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Why Work-Life Balance is the Wrong Idea

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What’s Inside...

WORK

MANAGEMENT PERSPECTIVES
8 A Working Retiree
   Pamela Holt
9 Career Burnout
   Dr. Romie Mushtaq
10 Working Your Way through Retirement
    Michael Bivona
11 5 Sales Productivity Mistakes
    Marc Wayshak
12 One is Silver, One is Gold
    Sharon Emek

NEW PERSPECTIVES
14 3 Reasons A Balanced Life Is A Better Life
    Lumbi Mlambo
15 10 Ways to Find More Time
    Laura Stack
16 Purge the Pursuit of Perfection
    Tracy Butz
17 Rest Your Way to Success
    Laura Stack
18 4 Principles for Staying Cool
    Robert J. Cerfolio
19 Survive the Insanity
    Tracy Butz
20 The Master Game
    Michael E. Gerber

TECHNOLOGY TRENDS
22 The Right Communications Technology
    Jeff Valentine

ASSOCIATION NEWS
35 Thank You Legacy Foundation Donors
36 Welcome New Members
37 Congratulations New Designation Recipients
38 The Last Line

BALANCE

LIFE

What’s Inside...

24 Managing Stress When Change Occurs
   Steve Gilliland

28 Why Work-Life Balance is the Wrong Idea
   Brian Mohr

30 Work/Life Balance: It’s Not What you Think it is
   Esther Spina

35 Thank You Legacy Foundation Donors
36 Welcome New Members
37 Congratulations New Designation Recipients
38 The Last Line
Editor’s Note
Time for Balance

The challenge of fulfilling a satisfying work-life balance dates back to the mid-1800s according to Wikipedia. According to Paul Krassner, anthropologists use a definition of happiness that is ‘to have as little separation as possible between your work and your play’. The expression “work–life balance” was coined in the United Kingdom in the late 1970s to illustrate the balance between an individual’s work and personal life. So, this concept is hardly a new ideal. However, I believe it is, in fact, an increasingly difficult balance to achieve.

According to a survey conducted by the National Life Insurance Company, four out of 10 US employees state that their jobs are “very” or “extremely” stressful. With the introduction of new technology at an exponentially increasing rate, coupled with the cultural pressures that demand employees to produce more, parents to cope better, and students to learn faster, we have created a no-win situation for ourselves. If we work more, the social and family aspects of our lives suffer. And, of course, a parallel exists for increasing our efforts to relax and enjoy life’s pleasures – then our employment productivity suffers.

So what is the solution?

In this Fall issue of Today’s Insurance Professionals we introduce a plethora of expert opinions, advice and tips for tackling this tough trial of life. We cover a range of topics from productivity, to balance, to the importance of rest, to the most crucial: stress management. My hope for you is to take away new tools that will better equip you to battle stress and achieve a sound work-life balance in your own life.

A great quote to keep in mind when contemplating your plan to achieve a good work-life balance: “The key is not to prioritize what’s on your schedule, but to schedule your priorities.” —Steven Covey

Enjoy this fall edition of IAIP's magazine and please share your thoughts, reactions and ideas on our social media sites LinkedIn, Facebook and Twitter, so that we may continue to succeed in…..

...Connecting Members... Building Careers.

Betsey Blimline
Editor, Today’s Insurance Professionals Magazine

Please note this correction:
In the previous issue of Today’s Insurance Professionals (Summer 2015, page 22) the following citation was inadvertently missing from the article “Fracking: Front and Center” by Sue Quimby.

This article was previously published in the Insurance Advocate® and is provided courtesy of MSO, Inc (The Mutual Service Office, Inc.). MSO provides custom rate, form and statistical services for all property and casualty insurance lines except workers compensation. This includes customized forms and manuals for insurers, MGAs and agents/brokers. MSO’s goal is to provide a simpler, more profitable way to underwrite risks. Additional information is available at www.msonet.com.
President’s Message

This issue is dedicated to the discussion of work-life balance. Balancing your career with all of life’s other demands is a challenge for everyone. And let’s not forget taking time for ourselves and some fun. While inevitably there are times where either our careers or our personal lives must take precedence, it is important to strive for that balance to be successful at both.

Early in my career while bemoaning to my manager that I felt totally overwhelmed, she said, “you need to try working smarter”. Since this was a person I truly respected, once I finished being indignant about the suggestion that I was not smart, I reflected on this suggestion. What I found was that once I took the time to examine how I spent my time and why, I was able to identify things that actually could be done “smarter”, streamlined, and even eliminated.

As Brian Tracy, bestselling author and professional speaker stated “Just as your car runs more smoothly and requires less energy to go faster and farther when the wheels are in perfect alignment, you perform better when your thoughts, feelings, emotions, goals, and values are in balance”. Pleasure, leisure, a change from the everyday work can help improve our health both physically and mentally. Taking time to enjoy ourselves can help to reenergize us at the office.

Involvement in IAIP can provide a two-fold opportunity to assist in achieving that elusive balance. While our Certified Leadership Professional (CLP) program offers growth in your career through education, it also provides tips for delegating, motivating and leadership that extend beyond our professional lives to our personal lives. At the same time, participation in IAIP also offers opportunities for networking, community involvement and social interaction (fun).

So let’s make this year one of working toward achieving balance in all facets of our lives - with some help from IAIP!

...Connecting Members... Building Careers.

Debra C. Kuhne
IAIP President 2015-2016
“Do not go where the path may lead, go instead where there is no path and leave a trail.”

– Ralph Waldo Emerson

West Bend is proud to support the International Association of Insurance Professionals and their goal of providing our industry with a network of insurance professionals who help each other, teach each other, and support each other.

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Qualities of a A Working Retiree?

Seems like an oxymoron, doesn’t it? While on a trip to California I visited the insurance agency where I worked before moving to Tennessee. The owner, Scott Purdy, CIC, approached me and told me that the commercial lines department could use some help, and asked me if I would be interested in working remotely for him in my home in Tennessee? I thought he was joking so I didn’t say anything positive or negative about the offer.

I had never considered working at home since I was enjoying retired life. However, when I returned home I thought about it and sent him an email asking if he was serious. I discussed the job proposal with my family and considered the advantages and disadvantages. Many questions came to mind. How would working remotely fit into our lifestyle? How would working affect our family time? How would I even work remotely? I couldn’t imagine the logistics of this concept or how I would bring balance to my personal and professional life.

The Agency Management System and a paperless office made the process easy. So, with the logistics questions answered, I could concentrate on work/life balance. I created the following advantages and disadvantages:

Advantages:
• Flexible work hours
• No commute, giving me more family time
• Casual dress
• Fewer interruptions
• Less stress
• Able to control my own environment
• Extra spending money

Disadvantages:
• No camaraderie with fellow employees
• Potentially longer hours
• Family distractions
• Home responsibilities
• Time zone difference

With my list in hand, I decided that the advantages outweighed the disadvantages for this stage of my life.

Two of the most important characteristics you must have when working remotely are self-motivation and self-discipline. No one will be there to help you or look over your shoulder to check your progress. There’s also the temptation to ignore work and spend time on housework or personal issues. Since these are two skills I have mastered over the years, I didn’t think I would have any difficulty working remotely.

My biggest obstacle is the time difference between California and Tennessee. I like to work early so I work a couple of hours prior to the office opening. If I have a question about something, I lay that work aside until I can speak to the CSR in the office. Most of the time I find that I work later in the day because of the three hour time difference. If I don’t limit the hours I work each day, I could easily work 10-12 hours when I only want to work 4-5 hours each day.

It’s important to have a routine. I turn my work computer on at 9:00 am and check for any new work so I can plan my day. I also make sure I take breaks on a regular basis which allows me to defuse any family or home situation before it gets out of hand. Fortunately, my husband and grandson are very supportive and they respect my working hours.

Lunchtime is just that – time for lunch. I make lunch for the family and I sit down with them; I don’t go back to my desk to eat. I take this opportunity to get some fresh air and rejuvenate myself.

If you plan your workload, your day can be very pleasant and productive. If you have to run to the store, you can do that. If you decide to go out for a nice lunch, no problem. It’s all about organizing and prioritizing your workload and communicating with the office.

Working remotely during retirement has been very beneficial for me. It enables me to keep up with the insurance industry, continue to improve my skills, keep my mind active, and earn some extra cash.

Jeff Berners in his book “The Joy of Working from Home” states, “…a half million retirees are currently finding that home-based businesses are a graceful way to remain part of the action and keep their skills honed”.

Working remotely during retirement can fill your hours, keep you involved and still give you time those leisurely activities you enjoy that bring balance. I’m living proof.

About the Author
Pamela M. Holt, AIS, AINS, DAE, CLP, CIIP belongs to Insurance Professionals of Greater Knoxville.
THE ROOT CAUSE IS LOSS OF PURPOSE

Career Burnout

by: Dr. Romie Mushtaq

Physician and mindful living expert Romila “Dr. Romie” Mushtaq has a unique perspective to discuss career burnout; not only is she a neurologist specializing in mind-body medicine, but she also used the mindfulness-based techniques she teaches to heal herself from career burnout as a physician.

Career burnout is characterized clinically by loss of passion, physical and emotional exhaustion, cynicism and detachment, and feelings of ineffectiveness and lack of accomplishment.

“Career burnout can lead to stress-related illnesses such as insomnia, anxiety, and ulcers. The Center for Disease Control estimates that 80 percent of doctor’s office visits are due to stress-related illnesses,” Dr. Romie notes.

In her recent TEDx talk in Fargo, N.D., “The Powerful Secret of Your Breath,” Dr. Romie discusses the root cause of career burnout. “Career burnout arises when our external world is not in alignment with our internal soul compass. The way we find our life purpose is being aligned with our internal soul compass; this is the place within us where all the answers reside – some call it your intuition, your gut instinct, or your internal wisdom.”

Mindfulness, being fully present in the current moment, is as simple as one thing: breathing. Dr. Romie says. “Being stuck in the past can lead to depression and a feeling of hopelessness. And when we lose hope we cannot heal. When we are worried about the future, we fuel anxiety. Only in the present moment are we truly connected to our dreams and life purpose.”

Dr. Romie combines her expertise and professional experiences in neurology, mind-body medicine and meditation to help individual and corporate clients contend with their stress-infused lives. She teaches how to take mindfulness from the meditation mat into a mindful way of living – and breathing – to prevent or to heal from career burnout. She illuminates the medicine behind the mindfulness and how to connect to life purpose in her TEDx talk: “The Powerful Secret of Your Breath” - https://www.youtube.com/watch?v=slKAFdJ8ZHY

About the Author

Dr. Romie Mushtaq completed her medical training and education at the Medical University of South Carolina, The University of Pittsburgh Medical Center, and The University of Michigan. She previously served as an assistant professor at the Medical College of Wisconsin. A personal health and wellness life coach, Dr. Romie heals clients from around the country at the Center for Natural and Integrative Medicine in Orlando, Florida and travels extensively to speak about the scientific and medical evidence behind mindful living. You can learn more about Dr. Romie on her website: www.brainbodybeauty.com.
Working Your Way Through Retirement

A Part-Time Job Could Be The Answer If Your Golden Years Leave You Bored Or Short Of Money

Many people who waited eagerly for the day they could stop working and enjoy a leisurely retirement find that the reality doesn’t match their dreams. “Some people are not prepared financially or mentally to retire,” says Michael Bivona, a retired CPA and author of the book “Retiring? Beware!! Don’t Run Out of Money and Don’t Become Bored.” He suggests a part-time job provides a possible solution for both deficiencies – giving a boost to your bank account and a mission to your daily living that another round of golf just isn’t supplying. “I don’t think many people realize that they may live 30 to 40 years after leaving the workforce,” Bivona says. “The amount of money required to sustain a comfortable lifestyle is staggering.”

Meanwhile, boredom becomes an insidious enemy, even for retirees with a beloved pastime they hoped to make the centerpiece of their existence. Playing tennis or lying on the beach is relaxing and pleasurable when done once a week or a couple of times a month. But the novelty wears off quickly when it becomes a person’s primary occupation, Bivona says. He suggests a few part-time job possibilities that could work out nicely for retirees, whether their needs are financial or they just want a place to go every day to mingle with co-workers:

**Cruise ship employment.** This is an ideal way to combine a part-time job with pleasure, Bivona says. The ships provide room and board and the use of their facilities when the workers are not plying their trade. Possible jobs onboard cruise ships include golf instructors, scuba diving/water sports instructors, bridge instructors, arts and crafts instructors, caricature artists, dance instructors and photographers. “The opportunities on cruise ships are endless,” Bivona says. “Where else can retirees spend time teaching what they enjoy while traveling around the world, eating wonderful food and earning extra pocket money? I have a friend who has been a dance host on ships for six years, and plans on continuing for as long as his legs hold out.”

**Librarian.** Part-time work at the local library could be a great opportunity for anyone who enjoys being around both books and other people who appreciate them. The duties include answering customers’ questions, shelving books, helping patrons check out books, tracking overdue materials and cataloging and keeping an eye out for lost and damaged items.

**Bookkeeper.** If you have the right experience with bookkeeping and computer applications, then this can be a good possibility. Usually, the opportunities are with small businesses and entail a full sweep of financial record keeping. Duties may include establishing and maintaining inventory database systems, tracking accounts receivable and accounts payable, maintaining checking and savings accounts, producing financial reports and following up on delinquent accounts.

**Virtual assistant.** This is a job you can do from your home. The main purpose of a virtual assistant is to assist busy business executives who do not have in-house staff to attend to various administrative functions. These positions have become available due to small companies trying to keep permanent overhead costs down. Training programs are available at community colleges, many of which offer online certifications. The duties of an assistant include making travel arrangements, sending out letters and providing other support services, which are easily handled remotely via email and telephone.

“If you look around, there are a multitude of opportunities out there,” Bivona says. “I recommend first trying to find something you have a passion for. But if you aren’t successful with that, widen the search because there are plenty of other possibilities that will put extra money in your pocketbook.”

About the Author

Michael Bivona, a certified public accountant, retired from the accounting profession and the computer-enhancement industry. He is an award-winning author and has written “Dancing Around the World with Mike and Barbara Bivona;” “Was That Me? Turning Points in my Life;” “Retired? What’s Next?”, “Business Infrastructure in a Computer Environment,” and “Retiring? Beware!! Don’t Run Out of Money and Don’t Become Bored.” In 2007 he was the recipient of the prestigious Long Island University Distinguished Alumni Award. He has two children and lives with his wife, Barbara, on Long Island, New York, and in Delray Beach, Florida.

www.michaelbivonabooks.com
Sales Productivity Mistakes that You’re Making Right Now

by: Marc Wayshak

The single most valuable resource in sales is time. This means that you have a given amount of time during the course of a day to accomplish everything you need to do. There are a number of mistakes that salespeople commonly make that impair their productivity.

1. **Checking emails all day.** There’s nothing that will drain your time more than constantly checking your inbox. This will pull you away from the most critical activities that will actually make you money. Rather than checking emails throughout the day, designate a few blocks of time specifically for email activity. Outside of that, leave your email program off-limits.

2. **Responding to emails immediately.** Email by definition rarely requires that you respond immediately. If the sender truly wanted an immediate response, he or she would have phoned you. Rather than jumping to respond to emails, focus on responding only to messages during the preset blocks of time specified strictly for email activity.

3. **Following a to-do list.** A to-do list is a non-prioritized list of tasks that you’d like to get through during the course of the day. Rather than having a to-do list, create a list of time-dated tasks. And, if you find that you keep pushing a particular task over into the following day three times, it means that it’s not important enough to do and should be removed from your calendar.

4. **Prospecting when you have time.** Prospecting is the single most important activity that you can do right now to insure that you’ll be making money in a few months. So rather than simply prospecting when you have time, block out a particular time during each day, or certainly at least each week, to provide sufficient time for prospecting. The most effective salespeople block out an hour or two during each day strictly for prospecting. Try buying a cheap kitchen timer and use it to block out one-hour chunks of time with no distractions.

5. **Letting meetings run on for far too long.** One of the most common mistakes that people make is letting a sales meeting simply drag on and on. No meeting should exceed 60 minutes unless there’s a very clear agenda with extenuating circumstances. Most sales meetings can be conducted in a relatively brief period of time, thereby giving you more time to either set up other meetings or do whatever you must during the course of the day.

These mistakes create heavy baggage that just weighs you down. By avoiding these five productivity mistakes—which you may committing at this moment—you can free up your time to focus on what is most critical to making money.

About the Author

Marc Wayshak is the bestselling author of two books on sales and leadership, Game Plan Selling and Breaking All Barriers, as well as a regular contributor for Fast Company, Entrepreneur Magazine and the Huffington Post Business section. As a sales strategist, Marc created the Game Plan Selling System to revolutionize the way salespeople, entrepreneurs and companies approach selling. Marc’s sales strategy is based upon his experiences as an All-American athlete, Ivy League graduate, startup entrepreneur and years of research, training and selling. He holds an MBA from the University of Oxford and a BA from Harvard University. Get his free eBook on 25 Tips to Crush Your Sales Goal at GamePlanSelling.com. You can call him at (617) 203 – 2171 or email him at Info@MarcWayshak.com. (Twitter: @MarcWayshak)
WAHVE: One is Silver, One is Gold

Many kids are returning from summer camp regaling their families with songs learned around the campfire. One classic includes this refrain:

“Make new friends, but keep the old;
One is silver and the other gold.”

In that simple verse lays a key for the insurance industry. Allow me to explain.

Nearly a decade ago now, Deloitte warned the insurance industry that our “looming talent crisis” was going to worsen due to the retirement of Baby Boomers and a growing skills gap. Seems we’ve been discussing the talent shortage ever since. And we’re not alone. Many companies in many industries are struggling with the same reality. And with everyone gunning for the same hires, it amplifies our industry’s challenge.

So back to that campfire song. Make new friends, but keep the old; One is silver and the other gold. That’s the key to fixing our talent shortage—figuring out how to attract and mentor the shiny new talent of Millennials and younger, while simultaneously extending the careers of our old friends, the Baby Boomers, who bring the valuable golden experience we crave. Both groups bring incredible positives to the workplace, and the most successful agencies are seeking to leverage the strengths of each age group.

Attracting the younger generation is a persistent challenge, and our industry remains one of the best kept secrets in business. Fortunately, many organizations, such as the non-profit Griffith Insurance Education Foundation, are working to change this by highlighting the advantages offered by an insurance career and emphasizing the diversity of positions available. Griffith’s efforts include education programs for K-12 and college students, as well as scholarships and support materials to help boost our ability to attract these up-and-comers. They also assist universities and colleges nationwide that are establishing or expanding their risk management and insurance programs.

On the other end of the generational spectrum, technology has created a tremendous new option for Baby Boomers to redefine traditional retirement and craft a new career phase I like to call ‘pre-retirement.’ While careers used to be an all-or-none proposition—you diligently reported to an office each day or gave it all up to be a 24/7 retiree—our good-as-gold friends can now find a flexible middle ground by working remotely from home.

‘Telecommuting’ is a scenario our industry must embrace, as it’s no longer a far-fetched idea, and companies nationwide are learning how to blend on-site staff with all forms of alternative hires. In fact, the face of employment has already changed significantly from when Baby Boomers started their careers. According to Justin Bariso, founder of Insight, a global consulting firm, nearly 34 percent of today’s workforce is comprised of freelancers. By 2020, he anticipates that number to hit 50 percent. In addition, he reports that 89 percent of organizations will offer “mobile workstyles” by 2020. Want to make new friends while keeping the old? You better add remote, flexible work options. If you continue to rely on only old hiring and employment models, not only will you lose out to other insurance companies, you’ll lose out to other industries offering more accommodating solutions.

Given their inherent comfort with technology—they’ve grown up with it after all—many assume that only Millennials and younger expect the work-life balance afforded by internet access. Yet there are actually widespread similarities between all age groups, according to a generational study by PwC, which noted that each of the similarities between all age groups, according to a generational study by PwC, which noted that each of the generations “aspire to a new workplace paradigm that places a higher priority on work-life balance and workplace flexibility.” The study concludes that “a significant number of employees from all generations feel so strongly about wanting a flexible work schedule that they would be willing to give up pay and delay promotions in order to get it.”

For the insurance industry, there’s already an available resource that supplies career-proven talent to agencies nationwide, while delivering the work-life balance so many talented senior employees seek. It’s Work At Home Vintage Employees, or WAHVE, and we’ve been offering flexible work options since 2010. Our established screening and hiring process streamlines everything for both agency and ‘wahve,’ which is what we call our contracted workers. Agencies don’t have to up-end current operations either. Whether you need short or long term help on either a permanent or project basis, WAHVE matches needs and aligns expectations on both sides of the hiring table. It’s a creative human resource model that has already kept some of the best talent within the insurance industry for years longer. Quite simply, it’s the very definition of a win-win; agencies clear out backlog and access the expertise of dedicated, conscientious workers, and wahves get to remain engaged in an industry they love. Actually, add another win to the equation—existing employees are freed from tasks taken over by a wahve, and it’s not uncommon to see an improvement in their morale as stress levels are reduced.

There’s a reason those old friends are considered gold…they know what they’re doing. Whether you’re interested in becoming a wahve yourself or if you think our hiring solution may be the perfect fit for your firm, getting started couldn’t be simpler. Just visit wahve.com and we’ll find your match! As one of the lesser known verses of the same campfire song says, “You help me, and I’ll help you; And together we will see it through.”

About the Author
Sharon Emek is founder and CEO of Work At Home Vintage Employees (WAHVE), a remote-work hiring firm. You can reach her at sharon.emek@wahve.com / (646) 807-4372, x501
WHAT WILL YOUR CUSTOMERS DRIVE
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3 Reasons a Balanced Life is a Better Life

At Work and at Home, Success Depends On Finding Equilibrium, Magazine Editor and Stroke Survivor Says

Life sometimes can seem off kilter as responsibilities mount and people plow all their physical and mental resources into what seems to be the most pressing crisis of the moment. But Lumbie Mlambo says that’s a good time to take a step back. Everyone has the potential to shine in life’s darkest moments, but the key to achieving goals and an overall better existence is to maintain a balance so that one aspect of your life isn’t consumed by another. While some people might say balance in life is an impossible goal, she disagrees and says when each of us find our equilibrium, we become more productive and a greater asset to our communities.

“Their is balance in everything we do, be it walking, talking, eating, sleeping, working or spending time with family,” says Mlambo, editor of Equanimity Magazine, an online publication that features inspiring stories of life and work. “For example, look at how we try to deal with our work-life situation. We balance our workload so that we can still make room for other activities, to spend more time with our spouses or our children. We do that because we understand how important it is.” She offers these reasons for why living a balanced life is essential.

- The health factor. Staying balanced is a key to a healthier and successful life. Both mental health and physical health benefit, and as a result, do our overall lives. “When we’re healthy, we’re able to care for ourselves and others in our community,” Mlambo says.

- The empathy factor. When we find balance in life, we can better understand the importance of helping the underprivileged, says Mlambo, who grew up in a rural area in Zimbabwe. You begin to realize that someday you could be in their situation, which makes you a more empathetic person. “Your economic situation is like your health,” she says. “Nothing is guaranteed.”

- The role-model factor. Sharing our stories – whether it’s a tale of success or even a tale of failure – is important because others can learn from us or be inspired by us as they too strive for a balanced life. “When you tell your story, it empowers, motivates and encourages people to not give up on their dreams and goals,” Mlambo says. “Maybe you think your story is just not that interesting or important. But for someone out there, it may be the spark that ignites them to great things.”

Mlambo always strove to find balance in her life. But she became even more passionate about it after she suffered a stroke in 2001 that left her partially paralyzed. She since has recovered, but says the event had a profound impact on her and she will always consider herself a stroke patient. “Before the stroke, I thought my life was balanced in a way,” she says. “I mean, I ate healthy foods. I exercised seven days a week. But it was not balanced in the way I wanted. I had been too focused on myself. I realized that life was not just about me, but about others.”

Finding balance in life isn’t just a feel-good concept, Mlambo says. As people achieve balance, they realize they have the potential to rise above their circumstances. They can become more productive in their communities and that is good for everyone. “Staying proactive and shifting the way we think can even help the economy to grow and can help create more jobs,” she says.

Certainly, maintaining a balanced life may be tougher than ever because technology allows work – emails, text messages, telephone calls – to intrude on people’s “off” hours. But that’s just all the more reason to make a concerted effort to strive for balance, Mlambo says. She says it’s become popular in some circles to argue that a balanced life is a myth and can’t be achieved. But regardless of their views, she says, most people seem to be trying to bring balance to their lives, even if they don’t think of it that way. “We eat healthy to stay balanced, we get enough sleep or rest to avoid stress, we juggle our daily activities to stay balanced,” Mlambo says. “To be successful in anything we do, we must have some sort of balance.”

About the Author

Lumbie Mlambo is editor of Equanimity Magazine (www.equanimitymag.com), a lifestyle publication that shares the stories of “real people and their search to lead better lives.” She also has a background in project management, computer/software engineering and business analysis. She holds an associate degree in computer science from Indiana University South Bend; and a bachelor’s degree in computer science and mathematics from Texas Woman’s University. She is multilingual, speaking English, Zulu, Ndebele and French.
10 Ways to Find More Time

by: Laura Stack

You have a sink full of dishes, three loads of laundry, 17 bills to pay, you’re not sure how many e-mails to answer, a big stack of novels you’d love to read, and zero – count them – ZERO minutes of free time. “Where does the time go?” you lament. Here are some ideas to get you started on your quest to have a life:

1. Reduce waiting time. If your doctor or meetings always run late, plan ahead. Make good use of this time and carry note cards, bills and magazines in your tote.

2. Limit your television watching. Sensible limits may relieve guilt from overindulging, while freeing up time for more worthwhile pursuits. TIVO or tape your favorite shows and skip the commercials.

3. Say no to yourself. If you’re not excited about attending a social function, then don’t go! Stay home and relax. Or if you planned to go grocery shopping, but the sun is shining and you’d rather be in your garden, it’s perfectly fine to change your mind and do your shopping tomorrow.

4. Cut down on cleaning. Keep cleaner within reach and spray the shower before getting out. Wipe the sink after each use. If you’re inclined to make the bed, pull up the quilt before you get out of it. Use washable throw rugs with rubber backs in heavy traffic areas. Change filters on the heating/cooling system frequently to cut down on dust.

5. Batch tasks when you can. It takes longer to do small administrative tasks one at a time. Instead practice “saving up” these items. Put all your copies in a “to be copied” project file; your filing in a “to be filed” bin; etc. Pick a regular day and time to handle all these tasks at once.

6. Don’t put things down “just for now.” Temporary places too often become permanent places. Put something away while it’s in your hand rather than allowing large piles to accumulate.

7. Reduce time at the store. Use catalogues – or store websites – which will gift-wrap and mail presents for you. Buy gourmet gifts from an online bakery or specialty store to have on hand when you attend parties – nuts, jams, teas and candies make excellent gifts.

8. Hire it out. You can get the kid down the street to mow your lawn for $20. Now think about hiring out housekeeping, laundry, cooking and other tasks you don’t enjoy or need to do.

9. Change your pace. If you normally do your grocery shopping on Saturday, pick a weekday to go instead. The stores are much less crowded on Wednesday evening than Saturday afternoon. The desire to get home after work, instead of feeling like you have all day, will keep you clipping down the aisles.

10. Focus on simple pleasures. When your day’s work is done, make time for yourself. Relaxation doesn’t have to be expensive or complicated. A bubble bath or really good cup of coffee can be as satisfying (and less time consuming) than a spa visit or fancy restaurant. Yes, extravagant occasions are nice but when you focus on simple pleasures, you’ll get more for less, in less time, more often.

Make it a productive day!™

About the Author

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PURGE the Pursuit of PERFECTION

by: Tracy Butz

In theory, striving for perfection should foster success and happiness. In reality, it rarely does. More often than not, perfectionism impedes success. For some, the desire to be perfect, or become perfect, or appear perfect, arises from a mistaken belief that super-high achievement is the best or only route to exemplify a successful life. For others, perfectionism results from a desire to win social approval by impressing others, avoiding criticism, or not being seen making mistakes.

Whatever its source and whatever its form, perfection is impossible. No matter how you define it, there’s something you could change to make whatever it is even better. There is no perfect. No one is perfect, and no one should expect you to be. Forget perfect.

But, as many know, the pursuit of perfection rarely disappears from the radar without a strong, committed effort. So how do you make significant changes in your life to leave the “perfectionistic” mentality behind? Here are some suggestions I find helpful:

- Abandon the pretense of “perfectability.” None of us are perfect and no one ever will be – which is great, because we can simply stop pretending it’s possible.
- Heighten awareness to your thoughts and actions. Notice when perfectionism is pulling at you before reacting negatively.
- Learn to prioritize and focus. Doing so will allow you to be excellent at what’s important and good enough at everything else.
- Set your own goals – realistic ones. Look at your life and the direction you want it to take. Set goals that you want to achieve and realistically know you can attain with a fair amount of dedicated effort. Be careful that your goals aren’t too easy; challenge creates the desire to stretch yourself, feeling a greater sense of pride when you accomplish what you set out to do.
- Consider effort over outcome. Realize the success you’ve achieved based on effort, which is within your control, versus outcome, which is often influenced by external factors and outside of your control.
- Treat feedback as a gift. When you are offered or given feedback, whether it is positive or constructive, listen attentively and take it for what it is – information that someone chose to share with you for some reason. Instead of dwelling on or worrying about it, validate the feedback with another person if necessary, and then choose either to make a change or let it go. Gaining another perspective, especially when the person’s intent is genuine, can provide valuable guidance and direction.
- View mistakes as necessary steps on the path to improvement – not as flaws. With each step you take, continue to get better. Learn from what didn’t work, and get that much closer to your goal.

Perfection is a fallacy of irrational thinking – the more we try to be perfect, the more disappointed we will be. Rather than shooting for perfection, aim for your finest, and you will rarely let yourself down. Put the abundance of time and effort into delivering your best, letting the misfires fall where they may. Instead, look in the mirror, and see a reflection glowing with an abundance of pride.

About the Author

Tracy Butz, Owner of Think Impact Solutions, is an engaging speaker, captivating author and results-focused consultant. She has 20 years of experience helping companies, teams and individuals enhance productivity and heighten success. www.TracyButz.com
Rest Your Way to Success

by: Laura Stack

“Tension is who you think you should be. Relaxation is who you are.”

- Chinese proverb.

When I first read that the average American worker left 9.2 vacation days unused in 2012—three more than the year before!—I was shocked, but not surprised. Even in the waning days of the Great Recession, workers were still overstretched. They worried about taking all the time they were owed, lest they be replaced with hungrier workers while gone. Even today, half of us expect to work during vacations, and a third of us eat at our desks. The business world is normalizing at a new level, one based on agility, speed, flexibility, and on-the-spot execution. It might be nice to return to the old days, when office life seemed easier, but I doubt that will happen. This means that things will never be the same, and we have to adjust to that.

However, that doesn’t mean the change will kill us. In fact, most indicators suggest we have the opportunity to become more creative and productive than ever, just by taking it easier on ourselves. That assumes, of course, you can figure out how to dial it down again, especially if you’ve become an adrenaline/caffeine junkie who feels nervous and useless when not furiously busy.

Self-Protection

The phrase that pays is strategic renewal. This includes taking more restful days off, taking full advantage of breaks to eat, play, and interact socially, and keeping evenings and weekends for yourself. Some experts, like Tony Schwartz of the Energy Project, even advocate afternoon naps, meditation, lunchtime workouts, telecommuting, and other practices that won’t fly in most organizations. His employees get no less than four paid days of vacation from their first year, along with the above energy perks and workdays ending at 6 P.M. sharp. In February 2013, he claimed that in a decade, no one had ever chosen to leave his company.

Today, he’s accomplishing more than before, with far less stress and better sleep habits than ever before. There was a time he worried about taking all the time he was owed, lest they interfere with his productivity; now he takes them anytime, and if necessary, cuts a low-priority item from his list to make time. He still takes unscheduled client calls because they interfere with his productivity; now he takes them anytime, and if necessary, cuts a low-priority item from his list to make time. He’s still more productive than ever.

So relax. You’ll do fine if you take time for yourself, and occasionally add a little change of pace to your work schedule. The old saying “a change of work can be as refreshing as a period of relaxation” definitely has validity.

You can’t. Being in tip-top productivity shape requires regular recharging. Studies have proven that well-rested people do more and better work. Point this out to your manager if she’s grouchy about you taking all your PTO and your weekends.

Here’s another interesting point. You may know your body runs on a 90-minute sleep cycle at night, and that you feel best when awakened at the end of a cycle than in the middle. Newer research demonstrates that the same is true of daytime activity: you function best in 90-minute time-chunks, which is why our attention often wavers after an intense spate of work or during long meetings. As it turns out, we humans are like quarter horses: we’re made for short, intense sprints followed by substantial rest periods. Your brain and body want you to take a break—and they especially want you to sleep regularly.

I have a writer friend who has boosted his productivity by learning to relax and pace himself. He’s self-employed, so he sets his own hours; though as he says, his boss is a real jerk who makes him work 14 hours a day, six days a week! But the fact is, his 14-hour days are punctuated with two breaks at lunch and dinner, each two hours long, when he eats, reads, and runs errands. Saturday is his dedicated day off. His to-do lists typically consist of 12-16 items daily, which is stretching it—but he always gives himself plenty of time to complete every project, rarely procrastinates, and includes items that can drop off the list if time runs out.

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The question here is: what will your superiors allow you to do in terms of strategic renewal? We already know that beyond 40 hours a week, productivity drops and engagement sours. More than 11 hours a day increases risks of coronary events by two-thirds. Depression skyrockets, and so does insomnia. If you’re sick and tired of being sick and tired, how can you do your best work?
4 Principles for Staying Cool Under Pressure & Succeeding

Athlete and World-Renowned Surgeon Shares Tips for Becoming a ‘Super Performer’

We all ask ourselves the same desperate question from time to time: How am I going to make this work?!

“No matter how well we've done laying the groundwork for everything to run smoothly – becoming educated, choosing the right spouse, treating others well – we all face situations that challenge us,” says Dr. Robert J. Cerfolio, a world-renowned cardiothoracic surgeon known as “the Michael Jordan of lung surgery.”

“If we can keep our cool and adhere to some basic principles, we can not only meet any challenge – we can perform with excellence.”

A high-performance athlete in high school and college, Dr. Cerfolio parlayed his talents and focus into pursuing his medical career and creating a happy family with his cherished wife, Lorraine, and their three sons.

But after battling breast cancer, Lorraine recently passed away. Cerfolio, author of “Super Performing at Work and at Home: The Athleticism of Surgery and Life,” shares the principles that helped him through that greatest of all challenges and lesser ones along the way.

“Apply these principles in work, sports and life in general, and you can become a super performer,” he says.

1. Pressure equals opportunity. It’s when something matters that the pressure starts to build; this is where the rubber meets the road for sports-to-life analogies.

“In sports as in life, remember your training; follow through just like you did during practice; visualize success; believe it will happen,” Dr. Cerfolio says. “With friends, for example, high-pressure moments can be those times when they need you. The best way to have great friends is to be a great friend.”

2. Strive to hit .400 every year – keep your eye on the prize; write it down. “My high school gave out an award each year to the best student athlete in each grade,” he says. “I wrote down that I wanted to win the Klein Award in the ninth, 10th and 11th grades, and to win the most prestigious award at the senior graduation, the Deetjen Award.

He accomplished most of those goals, and a key to those achievements was writing them down and placing the paper where, for four years, he could see it every night.

“By writing them down, I had made my goals clear and objective.”

3. Lean toward a “we-centered” ego rather than a “me-centered” one. “When I traded in my baseball uniform for surgical scrubs, I noticed the importance of stripping the many layers of the ego I once had,” Dr. Cerfolio says. “This is really important: Your ego doesn’t need to be visible to everyone – or even anyone but yourself.”

Being a top performer requires ego – it helps fuel self-confidence and provides some of the motivation necessary to achieve. But it should not hinder the performance of your team: your coworkers, friends and family. Over time, by keeping your ego to yourself, it becomes easier to enact a team-oriented ego, rather than a “me-oriented” one.

4. Time to quit? Rub some dirt on it. In life, work is unavoidable, so embrace it, go big, and appreciate the rewards. No matter how difficult the challenge you face or how much it may hurt to meet that challenge, push through and give it your all.

“Yes, there’s a chance you won’t succeed, or won’t succeed to the degree you’d like. But you stand zero chance of success if you don’t meet that challenge and give it everything you’ve got,” Dr. Cerfolio says. “You owe it to yourself and your team, whether that’s your ball team, your family team or your work team. When you sign up for any team, by definition you promise your time, effort and 100 percent commitment. You have to be at every game and every practice on time and ready to go.”

About the Author

Robert J. Cerfolio, MD, MBA, is the James H. Estes Family Endowed Chair of Lung Cancer Research and Full Professor Chief of Thoracic Surgery at the University of Alabama in Birmingham. He received his medical degree from the University of Rochester School of Medicine, surgical training at the Mayo Clinic and at Cornell-Sloan Kettering hospital, and has been in practice for more than 26 years. The author of “Super Performing at Work and at Home,” Cerfolio, who was a First Team Academic All-American baseball player in college, is a world-renowned chest surgeon and recognized as one of the busiest and best thoracic surgeons in the world.
SURVIVE THE INSANITY: C. O. P. E.

We are constantly bombarded with messages to “buy more, do more, and be more.” Life has become overwhelming for many. We feel we need to look younger, become richer, feel happier, work quicker, be thinner, drive harder, run farther, think bigger, dress trendier, eat healthier, walk taller, drive safer, go faster, live bigger ... and the list goes on. It’s exhausting to think about and even more wearying to act out. My cure for craziness is choosing to simplify.

Living more simply means cutting out the many trivial and unimportant things you do, so you have more quality time for passions, family, friends, and yourself. It means slowing down and getting rid of the clutter, so you can choose to live a more balanced, healthier, and fulfilling life. It is about being present and living in the moment in a meaningful way.

To best manage and simplify my life, I use four strategies outlined by the acronym, “C.O.P.E.”

C Cut back
O Organize
P Plan
E Engage

To better C.O.P.E. and live a more simple life, the first aspect is to “cut back” on the volume of activities I am involved in. This could mean the number of groups, projects, commitments, or things I am expected to participate in, whether I volunteered for them or graciously had them appointed. Additionally, simplifying my life also means cutting back on the number of tasks I am juggling at any given time.

I am amazed when I hear people proudly verbalize how they can multitask so well. Is this even possible? Can we communicate on the telephone and write an email at the same time? We physically can, but are we doing justice to either activity? Instead of calling this multitasking, I like to refer to it as shift-tasking. We rapidly shift from one thing to another, interrupting ourselves unproductively. I’ve seen numerous research studies on the negative effects of multitasking, and some show that productivity drops as much as 40 percent. So when I think I’m doing myself a favor by multitasking, I remind myself to think again. Instead of doing two or three things mediocrily, I’d rather be focused and excel at one.

The second component of using C.O.P.E. to more effectively handle our lives is to “organize.” The more organized our stuff is, the more productive we will be. If I have a messy desk, I can’t seem to concentrate. When I need to regain organizational control, I block off a chunk of time and that is the task I focus on, whether it is for thirty minutes or two hours. A friend told me she read an article, which stated that people generally spend about one year of their life looking for lost things. Imagine if that statistic is true. Purposefully enhance your organizational skills in as many aspects of your life as possible. Whether it is organizing email folders, your wallet, a pantry, a large closet, an entire basement, the more organized you keep yourself and your belongings, the less you will have to re-organize and the more productive you will be.

The third aspect to better C.O.P.E with chaos is to “plan.” When I speak to groups, I often ask those in the audience to raise their hands if they have a list of goals for the year. Next, I ask them to keep their hands in the air if they wrote those annual goals down and refer to them at least on a monthly basis. It is amazing how many hands go down. Developing a plan and setting goals is a powerful process. It helps you choose where you want to go in life. By knowing precisely what you want to achieve, you know where you need to concentrate your efforts. You’ll also quickly spot the distractions that would otherwise lure you off course. By setting clearly defined goals, you can take pride in seeing forward progress and achieving them.

The final element of the C.O.P.E. acronym for surviving the insanity is to “engage.” As we trudge through our stressful and overwhelming lives, many of us are elsewhere, much of the time, rather than in the here and now. Do you ever drive to work and when you get there, you don’t remember physically driving? You may have thought through how you handled a recent work problem, considered all of the errands you have to do before going home, or even mentally tried to etch this week’s grocery list without missing even one of the twenty-three items. Is life passing you by while you are elsewhere? I believe you can’t get the most out of life unless you focus on being engaged in the present, connecting to what is happening at that very moment.

For me, being engaged in the present is a moment-by-moment choice. I may choose not to respond to the next demand. I may set boundaries with my kids so I can focus on time with my husband. Instead of quickly tucking in my kids at night because I’m tired, I may choose to respect how precious that moment is and again listen to that one special story, or watch a new card trick, or be quizzed on the latest sports trivia, or laugh at another silly riddle.

Living a balanced and fulfilling life is a conscious choice. Be a wise player not an inattentive spectator.

About the Author

Tracy Butz, Owner of Think Impact Solutions, is an engaging speaker, captivating author and results-focused consultant. She has 20 years of experience helping companies, teams and individuals enhance productivity and heighten success. www.TracyButz.com
The Master Game

by: Michael E. Gerber

There once was a man named DeRopp who wrote a book titled *The Master Game*. No need to discuss his book or his philosophy here, other than to say it had to do with the shaping of one's life and options through a lens few of us normal people have ever looked through before.

It brings to mind a question many people have asked me over the years about the entrepreneurial genius of Steve Jobs. What did he know that the rest of us did not? My answer was simply that Jobs didn’t actually know more than the rest of us; he simply cared more. I believe that’s the heart of choice; caring more. Not just doing more. And, certainly not just doing something different than what you’re doing today. So, the subject then becomes, what does “caring more” mean? What does it look like and how does it reveal itself, especially at your age and mine?

In my work with entrepreneurs and small business owners, caring more is a huge conversation, in that most of my clients and students over the years were confused about what it meant and how it related to what they were doing in their work. They actually believed they cared, even when it was obvious as we pursued the conversation that they didn’t. Yes, they cared about the money. To live without it would certainly throw a monkey wrench into their lives. So, in one sense they cared about making money, just as we all do. But, Steve Jobs didn’t!

Think about it. Here was a guy who dropped out of college in his first year, wandered off to India on a spiritual hippy quest that seriously disappointed him, took an engineering job for which he was hopelessly unsuited, and then started his own company, Apple, in his father’s garage, without any hope of succeeding, if you measure success by a financially robust outcome. In short, Jobs didn’t care about the money. He cared about his dream. And his dream was so outrageously incongruent with what was going on in the world of his time as to be, on the face of it, absurd.

So caring, as we’re beginning to look at it, has nothing to do with any of us personally – neither DeRopp nor Jobs cared about themselves personally – it has to do with the impersonal. It has to do with something huge outside of ourselves. It has to do with someone else. And it also has to do with the ineffable.

What is the ineffable? To DeRopp it was the product of the Master Game. To Jobs it was the product of Apple. Not the computer, but the product of the computer, the profound impact the Mac would have on the lives of his customers, and, then, through his customers, the unexpected outcome for the world.

Everything Jobs did had to do with the ineffable, which couldn’t be described perfectly (thus the ineffable). But he could experience it inside, as a picture that appeared to him, in his imagination, in his unconscious, in his visual, emotional, functional and financial mind. (Yes, Apple was a financial engine as well as an innovative engine – the innovative engine of our time.) That vision drove Jobs and his company, and all of the people he attracted, to be a force moving forward with unabated determination to completely transform the world. All one can say about that is, “Wow!”

From our perspective, what Jobs did and what DeRopp wrote about and how he lived are far more ambitious than what any of us would do, so why even put it into our consciousness here? To feel guilty? To feel overwhelmed? To feel diminished or minimalized? No, not at all. The point is to feel what it means when I say, “Steve Jobs didn’t know any more than the rest of us do, he simply cared more.” Because each of us has the ability to feel more, to care more, to discover more, than we’ve ever felt, cared about or discovered before. And if that’s true (and at age 79, working as I am on the creation of an enterprise seemingly impossible for me to pursue, I know that it is true) then what in the world do we do about it?

That’s the question I wanted to pose to you: What DO you care about? And why? And what difference will it make to the world? What is your ineffable? How does it show up in your mind, in your imagination, in your heart, in your spirit? What is your Apple? What is your Master Game? What is it that you’ve been placed on this earth to create?

About the Author

Michael E. Gerber is an entrepreneur, thought leader, speaker and best-selling author whose modern classic, “The E-Myth: Why Most Businesses Don’t Work and What to Do About It,” has sold more than 3 million copies. He is the founder of The Dreaming Room™, where entrepreneurs and others are provided the tools and facilitation to see, experience, develop and design their Dream, Vision, Purpose and Mission. A free subscription to his Dreaming Room Monologues, a series of taped inspirational talks, is available through his website. His next book, “Beyond The E-Myth” is a passionate response to America’s current inspiration deficit. www.michaelegerbercompanies.com
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Technology has become a double-edged sword.

On one edge, it offers us the ability to take our work wherever we go. It keeps us constantly connected to our colleagues, our customers, our friends and our loved ones – anytime, anywhere. That’s where the other edge comes in.

Where do you draw the line as you aim to provide the most reliable, timely service for customers, while still being able to enjoy email-free evenings with family or friends? For insurance professionals, the answer may never be an exact science – that’s just the nature of the industry. However, this doesn’t mean a healthy work/life balance isn’t attainable for anyone in the insurance industry. Ironically, the answer may lie in what a recent study by Workfront found – 57 percent of employees believe that has actually caused the demise of traditional family dinners. Yep, it’s technology.

More specifically, the answer lies with the technology used every day to communicate with colleagues and policyholders. The solution is one that provides insurance folks the tools to not only improve productivity and customer satisfaction, but peace of mind whenever work needs to take a backseat.

As this need becomes more widely recognized, it’s important to consider tech trends and system features when researching how a modern phone system can take an agency’s communications to a whole new – and balanced – level.

Mobility: just because you can, doesn’t mean you should

Work definitely isn’t just a location anymore; and modern communications systems reflect that reality. But just because technology allows agents to be “always on,” doesn’t mean they should all have to be. It’s important to choose a business phone system that offers features that can support a mobile workforce while also encouraging options for a balanced lifestyle.

Services like FindMe/FollowMe offer flexibility for agents to individually choose how, when and by whom they want to be contacted, especially outside of normal business hours.

Many leading business phone systems extend unified communications (UC) features to mobile apps owners, agents and customer service staff can use to stay connected. For example, Fonality’s Heads Up Display (HUD) Mobile app shows who’s available, lets users take and make calls through the company directory, provides secure instant messaging, lets managers and admins view real-time call queue stats, and more. All without having to give out their personal cell phone numbers or carrying a second smartphone.

Another great tool is Find Me/Follow Me. This capability allows agents to have calls ring at their desk and/or their mobile device. Users can customize options like when the service is active, using a single phone number across devices, and even how to handle VIP callers. Find Me/Follow Me users never miss an important
call to the office because the contact didn’t have access to his or her mobile number. Policyholders and clients benefit as well by saving time and confusion that comes from having too many contact numbers to manage.

Other valuable features include enhanced voicemail functions such as automatically transcribing voicemails and delivering them via email. Agents can quickly scan an email to determine the level of urgency and decide if they need to listen to the attached voicemail, return a call immediately, forward the message to another agent, or simply wait until Monday to handle back in the office.

**Data & reporting: what your agents may not be telling you**

We’ve all seen it before. The dedicated, hardworking agent who never complained or expressed negative feedback – suddenly gives notice. Why? Unmanageable workload, generally feeling burned out, and an overall lack of work/life balance is often listed as reasons for this type of departure. This scenario lends itself to an important lesson: pay attention to the data. Insurance agencies often employ many agents across multiple offices, so it may not be feasible for an agent to explain and justify their feelings of being overworked. Data and metrics allow managers to identify and solve a potential issue before it becomes one.

The right communications platform for insurance providers must be able to offer data that allows managers to monitor things like overall agent productivity, view real-time status updates for agents in office or on the road, and review daily call reports across the agency. Data and metric services like these can detect when key agents are becoming overloaded and allow managers to step in, reallocate clients, or even hire additional staff.

In an era where work/life balance is so highly valued, there’s no question that an agent would recognize and appreciate the importance the agency places on the happiness of their workforce. In fact, recent studies have found that work/life balance and flexibility are at the top of the list when it comes to measuring job satisfaction and retention among millennials. And with millennials making up more than one-third of today’s workforce, creating a suitable environment for successful work/life balance is paramount.

Since the success of an insurance agency can be measured in its ability to offer excellence in customer service, the advantages are clear when it comes to moving to an updated communications platform. What may not have been clear before is how those advantages can promote work/life balance within an agency’s workforce, too.

So while, technology may be a double-edged sword…the right technology can help insurance professionals achieve the right balance.

**About the Author**

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IT'S THE CURVES IN LIFE THAT MAKE US STRONG

Unavoidable, But Manageable

Unless, by some miracle, you're lucky enough to be completely free of anger, worry, deadlines and any other source of tension in everyday life, you're going to feel a little stress now and then. Simply put, stress is our emotional and physiological response to anxiety-producing events, such as life's detours. Not only can this be profoundly unpleasant, it can seriously affect our health and work. We experience stress if we believe we don't have time, resources or knowledge to handle a situation. In short, when we feel out of control.

Understanding life's trials enables some of us to cope better than others. The good news is that you can manage stress so that it doesn't negatively affect you. So often, what brings us to our knees is not life itself, but our interpretation of life's challenges. Unloading certain demands, pressures and toxic people is a good foundation. Better nutrition, sleep and exercise—and surrounding yourself with upstanding people—are also beneficial.

Whether triggered by confronting a wild tiger in the heart of the jungle or by encountering office politics in the corporate jungle, stress is a fact of life. It is unavoidable, but manageable. Mastering it means developing the proper mindset to respond to change. Unlike in a tiger encounter, the stresses we face today—in our ever-changing, ultra-technological world—seem to be more pervasive but less tangible than at any other time. Consequently, our options for relief aren't as clear-cut. Society often prefers to medicate symptoms rather than alleviate the cause. The latter takes more work and self-analysis, of course, but it's more effective in the long term.

The negative impact of stress on the body is well-known: an elevated heart rate, high blood pressure, rapid breathing, gastrointestinal discomfort and an increased risk of heart disease. Sleep disturbances, depression and stress may even contribute to degenerative diseases. Less well-known are the effects on brain function. A Canadian study in 2005 showed that increased stress hormones lead to memory impairment in the elderly and learning difficulties in young adults.

Burnout or Pressure

Juggling multiple projects and running on four hours of sleep is business as usual for some happy, healthy and successful people, while such a lifestyle pushes others over the brink. Some brag about how much pressure they are under, how they feast on it. The implication is that they are important and have been entrusted with a significant amount of responsibility. Some corporate cultures even create an atmosphere of continual pressure in an attempt to make their employees productive. Those who thrive are seen by colleagues as workaholics. Psychologists refer to them as resilient, or hardy, and say they share certain backgrounds and qualities that enable them to thrive. People who are highly resilient appreciate ongoing changes and enormous pressure. Others, however, face constant stress because they're maladaptive perfectionists who struggle to let go of tasks.

As an acknowledged perfectionist, I have always struggled with change. I firmly believe that my fear of failure created a massive amount of stress. Nonetheless, my resilient nature has allowed me to flourish under pressure. It took a heart attack, though, to rattle my cage. I reevaluated my priorities both at home and work, deciding what was important and making some difficult choices. I set limits. I realized I couldn't do EVERYthing—and neither could my wife. We sat down and set realistic expectations for finances, professional growth and personal wants. I simplified my life and focused on...
what I could control. One of the hardest things was learning to say “no” when a request or demand conflicted with my priorities or exceeded my limits—or challenged my innate need to prove I could do it all. I stopped giving in to guilt, stopped worrying that I might be letting people down even if it hurt me.

The results were amazing. For one, I became a more flexible and cooperative husband (I hope!). Instead of being irritable and getting angry at every little thing that wasn’t complete—or completed the way I wanted—I was able to let go. I realized that much of what I’d been convincing myself for so long was vitally important was actually not at all.

The lessons are tough: stress impacts our ability to do our jobs effectively, influences how we interact with others and compromises our health. This can have a serious impact on our careers, relationships and well-being. So…when faced with a detour, be mindful of how you react. Evaluating any physical or emotional challenge with a more objective mindset than you’re used to can serve you well in navigating life’s turns. Be prepared.

Remember the Big Picture

When we confront a situation, we make two subconscious judgments: first, whether it threatens our social standing, values, time, reputation or survival; second, whether we have the resources to meet it. The difference between those who are successful and those who aren’t is not whether we suffer from stress—because we all do—but how we handle it. Keep things in perspective. A great example of big picture thinking is equating the immediate strains of exercise with the long-term benefits of getting healthier. For me, waking an hour earlier in the morning to open a book or journal isn’t so much about finding time to read as it is about expanding my knowledge and, thus, helping my career.

Just like a film with swooping panoramas and detailed close-ups, every aspect of your life involves several different focal lengths. Even as I am writing this article, I’m focused on this paragraph; however, I take time to step back and look at the entire project periodically to remind myself of the big picture. It’s too easy to veer off course. Details are certainly important, but it’s easy to get bogged down in a mass of actions. If your life feels like a constant treadmill—running and running and never really getting anywhere—then you might find it difficult to maintain perspective. Unfortunately, if you’re too caught up in the details, nothing is ever going to change. The daily grind and routine will never cease, and although you clear out your inbox and work twelve-hour days, every week is going to be the same. Take a mental break. Step back. Make some changes. Maybe that means taking a break from social media, bowing out of a monthly get-together with neighbors or avoiding, at least temporarily, anything else that might prevent you from putting some stressors to rest.

Stop Pedaling the Stress Cycle

Occasionally, it may feel like we no sooner end one stressful situation and another appears without warning. We automatically evaluate the situation and determine the level of problem it may be to us. If we decide that the demands outweigh our skills and resources to meet the challenge, our nerves are rattled. Everyone sees and handles situations differently. There is no single right way of coping. Whatever works—as long as we stop pedaling the stress cycle.

Before you can do that, you must determine whether you’re analysis-oriented, emotion-oriented or distraction-oriented. For some people, analyzing a situation and taking immediate action is their coping mechanism. Emotional people tend to deal with their feelings and seek out social support. Others avoid a situation by distracting themselves with activities or work. Any one of these can reduce stress, but none will reduce the stressors. Learning to manage your time and make healthy choices both in your work and leisure time will.

For me, the best way to stop my stress cycle is by setting limits and giving myself permission to say “no.” More times than I can remember, I would agree to attend a community event, charitable outing, neighborhood gathering or certain
activities that didn’t even interest me. I soon learned that working hard for something we don’t care about is called stress. Working hard for something we love is called passion. I set unrealistic expectations and took on way too many projects. It was all more stressful than work. To all my family, friends and neighbors—sorry! When I kept realistic expectations, set limits and prioritized things as “must versus can’t wait” I felt a lot better. Ask yourself, are you wasting 100 percent of your energy on a 5 percent priority issue?

massage? How about a vacation that’s more about scenery than adventure? While it’s important to play, there’s a lot to be said for shutting down and appreciating the view.

Then, there are those relationships. Friendships, social circles and support groups—all of these can be either rewarding or draining. Ever been in a social setting and ask yourself what you enjoy most about belonging? I will forever consider what my wife shared with me about a monthly gathering she used to attend. She described it as cliquish, with some of the women being aloof towards the whole assembly. When my wife decided to stop participating, a “friend” of hers said, “I may not like these women, but I’m still going to go. I may need one of them someday.” I’d call that senseless stress. Friendships should be nourishing, not draining. They should align with your sense of purpose, direction—and fun!

Constant Opportunity to Evolve

Change is inevitable, growth is optional. Likewise, growth means change. I also believe that stress is optional. We tend to perceive change as something adverse instead of positive because it forces us out of our comfort zone. Successful companies use change to their advantage, seeing it as an opportunity to develop. When you adopt that mindset, you make yourself “change-ready.” Change-readiness is the ability to continually respond to detours in ways that create advantage, minimize risk and sustain performance.

Just as companies must be prepared for change, we as individuals must constantly reinvent ourselves. Already with two sons from my first marriage, I became a stepfather in 2005. Early on, my responses to events related to my new stepsons were stressful, combative and, admittedly, incorrect at least 80 percent of the time. So, I challenged myself to evolve as a parent and develop childrearing skills that I lacked when raising my first two sons. I had always spent time with them, but confess that I didn’t ask often enough, “What would you like to do?”

My biggest progression as a parent was when my stepsons taught me to be open-minded. Naturally, they disagreed with me more than I liked, but I learned to allow them to express their opinions. It didn’t take long for me to realize that controlling my stress level as a stepfather meant reacting more tolerantly to situations that went against what I...
had always considered good parental guidance. They taught me patience, which also permitted them to learn some valuable life lessons through the mistakes they made. As one of their role models, I stopped overreacting and showed them how to take responsibility, behave, work hard and achieve goals. Yes, we have encountered many detours and roadblocks in our relationship, but the stress level went down once all three of us recognized that change was the norm. It’s been a parenting lesson that taught me “They will do as I do, not as I say.”

Check Your Expectations

Are your expectations levels based on what you want to happen or what is likely to happen? Do those expectations take into consideration what others want or how they will be affected, or are they entirely self-centered? One big reason we sometimes overreact and become stressed out is because we fail to envision different outcomes or fully appreciate another point of view. I confess that I used to overreact to every little thing, and my feelings would utterly determine my state of mind. I took too much personally and made too many things a big deal—even positive experiences.

Overreactions allow you and others to push buttons that un hinge your ability to think calmly, to judge rationally. Just as I wrote in my book Hide Your Goat, it’s important to understand what your triggers are. Those closest to you know them. Although they may not intentionally try to get on your last nerve, chances are when they do it isn’t as much about them as it is about you.

The best defense from overplaying a situation is to balance your expectations with perspective. If your spouse brings up your personal finances, don’t automatically think you’re being accused of mishandling your money. He or she might simply be confessing that they’re worried not just for you, but for both of you. We don’t always express our concerns in the most eloquent manner, so step back and think about whether or not that person would really, honestly try to hurt or anger you. An overreaction is disproportionate to the problem at hand. You are far more likely to escalate a conflict when you exaggerate your response. Ask yourself, “Is this worth giving up my self-control?” Most detours won’t drastically change your life and really don’t impact your purpose and intentions. A month after a circumstance triggers your stress you oftentimes can’t even remember why it bothered you so much. Missteps and poor choices happen. Keep high expectations for yourself and other people, yes, but don’t allow single moments to overshadow your entire life experience. Perception is everything. A rollercoaster ride is terrifying for some but a thrill for others.

You Are Not to Blame

Stress is an unavoidable consequence of being human. If you can’t avoid a situation, alter it. What steps can you take to prevent the problem from ever occurring again? Often this involves subtle changes in the way you operate in your daily life. If your child has a messy room, keep the door closed. If you can’t avoid or alter a situation, accept it—and try not to place blame. This does not mean giving up; rather, it’s changing the way you think. Recalibrate the circumstance from a more positive perspective. Single-parenting has its own brand of added pressures and levels of difficulty. You don’t have a partner to balance the load and the decision-making. When an issue surfaces, ask yourself if you’d rather be a single parent or still be trapped in an emotionally abusive relationship for the sake of being married?

My parents divorced early in their marriage. They were miserable together, had little respect for one another and tried to raise my brother and me in a home filled with anger, tension, arguments and discord. I can still remember my older brother begging them to stay together “like all of the other kids’ parents.” Today, looking back, I feel that one of the most fortunate things that happened to me as a child was that divorce. It’s not that my parents were bad people; they were just totally mismatched. They couldn’t communicate, and every argument was centered on winning at all costs.

Last year, my mother and stepfather celebrated their 50th wedding anniversary. That experience prompted me to reflect on my own divorce years ago, one in which children were involved. The split was unavoidable, and I refused to lay blame or let this major detour control me. Most gratifying now is to see my adult sons thriving emotionally and psychologically. They are happy, cooperative and respectful in their relationships. I am happily remarried. When a situation is getting you down, focus on the positive. Take a moment to reflect on all that you appreciate in your life, including your own unique qualities—and stop blaming yourself.

About the Author

Steve Gilliland is a member of the Speaker Hall of Fame. He was the closing keynote speaker at the 2015 International Association of Insurance Professionals Annual Convention in Minneapolis. His list of clients is a Who’s Who list including several from the insurance industry. In addition to his brilliant speaking career, Steve’s books Detour, Enjoy The Ride, Hide Your Goat and Making a Difference have regularly been on the publisher’s best selling list and he was named author of the year. Steve can be heard daily on SiriusXM Radio’s Laugh USA. For more information about Steve visit his website at www.stevegilliland.com. Also be sure to like him on Facebook and follow him on Twitter @ SteveGSpeaks.
Why Work-Life Balance is the Wrong Idea

by: Brian Mohr

A Better ‘Balance’ is Finding The Right Job For Your Purpose, Says Talent Expert
The corporate world is susceptible to fads.

Work-life balance, a push to properly prioritize work in relation to lifestyle, features the kind of fad-ish thinking that can lead gifted people down the wrong path, says talent expert Brian Mohr. “Think of those who love their job – for them, it’s not exactly ‘work’ as they exercise their capabilities fully toward a goal that they believe in,” says Mohr, co-founder and managing partner for Y Scouts, a purpose-based leadership search firm.

“Finding the right fit – whether an organization is searching for leadership or an individual is seeking the right job – is more important than people realize. The problem of work-life balance starts farther upstream. When the appropriate person is aligned with the appropriate goal, balance is natural.” A concept like work-life balance is a claim on how we should prioritize our lives, which, if believed, can be confusing. Mohr discusses how an organization’s employees, from bottom to top, can benefit from a more helpful perspective.

• Don’t buy into the notion of the “work you” as being separate from the “real you.” We spend 8.8 hours of each day working, according to the United States Bureau of Labor Statistics – the largest amount of time spent in any single activity (sleeping is second at 7.6 hours). Work-life balance enforces a strange notion that you are essentially different on the clock than off the clock, which hurts both employers and employees. Who wants this divided personality? Why not be yourself while doing what’s important – providing for your well-being and that of your family? “Costumes are for Halloween,” Mohr says. “In my line of work, I want to offer a leader who is authentic and not some impostor version of who they really are.”

• Not everyone is working for the weekend. Rather than work-life balance, it’s more helpful to think of your role in a company or nonprofit as work-life symbiosis. Just do the math. Working nearly nine hours in a role that you do not like doesn’t stack up well with two days that quickly pass by – assuming you hate your job. How many years of your life do you want to waste not doing what would make you happier? “Most importantly of all is aligning the right people with the right role,” Mohr says. “That means aligning the purpose and values of an organization to the purpose and values of the right people. Everyone owes it to themselves to find the right organization.”

• Take a cue from your technology. In today’s world, we simply cannot compartmentalize different areas of our lives like people used to. You can communicate with your spouse at any time and know people better through social media than through real-life interaction. And, for work, most of us carry our work around in our smartphones. If not text messages, then we get emails sent to our phones. “Whether through our technology or the software running in our brains, we don’t simply turn off work when we leave the office,” he says. “We should drop the idea that ‘work’ and ‘life’ are somehow separate. They’re not.”

About the Author

Brian Mohr is co-founder and managing partner for Y Scouts (yscouts.com), a purpose-based leadership search firm that connects organizations with exceptional leaders. Y Scouts operates under the belief that people are the only real competitive advantage in business and the best employer/employee connections start by connecting through a shared sense of purpose and values. Previously, Mohr worked as a talent strategist and in leadership management for major corporations, including P.F. Chang’s China Bistro and Jobing.com. He is a graduate of the Advanced Executive Program at Northwestern University’s Kellogg School of Management.
When people complain about work/life balance, their major gripe is that they work too many hours and have too little free time. In other words, they almost always see it as a quantity issue. But is it really? Like most working professionals, I've spent a good part of my life thinking about how to best achieve a healthy work/life balance. Clearly, there is enough research to convince us all that doing so will certainly lead to a happier, healthier life.

Over the years, though, what I have noticed is that this elusive “balance” actually has very little to do with quantity. Instead, it has more to do with quality, with how your time is spent when you are either working or playing. In my mind, balance is determined by how energized and engaged we are, regardless of whether we're at our desks or in our dens. There is no hard-and-fast formula for how much time you should spend at work and at home to be happy.

Think about it: If you're on a roll and accomplishing a lot, a 60- or even 70-hour workweek can be exhilarating. On the other hand, if you're bored, apathetic, or discouraged, a 40-hour workweek can drag on...and on...and on as you become progressively more exhausted. For most high achievers, I think the real reason why we feel a lack of balance isn't that we don't have enough free time; it's that we spend the free time we do have feeling frustrated and angry. And when our “life” time is stressful and draining, we bring that misery with us to the office, which decreases professional satisfaction...and creates a vicious cycle.

So, what's to be done? Here are some ideas to incorporate into your personal time that might help you find some of that elusive balance you've been chasing for years:
BALANCE:

Stop treating your loved ones like employees... If you're an ambitious high achiever at work, you have a certain personality type. Plus, you're used to everyone on your team pulling their weight, acting with initiative, meeting deadlines, etc. So you carry these “professional” expectations home with you. You expect your spouse and your kids to be high performers too. And when they aren't, you spend all your time explaining, convincing, and nagging—in essence, giving them bad performance reviews. Not only does this hurt your relationships and create a tense environment at home, it also means that in some ways, you're never off the clock.

...and adjust your expectations of others. Accept the fact that in your personal life, you can’t force your friends, neighbors, spouse, and even kids to have the priorities you think they should. You can’t force them to complete tasks in the way you would complete them. You can’t even ensure that others will fulfill (what you see as) their full potentials. I’m not saying that you should accept failure or condone mediocrity, but do realize that it’s not your “job” to micromanage how others live their lives. You might be surprised by how much weight this mental shift lifts from your shoulders!

Instead, focus on preserving and nurturing relationships. The next time you find yourself focusing on getting things done at home or fixating on how they’re getting done, ask yourself: Is what I’m doing right now helping or hurting my relationships? Is it pushing me closer or farther away from my loved ones? Is it energizing or draining me? If the answer isn’t positive, follow up with: How important is this task or action, really? Is it more or less important than my relationship?

Keep your family in the loop. When you’re busy or stressed at work, the tension tends to mount at home, too. And if it feels like your family is uncaring or oblivious, you’ll be that much more frustrated. Help your family help you by putting them on notice whenever possible. If you know the Friday before vacation will be stressful and you’ll probably have to work late, make sure they know they shouldn’t expect you to do all of the packing. If you’re on deadline for a big project and you’ll have to do some work at home, explain that it’s important for you to have peace and quiet. Often what goes “wrong” (and disrupts your balancing act) is that your loved ones get a surprise and aren't prepared to help you guard your sanity.

by: Esther Spina
Unplug as much as possible when you’re at home. Yes, you’ve heard this one before, but be honest: Are you really unplugging? Thanks to laptops and smartphones, most of us are only a scroll, click, or swipe away from the office. Even if you “only” check your email after the kids are in bed or send “just a few” texts to a colleague, for instance, you’re still bringing work home. Instead of focusing on all of the activities you want to accomplish in your free time, you’re forcing your brain to think on two different tracks at once, which depletes your mental, emotional, and even physical bandwidth. Of course you’re stressed and irritated! Use this rule of thumb: If it can wait until the next workday, let it.

Don’t forget to nurture yourself. Think back over the last few weeks or months. Is there a recurring thought of, I didn’t get to do this enough? (I’m not talking about chores, but about activities you enjoy.) Whether it’s journaling, reading for pleasure, playing with your kids, or indulging in a hobby, it really is important to do things that make you happy on a regular basis. For me, that activity is working out. I need to be active to feel healthy and balanced. Don’t buy into the notion that your needs and wants can wait. If you want a healthy work-life balance, they really can’t!

Develop a spiritual awareness. I’m not talking about religion, per se, but about doing something for your soul. Serve others, attend church services, meditate, take a solitary walk in nature—whatever is most meaningful to you. In a world that’s full of noise, distractions, and responsibilities that are constantly competing for our attention, it is so easy to be sucked dry. (And often, you don’t even notice that it’s happening until you’re completely burned out.)

Staying connected to yourself, to other people, and to your values will help you to live with more balance.

One more thing: Don’t forget that your balanced life won’t look like mine or anyone else’s, because the root of balance is centered in what fuels, energizes, and revitalizes you.

If you’re not sure exactly what that is, well, you’ve just hit upon one of the biggest benefits of embarking on the journey to work/life balance. You get to learn something new about yourself. If you’ve been too busy trying to control and shape everyone around you, you’ve probably been too busy to discover what brings you joy. It’s time to change that. Enjoy the ride!

About the Author
Raised in California, Esther Spina began her professional career by becoming the first female order desk clerk for General Electric/Hotpoint. Since then, she has made a name for herself across numerous industries. She’s worked in the construction business, collections, and even created and operated a high end children’s clothing and accessory business for a short time. Esther is currently an entrepreneur in a direct sales company, a speaker, and a best-selling author of The Ambitious Woman, available on estherspina.com. In 2008, Esther concentrated her passion of developing others personally and professionally by founding a network called Ambitious Women. Since the creation of Ambitious Woman, Esther, and a group of like-minded women, have hosted eight annual conferences focused on building and developing the businesses and lives of women in the network marketing community.

Esther also takes great pride in her personal developments, specifically her family. She has four grown children and six beautiful grandchildren. All of her children are entrepreneurs and enjoy open schedules and financial freedom. Working diligently to earn that lifestyle is a cornerstone to Esther’s success and she wants to help other men and women realize that success as well. www.ambitiouswomen.net
www.estherspina.com
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We appreciate your generous donations to the Legacy Foundation, and we want to recognize everyone accordingly with 100% accuracy.

If we have inadvertently made an error, please contact the Legacy Foundation at 800-766-6249 ext. 1 with concerns or corrections.
Welcome our new members from June 2, 2015 through September 1, 2015

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David Church
Amy Harper
Kathy Imbrogna, CISR, CPIW
JoAnne Kral, CISR
Jaylene McKenney
Martha Perry Morrissette, CPCU, API, AIS, AIM, CPIW, SPHR, SHRM-SCP
Renee Orvis, AINS
Terese Russi
Marissa Saxton
Barry Siburkis
Cynthia Stolaronek
Deborah Swanseen
Bristol Timmons
Laurel Wentworth-Roach, CIC, CPIW
Cristina Williams

Region II
Krystal Barber
Donetta Canterbury
Laura Cornwell
Jessica Gooler
Larry Lunsford
Shelly Shaffer

Region III
Greta Alloway
Shane Blitz
Michelle Callahan, CISR
Scott Cross
Pamela Day
Charlene Duprat, CPIW
Kelly Gardner, CISR, CPIA
Laura Jay, CMIP
Tara McVier
Ryan Mitchell, ACI, CIC
Sara Patrignani, CPSR
Michelle Poppe
Linda Quimby
Brad Rhea
Rhoda Ryan
Michael Shroyock, CFA, CFE
Geraldine Smith, PIAM, CPIW
Cynthia Snavely
Jennifer Stepp
Alisa Stokes, CISR
Karen Trentham-Dinwiddie
Merilina Vazquez Falcon
Amanda Wheeler
Theresa Zinn, CPSR

Region IV
Molly Allison
Kristi Bell
Elizabeth Cox, CISR
Sharon Francz
Lesli Haughan
Shannon Helm, CIC, AINS
Vernetta Johnson, CPCU
Rhonda Manley, AIT, CPIW
R. Suzanne Maringer, CPIW
Sonia Merz
Stephanie Miller, TRS
Carrie Pitz
Melissa Sayers
Beth Waters
Toniann Watts, AIS, API

Region V
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Laci Dahl
Jeney Davis
Wendy Dickey
Angela Falese
Rene Hetzer
Deletria Nash, ESQ
Adele Petit
Katie Siefert

Region VI
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Toni Bowers
Dave Bunce
Beverly Collier
Ann Lee Earles
Tracy Ensminger, CISR
Amber Fife
Debbie Ivey, CIC, CISR
Allison Kitchens
Leslie Large, CISR
Lucy Lindsey, CIC, CPIA
Carol Morris, CISR, CISR
Vicki Sanderson, CISR
Jennifer Smith, CISR, CLCS
Linda VandenDool, CIC
Lori White, CIC, CISR
Rushelle Wilbourn, CISR

Region VII
Sally Fisher
Virginia Sendejo
Chaz Thurman

Region VIII
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Jeremy Connally, CLTC
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Christina Gomez
Laura Greco
Dylan Guidry
Laura Gutierrez, CIC, CPIW
Lisa Harrell
Julia Hersh, CISR
Mark Jarboe, CPCU, ARM
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Grace Kim
Ann Krawczyk, CAP, OM, CWCA
Jeanne Kuo Riggins
Nicholas Lamparelli
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Penny Haworth-Rich, CIC, AU, CPIW, DAE, CLP - Region VIII
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Christine Elliott Gleason, CIC, CIIP, CLP - Region IX

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Amara Bennett, CIIP, CAP, DAE - Region III
Nanci Futrell, CIC, CPIW, PIAM, DAE - Region III
Marianne Kureth, ACSR, CPIW, CPIA, AIAM, AINS, DAE - Region III

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To learn more about these designations, including how to qualify, visit internationalinsuranceprofessionals.org and click on Designations under the Education tab. Contact Rebecca Clusserath, Director of Education at 800-766-6249 extension 3 for more information.
The members of the Quad Cities Insurance Association (including members from Iowa and Illinois) are pleased to announce that Myah Cordova-Ramirez is the recipient of this year’s Quad Cities Insurance Association Scholarship. Myah is a Moline High School graduate and plans to attend Loras College majoring in Social Work and Education.

Debbie Theil
Region V
Quad Cities Insurance Association

Jennie LeGates, CPCU, CPIW, DAE, ARM, AU, AIS, API, ARe, ARC, ACP, of the Insurance Association of Greater Des Moines will be inducted into the Iowa Insurance Hall of Fame on Tuesday, May 19th. The Iowa Insurance Hall of Fame was founded in 1997 to recognize outstanding contributions to the Iowa insurance industry. A selection committee evaluates nominations on standards including ethics and impact on the industry. To be eligible for consideration, nominees must have an Iowa connection, serve as a role model for young people as well as others in the insurance business, exhibit the highest standards of ethical conduct and have significantly impacted the insurance industry. Jennie has served IAIP in many capacities. Most recently, she has served as an RVP Advisor to me. She has also served as local president, Council Director, and Regional Vice President.

Danny Douglas
Region V
Insurance Association of the Ozarks

Mechelle Wilson, CIC, CISR, AINS, AIS, CIIP, was recently named California’s 2015 Outstanding CSR of the Year by The National Alliance. Mechelle was recognized for this state top honor due to exceptional customer service to her agency, the insurance industry and her community.

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