

NEW HORIZONS

INSURANCE PROFESSIONALS OF MID-MISSOURI DECEMBER 2009

WWW.IPMMONLINE.COM



PRESIDENT'S MESSAGE:

This is my favorite holiday season. It is where families get together and share laughter, love and abundance of food. It can also be a time of stress, over spending, and depression for some. Each of us should look around and see the good things that are in our lives and reach out to someone who just might need our help. This time of year should not be about what to get someone, but what you can do for others. A small gesture, a few minutes of your time, or a hug can be much more valuable than any trinket you can buy.

Growing up my family holiday dinners used to be a surprise, since we never knew who was coming. You see we opened our house up to many lonely military personnel and friends who could not make it home. The mood was always festive and the conversation was lively around the tables with topics from who is going to win the game to where everyone is going on vacation next year. The smells of turkey and gravy filled our senses and it was hard not to sneak a piece before dinner. At Christmas time it is tradition to have one unnamed present under the tree in case of an unexpected visitor.

Each one of us has our own special family holiday traditions that make this season special. Please open your heart and share it with others, so they too can know such warmth.

I am blessed to have such great friends in IPMM that truly care for one another and I look forward to enjoying the holiday dinner with my friends on December 7th at Chris McD's.

"What is Christmas?

It is tenderness for the past, courage for the present, hope for the future. It is a fervent wish that every cup may overflow with blessings rich and eternal, and that every path may lead to peace."

- Agnes M. Pharo

I wish you all a happy holiday season.

In Friendship and Fellowship,

Rebecca Hart
IPMM President

NEXT MEETING
December 7, 2009
Chris McD's
5:30 PM



The Holiday Committee has planned a fun evening for us. We will meet at Chris McD's at 5:30 PM for cocktails with dinner beginning at 6:00 PM. We will then wrap Christmas gifts for our adopted Voluntary Action Center (VAC) family. Please remember to bring gifts from their wish list or a donation to help this needy family. If you have extra wrapping paper or ribbon, please bring that as well, since we will be wrapping the Christmas gifts that evening.

MEETING MINUTES:

Insurance Professionals of Mid-Missouri Monthly Meeting – November 16, 2009 Columbia Insurance Group

President Rebecca Hart called the meeting to order at 6:00 pm. There were 12 members and 1 guest in attendance. Buffy Guinther read the collect.

Christy Ford introduced Tom Klenke of Shelter Insurance Company as the guest speaker. Tom gave a presentation about Shelter's catastrophe response program

Minutes from the October meeting were approved with the following correction: Buffy's name was corrected (previously showed BUDDY in the minutes). The minutes were approved with this correction.

Jennifer Koenig presented the Treasurer's Report. Deposits totaled \$2,798.50. Disbursements totaled \$2,723.47. Balance on hand is \$9,934.82. The treasurer's report was approved.

Committee Reports –

Jennifer Koenig gave a report for the Holiday Committee. She reminded everyone about our meeting on December 7, 2009 at Chris McD's. We are to bring items for the VAC family we have adopted for Christmas.

Rebecca Hart gave a report for the MO Council Meeting. The committee is still finalizing the budget and expenses.

Unfinished Business - None

New Business -

First Timers report – MO Council Meeting first timers Jennifer, Christy and Buffy gave reports on their first time experience at the meeting.

Lori discussed the MAP (Maggie O'Toole Mentors and Protégé's) award. Donations need to be turned in by December 15. This award pays for the registration to a regional meeting for a first timer. She suggested our association donate to this award. Lori made a motion for our association to donate \$50 and Kelly seconded. All approved.

Arlene then discussed the Pace Setter Campaign to raise money for the Legacy Foundation. This program is designed to develop new educational programs for NAIW. Any member donating \$25 or more between 9-1-2009 and 12-31-2009 will be recognized as a Pace Setter contributor.

Rebecca then asked for volunteers to be the contact for our association for the regional meeting. Diane and Kelly volunteered.

Rebecca then asked the membership about our core values, what we are doing well and what we could do better. The membership then discussed our ideas on how to improve our association and on the things we are doing well. Christy then mentioned a member survey for our association would be ready in January or February 2010.

Announcements -

Rebecca announced she had extra CE Web vouchers if anyone was interested in participating in an NAIW webinar.

She also announced that Buffy was named first runner up at the recent MO Council CWC competition and Buffy was awarded her certificate. All congratulated Buffy on a job well done!

Kayde won the 50/50 drawing.

Rebecca then read thank you notes from Michael Rice and Melissa Mars for our work on the MO Council Meeting.

Meeting adjourned at 7:38 pm.

Respectfully Submitted,

Christy Ford, Secretary



There's nothing sadder in this world than to awake Christmas morning and not be a child."

~ *Erma Bombeck (1927-1996), American author and humorist.*

UPCOMING EVENTS:

December 7, 2009 – IPMM Holiday Dinner; Chris McD's

January 18, 2010 – Monthly Meeting

NEW FEATURE - MEMBER SPOTLIGHT:

Ellen Bender - Columbia Insurance Group - Ellen has been a member of NAIW since 1986.

"...I joined NAIW in 1986, when I was a Personal Lines Processor, here at CIG. I joined because I thought it would be good to have the opportunity for some insurance education and to meet some others in the insurance field. A lady I worked with invited me to come to a meeting, so I did. And, I liked what I saw, so I joined.

I stay with it because of the friends I've made through belonging to this organization and because our programs are educational, interesting and timely, and we have a lot of fun along the way.

IPMM has helped me grow and learn along the way, as I have progressed from being a processor, to a rater, to an underwriting assistant to being a farm underwriter. The good folks of IPMM have helped me personally, as well. My IPMM friends have supported me all the way, from when my Dad passed away, through getting married and when we had James (nearly 16 years ago!!) and especially during these last 2 and a half years, with James' cancer journey.

NAIW and IPMM have blessed me, personally and professionally, and I am so grateful. I feel lucky to be a part of such a great organization."

Carol Nacarato - Shelter Insurance Company - Carol joined NAIW in 2008.

"I started working at Shelter Insurance in April of 2008 when I moved to Columbia, MO from Florida. My previous jobs include DST, State Street and CSC in Kansas City, MO but I have also worked for Disney, John Hancock and various other companies in Florida.

I graduated with a BA in Math and Computers from Iona in New Rochelle, NY in 1980 and a Masters in Project Management from Keller in 2004. My career has taken me to many different locations and industries but Shelter Insurance is only the third position working within the insurance industry. My duties at Shelter include analyzing, designing, coding and maintaining the system for all lines of business except auto and life. It is a challenging but rewarding position with new opportunities everyday.

I joined NAIW so that I could have the opportunity to learn more about the insurance business and become a more valued asset to the company. But what I have found is that NAIW is more than I expected; it is a wonderful group of people who are willing to share information and become part of the journey we all call life."

2009-2010 OFFICERS:

President – Rebecca Hart
President Elect – Lori Meyer
Secretary – Christy Ford
Treasurer – Jennifer Koenig

REMINDERS:

- **YOU** probably qualify for the CPIW designation. Contact Terri Stambaugh if you have any questions.
- 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.

NEWSLETTER DEADLINE:

Information for the next newsletter is due BEFORE DECEMBER 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.

*Wishing you and your family
a very Merry Christmas !*



The True Meaning Of Christmas

by *Brian K. Walters*

In today's day and time,
it's easy to lose sight,
of the true meaning of Christmas
and one special night.

When we go shopping,
We say "How much will it cost?"
Then the true meaning of Christmas,
Somehow becomes lost.

Amidst the tinsel, glitter
And ribbons of gold,
We forget about the child,
born on a night so cold.

The children look for Santa
In his big, red sleigh
Never thinking of the child
Whose bed was made of hay.

In reality,
When we look into the night sky,
We don't see a sleigh
But a star, burning bright and high.

A faithful reminder,
Of that night so long ago,
And of the child we call Jesus,
Whose love, the world would know.

