

NEW HORIZONS

INSURANCE PROFESSIONALS OF MID-MISSOURI SEPTEMBER 2009

WWW.IPMMONLINE.COM



PRESIDENT'S MESSAGE:

Labor Day is the official end of summer travel for most people, but to me it is time to finish up those projects that have to be done while it's warm. Just like most people I have put things off to the last minute, but who wants to work when the sun is shining and fun is a hop, skip, and jump away.

Did you know that procrastination could increase anxiety, reduce self worth, and make you irritable? Time management is the key to making life easier, and yes, I know easier said than done. I challenge you to take a look at yourself and see if you are a procrastinator like me.

Here are a few reasons we procrastinate (Mind Tools Ltd):

- Waiting for the "right" mood or the "right" time to tackle the important task at hand.
- A fear of failure or success.
- Underdeveloped decision making skills.
- Poor organizational skills.
- Perfectionism ("I don't have the right skills or resources to do this perfectly now, so I won't do it at all.")

Here are few ways to help you get over procrastination (Mind Tools Ltd):

- Make up your own reward program.
- Ask someone else to check up on you. Peer pressure works!
- Identify the unpleasant consequences of NOT doing the task.
- Work out the cost of your time to your employer.
- Break the project into a set of smaller, more manageable tasks.
- Start with some quick, small tasks if you can, even if these aren't the logical first actions. You'll feel that you're achieving things, and so perhaps the whole project won't be so overwhelming after all.

To help conquer procrastination, you need to identify you are procrastinating and then take action. There are many solutions to help you manage your time; you just have to find the one that works for you.

Success is only steps away; you just have to choose it.

In friendship and fellowship,

Rebecca Hart

Reference: http://www.mindtools.com/pages/article/newHTE_96.htm

NEXT MEETING
September 21, 2009
Columbia Insurance Group
6:00 PM

ANNUAL MEMBERSHIP MEETING

Please join us at our annual membership meeting. David Hubbard, JD, CPCU, an attorney at Columbia Insurance Group, will speak on Bad Faith Claims.

MEETING MINUTES:

Insurance Professionals of Mid-Missouri Monthly Meeting – August 17, 2009 Columbia Insurance Group

President Rebecca Hart called the meeting to order at 6:03 pm. There were 11 members and 1 speaker in attendance. Jill McCallie read the collect.

Lori Meyer introduced Joe Reardon as the guest speaker. His presentation was on Planning for a Comfortable Retirement.

Minutes from the June meeting were approved as printed in the July newsletter.

Minutes from the August 3, 2009 Board Meeting were corrected as follows:

- There was additional discussion regarding the possibility of having delegate expenses in 2010 if company reimbursement was not allowed. The board agreed to an amount of \$1,700 for these expenses.
- The total budget for Communications was agreed at \$160 instead of \$110. This was an increase of \$50 for the electronic devices for storage of paper documents for our association.

Jennifer Koenig presented the Treasurers Report. We currently have a balance of \$9,976.59.

Committee Reports –

Membership Chair Kelly Hawkins presented the program for the September meeting, David Hubbard will be our speaker for this membership meeting; invitations will be distributed soon. She also reported that the winner of the membership contest for last year was Pam Melloway. A \$25 check will be mailed to Pam.

Program Chair Lori Meyer asked that everyone sign up for refreshments for our upcoming meetings. A sign up sheet was passed around.

Lori also asked that anyone wanting a shirt with the NAIW logo should bring the shirt to the next meeting. She will then take them to be embroidered with the NAIW logo at a cost based on the total number of shirts.

Communications Chair Arlene Schwartz updated everyone on the IPMM website. The Council meeting information and registration form are available on our website as well as the Region V newsletter.

Education Chair Terri Stambaugh reported that 2 members were currently participating in the Confidence While Communicating (CWC) course. A CWC speak-off is planned for the October meeting.

Diane Kidwell reported for the Holiday Celebrations Committee. This will be held at Chris McD's in December.

Rebecca reported on the MO Council Meeting to be held November 13 & 14, 2009, at the Isle of Capri Hotel and Casino in Boonville, MO. Registration forms have been sent to all members. The speakers have been confirmed and we will be offering 5 Continuing Education credits for this meeting (3 on Friday and 2 on Saturday).

Unfinished Business – NONE

New Business –

Arlene Schwartz reported on the proposed bylaw changes previously distributed to everyone. She discussed each change and the reasoning for the changes.

Three revisions to the proposed changes were made:

- Article IV, Officers – proposed change for Section 3. B. 3 should actually read Section 3. B. 2. (emphasis added).

- Article VI, Meetings – proposed change should read:
F. Representation at Meetings. This association shall be entitled to representation at the annual convention, regional conference, and council meetings of NAIW as outlined in Article IV, Section 2. A. and Section 3. A and Article VII., Section 3. of the National NAIW bylaws. The delegate and alternate shall be **determined in accordance with the standing rules**. (emphasis added to the wording changed).

A motion was made by Lori Meyer, seconded by Alexis Nixon and the motion passed to adopt this revision.

- Article VIII, Committees – proposed change should read:
Section 2. C. Horizon Plan Committee. The Horizon Plan Committee **and Communications Committee**... (emphasis to wording added).

A motion was made by Terri Stambaugh, seconded by Lori Meyer and the motion passed to adopt this revision.

There being no other discussion, Arlene Schwartz submitted the revisions to be bylaws to President Rebecca Hart for consideration and the membership voted in favor of the changes to the bylaws.

Treasurer Jennifer Koenig then presented the budget for the 2009-2010 year. There is a deficit of \$275 (total expenses of \$3,885 minus total income of \$3,610). After discussion, the budget was approved.

Announcements –

Rebecca announced a new member Joey Duning from Auto Owners Insurance.

Alexis Nixon won the 50/50 drawing.

Meeting adjourned at 7:55 pm.

Respectfully Submitted, Christy Ford, Secretary

UPCOMING EVENTS:

September 21, 2009 – Monthly Meeting; Annual Membership Drive; 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. A registration form is included in this newsletter.



CWC Class is Underway!

Confidence While Communicating classes have begun! Two eager members, Buffy Guinther and Becky Hart, attended their first class on August 5th.

The format for CWC is ten classes, each of which includes discussion and tips on some aspect of public speaking. The students give prepared presentations and also respond to impromptu questions or statements at each session. After three classes the facilitators are already remarking on the improvements Buffy and Becky are showing!

The last session will be a speak-off. Plans are being made to hold the speak-off at our October IPMM meeting. The winner will then represent IPMM at the Missouri Council Meeting.

Mark your calendar for **October 19th** and show your support for Buffy and Becky by attending the IPMM CWC speak off!

“All things are difficult before they are easy.”

Thomas Fuller

CONGRATULATIONS TO:

Jennifer Koenig – Auto Owners Insurance Co - for successfully completing the AIM program – Associate in Management

Uncommon leadership has common traits

By Harvey Mackay

A lot of people think leaders are born and not made. I disagree. I think you can become a better leader. I'm not a cook, but I've held many leadership positions. I thought this recipe for a leader sounded pretty good:

Have all ingredients at body temperature. Sift intelligence, ambition, and understanding together. Mix cooperation, initiative, and open-mindedness until dissolved. Add gradually ability, tactfulness and responsibility. Stir in positive attitude and judgment. Beat in patience until smooth. Blend all ingredients well. Sprinkle liberally with cheerfulness and bake in oven of determination. When absorbed thoroughly, cool and spread with kindness and common sense.

If that seems like a long list of ingredients, well, it is. But good leadership won't happen if any of those items are missing.

I love to study leaders and the different ways they lead. If there ever was a need for great leadership in a company, that time is now. Taking an organization through a good economy is tough enough; when the going gets rough, the real leaders shine. Consider the challenges that faced these leaders.

The military presents many opportunities to observe leaders in action. For example, President and General Dwight Eisenhower used a simple device to illustrate the art of leadership. Laying an ordinary piece of string on a table, he'd illustrate how you could easily pull it in any direction. "However, try and push it," he cautioned, "and it won't go anywhere. It's just that way when it comes to leading people."

The Duke of Wellington, the British military leader who defeated Napoleon at Waterloo, was a great commander but a difficult man to serve under. He was a perfectionist and very demanding, who complimented his subordinates only on rare occasions. In retirement, Wellington was asked by a visitor what he would do differently if he had his life to live over again. The old Duke thought for a moment and then said, "I'd give people I worked with more praise."

The famous general and Macedonian king Alexander the Great led by example. As he led an army across the desert, a soldier came up to him, knelt down, and offered him a helmet filled with precious water. "Is there enough there for 10,000 men?" asked Alexander. When the soldier shook his head, Alexander poured the water out on the desert sands, refusing to take even a sip.

My friend Marilyn Carlson Nelson, Chairman of Carlson, wrote in her book *How We Lead Matters*, "The fact is that being a leader in any field requires discipline, effort, and yes, sacrifice. It can be all-consuming. And during that time, life may not have much balance. It's been said, 'If you can't ride two horses at the same time, you should get out of the circus.' A circus is not at all a bad analogy for the swirl of demands placed on leaders at the top."

Leaders are not always popular. Former U.S. Secretary of State Colin Powell wrote in his book, *My American Journey*, "I learned ... you cannot let the mission suffer, or make the majority pay to spare the feelings of an individual. I kept a saying under the glass of my desk at the Pentagon that made the point succinctly if inelegantly: 'Being responsible sometimes means pissing people off.'"

Ken Blanchard once told me, "The key to successful leadership today is influence, not authority."

"A business leader has to keep their organization focused on the mission," says Meg Whitman, former CEO of Ebay. "That sounds easy, but it can be tremendously challenging in today's competitive and ever-changing business environment. A leader also has to motivate potential partners to join."

Leadership guru Warren Bennis spent several years researching leaders for his book "Why Leaders Can't Lead." He traveled around the country spending time with 90 of the most effective and successful leaders in the nation—60 from corporations and 30 from the public sector. His goal was to find these leaders' common traits. At first, he had trouble pinpointing any common traits, for the leaders were more diverse than he had expected.

But he later wrote: "I was finally able to come to conclusions, of which perhaps the most important is the distinction between leaders and managers. Leaders are people who do the right thing; managers are people who do things right. Both roles are crucial, but they differ profoundly. I often observe people in top positions doing the wrong thing well."

Mackay's Moral: Good leaders inspire others with confidence in them. Great leaders inspire them with confidence in themselves.

To sign up for Harvey Mackay's weekly column, go to <http://www.harveymackay.com>.

2009-2010 OFFICERS:

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

REMINDERS:

- Please remember to bring any **shirt** you would like embroidered with the **NAIW logo** to the next meeting. Lori will gather shirts and have the NAIW logo and National Association of Insurance Women embroidered on them. The cost will be less than \$10 per shirt with the actual cost depending on the total number of shirts we have embroidered. Each individual will chose the color of thread for the embroidery as well.
- 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 SEPTEMBER 30, 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.

“Our greatest glory is not in never failing, but in getting up every time we do.”

Confucius – Chinese philosopher & reformer (551 BC-479 BC)

Waves of Change ... Oceans of Opportunity

National Association of Insurance Women

23rd Annual Missouri Council Meeting

November 13 and 14, 2009

Hosted by:

Insurance Professionals of Mid-Missouri

Name: _____
 Address: _____
 City, State: _____
 E-mail Address: _____
 Business Phone Number: _____
 Home Phone Number: _____
 Local Association Name: _____
 Are you a Young Professional? _____
 Please let us know if you have any special needs: _____

Ribbon Information		
_____ Delegate	_____ Local President	_____ First Time Attendee
	_____ CWC Contestant	
	_____ Past Council Director	_____ Past RVP
	_____ CPIW/CPIM	
	_____ Alternate Delegate	_____ DAE

Hotel:

Isle of Capri Casino & Hotel Boonville
 100 Isle of Capri Blvd
 Boonville, MO 65233



Group Name: Insurance Professionals of
Mid-Missouri

Group Rate: **\$89.00 + tax**
single/double/quad

**Rooms must be reserved by 11/01/09
for guaranteed rate**

Registration Fee:

Member: \$70 _____
 Guest: \$80 _____
**Late fee if postmarked after October
 14, 2009: \$10 _____**
 Donation for NAIW Education
 Foundation \$ _____

Total Enclosed \$ _____

**Make check payable to IPMM. Mail
 check and registration to:**

Alexis Nixon
 IPMM
 811 6th Street
 Boonville MO 65233



3 Hour CE Seminar

Hosted by
Insurance Professionals of Mid-Missouri



EMPLOYMENT PRACTICES LIABILITY WORKSHOP



...Because relationships matter[®]

Presenter: Ed Wells, America First Insurance
Approved: Missouri & Kansas
Friday, November 13, 2009



Isle of Capri Casino & Hotel Boonville
100 Isle of Capri Blvd
Boonville, MO 65233

DEADLINE FOR REGISTRATION is October 26th, 2009

Cost \$25.00 NAIW members/\$35.00 non-members

Registration 12:30 pm - 12:55 pm
Seminar 1:00 pm - 4:00 pm

The purpose of this workshop is to review the Employment Practices exposures, development and the Employment Practices Liability coverage form and common endorsements.

- Part I of the program will include a background on the evolution of this exposure and the need for coverage, as well as loss prevention techniques.
- Part II of the program will include a review of the coverage form by analyzing the coverage form language provisions and completing case study questions.
- Part III and IV of the program will discuss the application and review case studies to apply the concepts learned.

Payment and registration must be received by October 26, 2009
Make check payable to IPMM

Mail registration & payment to **Alexis Nixon, IPMM, 811 6th Street, Boonville MO 65233**

Name _____

State/Agent's License# _____

Address _____

City, State, ZIP _____

Email _____

NAIW Association and/or Employer: _____