins seconded and the vote was unanimous for Lori to fill this position.

Committee Reports and Budget Requests for 2009-2010:

Audit – Alexis Nixon – No budget expense was requested.

Budget/Finance – Jennifer Koenig – An updated treasurers report will be distributed at the next monthly meeting.

By-Laws – Arlene Schwartz – No budget request was submitted. The By-Laws Committee will be reviewing and submitting revisions to the IPMM By-Laws. They were last updated in 2000. Standing Rules will also be reviewed and revised if necessary. The Committee's goal is to present the revisions for acceptance at our regular meeting on August 17, 2009 or at the next regular meeting.

Communications – Arlene Schwartz – Budget of \$110 was requested. These funds will pay the annual renewal of our web site hosting. A goal for this year is to poll our membership about the amount and type of communication they receive. Topics will include local meeting information, council, regional and national information, use of our

website and information on the website. Other goals include continuing with regular monthly newsletters and updates to the website.

Education – Terri Stambaugh – The Education Committee plans to conduct the Confidence While Communicating course along with offering another educational course. NAIW has developed several new courses so a survey will be taken of all IPMM members to see if they are interested in one of the new life insurance courses of the new Long Term Care course. They also plan to conduct a CWC speak-off at the October meeting and possibly another educational at one of the regular monthly meetings. A budget of \$175 was requested to include the CWC speak-off gift certificates for 3 judges (\$75) and 2 other educational programs (\$50 each).

Holiday – Margot Ma – Budget of \$150 was requested. No definite plans yet for the holiday celebration in December.

I-Day – Diane Kidwell – Budget of \$250 was requested as a donation to I-Day since IPMM co-hosts this event.

Horizon – Christy Ford – No budget request was submitted. A report will be given at the next monthly meeting.

Membership – Kelly Hawkins – The membership committee will hold our annual membership meeting on September 21, 2009 at Columbia Insurance Group. Goals for this year are to increase membership by 6 new members; provide each new member with a new member packet; provide each new member with a mentor; contact other companies in the area along with independent agents; and have a contest with a prize awarded to the member that recruits the most new members. Total budget requested was \$150. This includes nametags, refreshments for the membership meeting, speaker gift, contest gift and miscellaneous.

NAIW Week – Rebecca Hart – The plan for this year is to continue to make this event an exceptional employer appreciation banquet. Goals include having a motivational speaker for the banquet; provide a professional banquet; and supply members with awards. Budget of \$550 was requested to include a speaker gift and funds for the dinner and awards.

Nominating – Alexis Nixon – No budget was requested.

Public Relations – Lori Meyer – The following activities are planned this year to promote NAIW: Wear-Your NAIW Shirt Day on the day of each monthly meeting (we will make ordering of NAIW shirts available to members); post information about upcoming meetings on local employer websites and local media websites; donate \$200 to literacy programs in the community; promote IPMM to employees new to member companies by providing an IPMM brochure along with a letter inviting them to join us at a local meeting; and review the potential to begin a scholarship program for local high school seniors. Budget of \$200 was requested.

MO Council Meeting Budget – Rebecca Hart & Arlene Schwartz – Budget of \$350 was requested.

New Business:

Documentation/Retention – Rebecca Hart – Rebecca presented a document outlining the recommended document retention for NAIW association. Rebecca would like to gather information about IPMM to retain in one place. This would include scanning documents and retaining them electronically. Goals for this year include scanning historic information into electronic format; organizing a task force to review and organize the information; implement a plan to continue to update our records; implement a plan to maintain 7 years of information for IRS documentation. A budget of \$170 was requested for the purchase of electronic devices. This amount will go into the Communications budget.

Change request on nominations – Arlene Schwartz presented a possible By-Law change in the procedure for nominations for incoming officers. The By-Law committee will review this.

A motion was made by Kelly Hawkins to approve the final budget; Diane Kidwell seconded the motion and all approved. Jennifer Koenig will provide a detail of the budget at the next monthly meeting.

The meeting was adjourned at 7:40 pm.

Respectfully Submitted, Christy Ford, Secretary

UPCOMING EVENTS:

September 21, 2009 – Monthly Meeting; wear your NAIW apparel

October 19, 2009 – Monthly Meeting; wear your NAIW apparel

November 13-14, 2009 – Missouri Council Meeting, Isle of Capri Hotel in Boonville, MO

2009-2010 OFFICERS:

President – Rebecca Hart

President Elect – Lori Meyer

Secretary – Christy Ford

Treasurer – Jennifer Koenig

REMINDERS:

Please bring non-perishable food items for the **Food Bank** to our monthly meetings. Contributions to this organization are an ongoing project for IPMM.

Remember to visit our website at www.ipmmonline.com for updated information and a calendar of events.

The Communications Committee will soon be distributing a survey asking each member to provide feedback on the communication you receive from our local association and regional and national organizations. Please be thinking of ideas to improve our communication. You can always send comments to Arlene Schwartz or Christy Ford.

NEWSLETTER DEADLINE:

Information for the next newsletter is due **BEFORE AUGUST 31, 2009**. Please be sure to send any news items you would like to include in the next newsletter, such as completion of industry education. You can send them to Christy Ford at cford@shelterinsurance.com.

***“Coming together is a beginning, staying together is progress,
and working together is success.”***

Henry Ford

