Small Businesses in Focus

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Welcome to our spring issue of Today’s Insurance Professionals. I, like many, am looking forward to seeing the daffodils and tulips popping up…a welcome “spring” sight for many of us who have been through such a hard winter.

“The entrepreneur is essentially a visualizer and actualizer… He can visualize something, and when he visualizes it he sees exactly how to make it happen.”
~ Robert L. Schwartz

Who doesn’t like making their own decisions, taking their own risks, and reaping the rewards of their efforts? Small business owners enjoy the freedom to operate independently; however, they do have to work long hours and understand that ultimately their customers are their bosses. According to Wikipedia, small business (less than 500 employees) accounts for around half the GDP and more than half the employment; and, firms with less than 20 employees account for slightly more than 18% of the employment. Small businesses are critical to our economic growth, so please enjoy this issue and the many articles centered on small businesses.

Other important information contained in this issue includes a resume on our International Secretary candidates. With our recent bylaw change, our current Secretary and Vice President will automatically ascend to their new positions as Vice President and President-elect respectively.

This year we adopted “Reading is Fundamental” (RIF) as our literacy project. RIF’s mission is to motivate young children to read by working with them, their parents, and community members to make reading a fun and beneficial part of everyday life. We will be inviting those attending our international convention, June 5 – 8 in Las Vegas, to bring a new children’s book that will be donated to the local RIF program. Speaking of our international convention, we have a great line-up of workshops, CE courses, and this year two panel discussions – one on Health Care Reform and the other on Career Skills. Make plans now to attend our 70th Annual Convention at the Flamingo Hotel. You can find more detailed convention information on our website at www.naiw.org.

“Wherever you see a successful business, someone once made a courageous decision.”
~ Peter Drucker

Margaret Wildi
CPCU, AIM, AAM, INS, CPD, CPIW, DAE
2010-2011 NAIW (International) President
If you ask anyone who has a successful small business what it takes to get where they are, they will no doubt tell you what you probably already know…it takes lots of long hours, plenty of hard work and endless dedication.

But, then what? What happens after you have built a name and established yourself as a reputable business? How do you ensure all of your hard work and sacrifices pay off in the long-term? While there is no hard and fast rule on how to achieve success with a small business, one area that is vital to your success is hiring the right people to interact with and represent your business to customers.

Of course, as a small business, you may not have the budget for employee benefit programs and perks, but there are still things you can do to make your small business one that people want to work for.

This issue contains several wonderful articles that are well-suited for those of you who own or work for a small business. From just starting out and how to effectively manage employees, to recruiting a “dream team” of employees to take your business to the next level…this issue has it covered!

On page 40 of this issue, you will also find the 2011-2012 NAIW (International) Meet the Candidates and Incoming Officers information, including their resumes and viewpoints on important association issues.

We also want to extend a “Thank You” to all members, associations and companies that donated to the Pacesetters Campaign in 2010. A complete list of donors can be found on page 29.

NAIW has also recently revamped the look and feel of our website. We hope you will take a few minutes to visit us at www.naiw.org to explore the new layout and features.
Leadership would be easy if it weren’t for those we lead. As any leader or manager knows, getting people to actually want to do the tasks you need them to do can be a challenge. Without their motivation to want the same goals and objectives as you have, people will not fully commit to a task.

Unfortunately, many managers and leaders rely on external motivators to get people to do things. For example, using rewards as enticements and threats of
Get Your Employees and Co-Workers to Do What YOU Want

By: Marvin Marshall, Ed.D.

Punishment are approaches aimed at obtaining obedience and compliance. They overpower, rather than empower. Telling people what to do and then rewarding them if they do as expected, or threatening them if they do not, increases stress while diminishing professional relationships.

Since these management approaches are manipulative, the results are never as effective as cultivating in the employee the thought process of internal motivation. Manipulative approaches are something you do to another person and have little long-lasting effects. This is in contrast to working with a person to empower the person.

Whenever you impose something on someone, it only produces short-term results because the person doesn’t have any ownership in it. Think about it: If these external motivational approaches were effective, getting employees motivated to carry out the company’s needed objectives would be easy, not something managers read countless books about.

The irony of manipulating behavior is that the more you use it in an attempt to control people, the less real influence you have. Although managers want to remain in control, the paradox is that the more you empower others, the more effective you become. In addition, if people only do things because they are forced to, not because they want to, then you haven’t really succeeded as a leader. Truly effective leaders know how to trigger internal motivation for commitment that has people want to carry out objectives without the lure of a reward or the fear of threat.

Following are three powerful, enduring, and universal practices that will make your management much easier. By implementing these practices on a regular basis, your staff will be more eager to accomplish mutually beneficial goals.

1. Positivity

So often, when we want our employees or co-workers to change, we attempt to influence them by using negative communications rather than positive ones that would actually prompt them to want to do what we would like. Even the worst salesperson knows enough not to make the customer angry. Yet, because we allow our emotions to direct us, we often ignore this commonsense approach when dealing with staff members and send negative messages. You can easily tell if your communications are sending negative messages if what you say blames, complains, criticizes, nags, or...
Positive communications elevate the spirit; they offer encouragement and support. They send the message that the other person is capable of handling challenges. Positivity creates hope and prompts feelings of being valued, supported, and respected. Communicating in positive terms triggers enthusiasm, capability, pride, dependability, and responsibility—none of which are triggered by negativity.

Because being positive is so enabling, it makes sense to stop all thoughts and communications that are negative. Therefore, become conscious of phrasing your communications with your team so they will be in positive terms. Continually ask yourself: “How can I communicate this message in a positive way?” For example, saying, “Don’t be late again tomorrow,” is disabling, and prompts being late because the word “don’t” is not visualized; what comes after the “don’t” is what the brain visualizes. “I look forward to your being on time tomorrow,” prompts the picture you want, is enabling, and is much more effective.

2. Choice

When people resist doing something you ask of them or do something contrary to your instructions, rather than force your request on them, offer them choices; then watch how quickly their resistance weakens. Offering choices paves the way to changing behavior and is much more effective than barking orders. By giving staff members some degree of control, you will get more cooperation. There is a simple reason for this: People do not argue with their own decisions. Even when there are no choices about whether or not to do something, you can build in some element of choice. Just a small one qualifies because any choice allows the person to retain dignity and power. For example, suppose you need one of your employees to do a webinar to educate current clients about some new product features. The choice is not whether to do the webinar. The choice is in the how. “Would you like to do a live WebEx meeting or a recorded demo of the new features?” By giving a choice of how to do the presentation, you can avoid a confrontation. Offering choices is a simple approach you can use to immediately reduce resistance.

3. Reflection

The most effective approach for influencing another person is to ask reflective questions. When specific reflective questions are asked, people are prompted to think, reconsider, change their minds, and grow. By asking this type of question, you will accomplish what you want more effectively, with less resistance, and with less stress. By having the employee reflect, you instantly avoid the person’s natural resistance to being controlled.

Reflective questions are non-coercive. They guide, rather than force. Reflective questions elicit a thinking response and are framed to fit the situation and clarify. Specifically, they

- Focus on the present or future—as opposed to the past
- Often start with “What?” or “How?”
- Are usually open-ended in that they require more than a “yes” or “no” answer

As soon as you start asking reflective questions, you will immediately realize the effectiveness and power of this strategy. Questions such as the following promote deep and reflective thinking:

- “What would be the best approach to... [reach the sales target, reduce errors, increase production, etc.?”]
- “How can we correct this mistake?”
- “What would you recommend we do differently next time?”
- “What can you do to accomplish that objective?”
- “How can we do that without disrupting... [R&D, the sales cycle, manufacturing, etc.]?”

A More Productive and Profitable Future

When you regularly use these three practices of positivity, choice, and reflection, you will become a more effective manager. Additionally, your team members will naturally put more effort into their work and will achieve greater results. By switching from coercive management behavioral approaches to collaborative and empowering thinking approaches, you can influence your staff to perform at peak performance levels, which will positively impact your company’s bottom line.

Dr. Marvin Marshall – an American educator, writer, and lecturer – is widely known for his programs on discipline and learning. His approach stemmed from his acquiring knowledge about youth as a parent; a recreation director and camp counselor; a classroom teacher; a school counselor; an elementary and high school principal; district director of education; and as a certificate holder from the William Glasser Institute. More information is available at www.marvinmarshall.com.
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Do you remember your first days of being out on your own in your new business venture?

I sure do. It was January 2007 when I put out my self-employed shingle. It was me and my home office, a love of training and development, one project, and one client. Yes, one project and one client!

Now almost five years later, Impact Instruction Group is a company with multiple project teams and clients, office space (although I still love my home office), and a diversified set of training services.

If you keep up with small business facts and figures, you probably know that small businesses are started in droves each year. You probably also know that if you’re still in business (and profitable) five years later, you’re one of the few. So what did I do over the years to become one of the few? I made a very important shift. I’ve evolved from running solo into leading teams of many projects and people. With that shift I had to become a more skilled leader and
communicator with my team.

You might recognize yourself somewhere on this small business leadership continuum, whether you’re still a 1-person show, you’ve just started hiring contractors, or you already have several employees.

I’ll share with you some of the key skills that have helped me successfully travel the continuum.

1. Brush Up on Your Chemistry.

Every team has A, B, and C players, and its chemistry is critical to your success. Can you differentiate between your players? At a basic level, this is about knowing who is the go-getter (A player), who is steady and dependable (B player), and who might be zapping energy from the rest of the team (C player).

So how do I find the right chemistry? When determining someone’s potential value to the team, I pay close attention to his or her attitude, work ethic, and work quality. I also rely on my (very unscientific) gut feeling. My goal is to have a positive chemistry of A and B players on any project team. If I’ve identified any C players, I gracefully and gently weed them out. As hard as that might be, I know my reputation and credibility depend on it. The right chemistry builds fun, trust, and a deeper commitment to serving the client.

2. Give 15 Minutes of Fame.

Your team will thrive with a basic and reliable communication structure. Set a regular communication time as a team or on an individual basis. A past manager of mine used a concept she called “15 Minutes of Fame” for each of her team members. Once a week, I had 15 minutes of uninterrupted time on her calendar to discuss an issue, brainstorm ideas, or simply share a success.

This small window of time had amazing results. Great ideas and successes were shared. We felt a better connection to our management team and to one another, and it showed in our team’s overall camaraderie and performance.

3. Share and Showcase Expertise.

Expertise fosters credibility and teamwork. One of your roles as a leader and communicator is to showcase your expertise and that of your team.

One way to do this is by following the thought leaders, books, publications, and blogs covering your industry. Share what you learn with your team and your clients. Being on trend with relevant information will help them stay fresh and energized. You never know when an idea you share might be the breakthrough that a team member or client needs. If you share this information with your networking circles, it might lead to that next great opportunity.

When a team member shares relevant information or expertise, pass it on and give them credit. That attention will
build their loyalty to you, and encourage them to continue sharing valuable insights with other team members and clients.

You’ll notice that these ideas are “small ticket” items, no budget increases required! I hope they inspire you to continue building your habits on the leadership continuum. They’re the little things that can make the biggest impact on your team, and ultimately your clients and business.

Amy Franko is the Founder & CEO of Impact Instruction Group, a Columbus, Ohio firm that offers custom blended training solutions and professional development services to mid-size and large companies. She is a 2010 Apex Award of Excellence winner for training design. Visit http://www.impactinstruction.com for more information on training services and to receive the Impact e-zine, a twice monthly publication on workplace learning and leadership.

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Meet the ISFA Board of Directors

A volunteer Board of Directors composed of leaders in the insurance industry governs the Insurance Scholarship Foundation of America. These leaders understand the value of education and have dedicated their time and resources to promote and strengthen the insurance industry.

Kirk A. Goeldner, CPCU
2011 ISFA Chairman of the Board

Kirk Goeldner is Senior Vice President of Jacobson Executive Search and Managing Director at The Jacobson Group, where he is responsible for the strategic direction and day-to-day operations of Jacobson’s executive search and selection practice. Additionally, he serves on the Executive Management Team and plays an essential role in the overall development of the organization.

Leveraging nearly 30 years of insurance experience, Goeldner brings an exceptional insider’s perspective to his position. His extensive insurance background includes Executive Vice President and Chief Operating Office at Canal Insurance Company, executive positions at Royal & SunAlliance Insurance Company and several Senior Vice President level leadership roles at Zurich-American Commercial Insurance.

Dedicated to both leadership and his industry, Goeldner holds the Chartered Property and Casualty Underwriter (CPCU) and the Certified Insurance Counselor (CIC) designation. He attended the Development Program at Northwestern University’s Kellogg Graduate School of Management in Evanston, IL and the Advanced Executive Education Program at the Wharton School in Philadelphia. He earned his bachelor’s degree from Randolph-Macon College in Ashland, VA.

Curt Nichols, CPCU
2011 ISFA Vice Chairman

Curt Nichols, CPCU, is Senior Vice President of Underwriting for the Cumberland Group of Bridgeton NJ. He spent most of his career working with Ohio Casualty group of Hamilton OH in various executive positions in both Commercial and Personal Lines. He also held senior positions with Zurich-American Small Business in the Baltimore, MD office.

Curt has been a board member of ISFA for several years and is a past Chairman. He holds a Bachelor of Science and an MBA degree from Morehead State University.

Bob Cormican
2011 ISFA Secretary

Mr. Cormican is currently a Senior Vice President with Crawford & Company with responsibilities for compliance, quality and training. He has over 30 years of experience in the insurance industry with carriers ranging in size from large national firms to small regional companies.

Mr. Cormican has a Master of Business Administration Degree from Georgia State University. He joined the ISFA Board of Directors in June 2007.

After serving in the Air Force as an aircraft crew chief and doing a tour of duty in Vietnam, Bob used his GI bill to go to college. A native Georgian, he chose to go to school at Georgia State University where he earned his Bachelor degree in Business Administration, Accounting and a Masters Degree in Business Administration, Finance.

Bob has spent more than 25 years in the insurance industry. His first job in the industry was in the mailroom of Atlanta Casualty Company. He has come a long way since then, holding positions overseeing operations, finance, human resources, compliance, legal, sales, marketing and underwriting.

Elena K. Ifkovits, CISR, CPIW, DAE
2011 Director

Elena K. Ifkovits, CISR, CPIW, DAE has worked in the Ph.D Recruitment Division of E.I. DuPont de Nemours, in the Trust Department of a Bank and in Congressman Edwin B. Forsythe’s District Office in Moorestown, NJ. Upon the death of the Congressman in 1984 she answered a “want ad” and found herself in insurance, where she worked for a small agency in Philadelphia, PA. Elena is currently employed as an Account Executive at The Barclay Group in Riverton, NJ.

Elena has been a member of NAIW of Philadelphia since 1990, and remains active at the Local, State, Regional and National Levels of the Association. She was elected to the Board of Directors of the Insurance Scholarship Foundation of America (ISFA) in June of 2007 and serves as the Chair of both the Professional and College Selection Committees.
Seven Hallmarks of a Great Workplace

By: Norm Spitzig

What exactly makes a workplace “great”? What are the specific characteristics common to those very special workplaces that are universally recognized as the indisputable signs of a superior operation?

If there is a more basic (or fascinating) question for a workplace and the people who inhabit it, it hasn’t been found. A workplace that successfully attains the following characteristics—whatever size it might be or industry it may be in—can proudly and accurately call itself “great.”
A Clear Mission And Purpose For Being
The very best workplaces in the world know,—really know—who they are and what their core purpose is. They have a straightforward, concise mission statement (i.e., “who they are”) that is readily understandable and enthusiastically embraced by each and every employee. Such great workplaces have carefully identified those factors critical to their long-term success (i.e., “those services and/or facilities they must do, and continue to do, exceptionally well”) as well as their specific vision for the future (“what our workplace will likely be in five to ten years”). Great workplaces develop detailed action plans and accompanying areas of responsibility to insure that their vision for the future is more than some pie-in-the-sky dream; it is concrete, actionable, measurable and (with perseverance on everyone’s part) achievable.

2. Forward Thinking, Creative Senior Management and a Caring, Well-trained Staff
No workplace can remain superior over any meaningful period of time without quality leadership at the top as well as a caring, well-trained support staff. At great workplaces, everyone from the President/Chief Executive Officer to yesterday’s hire are fully committed to doing whatever it takes to insure the company’s ongoing success year-in and year-out. Equally as important, great workplaces attract people from myriad backgrounds and with varying arsenals of professional and personal skills—talents that complement and enhance each other to the benefit of all employees, as well as the
customer base. At a great workplace, individuality is valued and cherished, but teamwork remains first and foremost.

3. Meaningful Work
A great workplace allows—better yet, encourages—its employees to do what they deem meaningful. Of course, the term “meaningful” denotes different things to different people. What is meaningful work for a Chief Executive Officer of a multi-billion dollar company may, but not necessarily, differ significantly from that of a solo entrepreneur working at home. Both can—or cannot—be genuinely viewed as meaningful work, depending on the perspectives of the individuals involved. Having said that, what is meaningful work for a Chief Executive Officer of a multi-billion dollar company may, but not necessarily, differ significantly from that of a solo entrepreneur working at home. Both can—or cannot—be genuinely viewed as meaningful work, depending on the perspectives of the individuals involved. Having said that, Malcolm Gladwell is correct when he notes in Outliers that, for most people, work is meaningful when it is sufficiently autonomous, appropriately complex, and has a perceived direct relationship between the effort invested (i.e., “time on the job”) and the accompanying return (i.e., “compensation”). Great workplaces offer their team members the opportunity for each and every employee, irrespective of their education, talents, and experiences, to consistently do what they themselves perceive as genuinely meaningful.

4. Reasonable, Understandable, and Uniformly Enforced Work Rules
Great workplaces have rules and policies that are reasonable, understandable, and, perhaps most importantly, fairly and uniformly enforced. (If, for example, smoking is prohibited in the work environment, that means, plainly and simply, no one smokes: not the President, not the Chief Operating Officer, not the new dishwasher.) The rules and policies at great workplaces are neither capricious nor arbitrary. They are not written in language so arcane that anyone but a senior tax attorney can comprehend. Ideally, they are not written to prevent employees from doing something, but rather to set appropriate standards whereby all employees are assured the opportunity to maximize their potential. In short, great workplaces embrace rules and policies that reflect the core values of the workplace as well as the expectations of the employees and customers in a fair and logical manner.

5. An Appropriate Blending of Tradition and Innovation
While great workplaces are environments where employees devote a significant amount of time to improving current products and services as well as creating new ones, they are also places where tradition and continuity are highly valued. Longstanding products and services are not whimsically eliminated to the detriment of loyal customers; rather, they are continually improved as circumstances dictate to the benefit of all concerned. At great workplaces, all are aware and proud of their company’s origins and heritage, its growth and evolution, its positive reputation in the community, its quality products and services, its mission for the present, and its vision for the future.

6. Open Communication Among All Vested Parties
Great workplaces have regular, honest communication between everyone involved with, and interested in, the long-term success of the company. Staff and customers are always kept informed of, and are encouraged to appropriately participate in, the company mission, vision, policies, and procedures as well as any significant changes under consideration. In other words, they are given adequate opportunity to convey their ideas and suggestions to company leadership. Managers at great workplaces are unwavering in their commitment to “management by walking around,” because they know that this time-tested practice promotes open communication and minimizes potential problems. Great workplaces typically have company newsletters, both electronic and print, that regularly and effectively communicate the various opportunities available to staff and customers in an accurate and timely manner.

7. Fiscal responsibility
Last, but certainly not least, great workplaces are fiscally prudent in the manner they operate. They have detailed, multi-year business plans that feature accurate income and expense projections, conservative cash flow estimates, sufficient funding for research, development, infrastructure maintenance, renovation and expansion, and realistic cash flow projections. In addition, great businesses rigorously monitor and adjust their financial plans on a regular basis and as circumstances dictate. The know exactly how much money will be required to provide the quality products and services their customers want and expect as well as the specific costs associated with them. The long-term financial well-being of the workplace remains a high priority in the minds of all concerned.

A great workplace, in summary, employs happy, productive and talented people who perform meaningful work compatible with the mission, vision, and financial goals of the company. It takes constant effort and vigilance to be a truly great workplace, but the end result is well worth it.

Norm Spitzig, Principal at Master Club Advisors, is internationally recognized as an eloquent, visionary speaker and club industry expert. His talks have been well received on six continents by numerous professional associations, individual businesses, club leaders, and civic groups. For more information, please contact Norm at normspitzig@hotmail.com, 1-352-735-5693, or visit www.MasterClubAdvisors.com.
Jeff was a junior vice president at the corporate offices of an investment firm. He aspired to be the president of one of the company’s regional properties. Even though Jeff was pegged to be a senior leader of the company, he wanted to be sure he was prepared for every opportunity that came his way.

So he brainstormed a list of leaders he hoped could help him. Once his list was complete, he sat down with each person, one at a time, and interviewed them with a short list of questions that would help him grow as a leader. By doing this, Jeff had created a “dream team” and was taking the lead in his career. You can do the same.

A dream team is a loose collection of advisors who help you get where you want to be as a leader. You turn to them because you know that on your path to success, they are further along than you. Your dream team might include:

- Leaders you admire
- Leaders who have the positions you want to hold
Feature

- Leaders who have the skills you want to have
- Leaders who have achieved what you want to achieve

You meet with these people one by one to ask them questions, seek their guidance, and learn from their experience.

The big difference between your dream team and other “teams” of people you might call upon, such as a mastermind group, is that you never actually assemble your dream team in one place. In this way, your dream team is more like Fantasy Football than a real team. Every member of this group has been hand-selected because together, they represent the best of everything you need to be the leader you aspire to be. Once you know who’s on the team, you can draw on them one by one to support you in your success.

Here are the steps to help you assemble the best dream team possible:

1. Choose the “game.”

“Choose the game” means get clear on specifically why you want a dream team. What do you want to learn from meeting with your dream team members? As always, the answer should be tied to your vision. Perhaps you want to:
- Learn how to generate passive income
- Learn how to enjoy life more without giving up your career
- Learn how to smoothly conduct mergers and acquisitions for business growth
- Learn how to triple my profits
- Learn how to be the kind of leader that balances respect for people and the results of the business

Notice that in each game, the focus is on learning. On your dream team, you’re the rookie, if only in this one area of your life.

2. Pick the “players.”

“Pick the players” means being thoughtful and strategic about who gets on the team. This is not the time to hang out with good buddies and old friends; it’s a time to branch out and build new relationships with people from whom you can truly learn. Among the group, it is helpful to have:

- Advocates.
  Advocates champion you, encourage you, and contribute directly to your success, perhaps by introducing you to influential people or making you a part of their team.
- Experts.
  Experts have information and knowledge you need to be successful. Instead of learning it all the hard way, experts help you jump to new levels of awareness by sharing their experience.
- Inspirations.
  Inspirations are people whose accomplishments make you want to be better yourself. As you watch a person who inspires you—whether that person is your most courageous colleague, a person who has risen to the top of her field, or just someone whose approach to life you admire—you are moved to a higher level of contribution and achievement.

These roles will often cross. In fact, people who can play more than one role on your team are often your strongest supporters.

Now notice who is not on this list:

- Friends.
  Friendship is not a requirement of your dream team. Chances are you will see your members as friends, and your friends may become members of your team. But you can also learn from people you hardly know and may not even enjoy.
- Yes-Men and -Women.
  Do not put people on your dream team who will only tell you what you want to hear. You already have your own opinions. Your dream team is meant to supplement (not rubber-stamp) them.
- Your Boss.
  Just because bosses manage your position doesn’t mean they can help develop your gifts. They may. They may not. You decide.

The diversity of your dream team is essential. Cover as many bases as you can in terms of gender, age, race, and station in life. Your eyes will be opened to new perspectives that will enhance your learning. Look, too, for diversity of “gifts.” People who are powerful, political, compassionate, intelligent, international, local, aggressive, spiritual, and reassuring can all add special value. So long as there’s chemistry, the more wildly diverse combination of traits you can cover in your dream team, the better. Of course, you can’t get all of that in one person. That’s why it’s a team.

3. Set the “rules.”

The “rules” of your dream team game are how you want to play. If you don’t set up the process in a way you’ll enjoy it, you’ll be less likely to see it through. For example, you might look for opportunities for informal conversation “when the time is right.” Or you might prefer a formal introduction with a letter and a follow-up phone call. Or you might arrange meetings according to each member’s choice (e.g. five minutes in the office of one, a fifteen-minute phone call with another, a meeting over lunch with a third). It’s a good idea to decide how you want the process to play out so you put your best foot forward and feel comfortable along the way.

4. Define a “win.”

What is the best-case scenario for this dream team? In other words, what will define a “win?” Are you hoping to develop long-term relationships? Do you just want a lot of information fast? Do you want complex information and are willing to talk to as many people as it takes to get there?

This step is important, because it respects the time of the leaders whose advice you’re seeking while also meeting the goals that matter most to you. If what you want is concrete advice on how to set up a sole proprietorship, you can get it in a series of short, one-shot interviews. On the other hand, if you
want to become steeped in the culture of high-quality leadership, you’ll want to develop deeper, more substantial relationships with the people whose work you admire.

5. Get in the game!
“Getting in the game” means approaching the people you admire to be on your team—asking them to meet with you, talking to them, and applying what you learn as you work toward your vision. If a meeting with one of your dream team members turns out to be beneficial, great. Ask them if they would mind meeting again. If not, fine. Some of these conversations will turn out to be a waste of time. Others will turn into the kinds of mentorships that last a lifetime.

Remember, the work you do with your dream team is not pandering or political maneuvering. There should be nothing in this process that smacks of manipulation. These are genuine, respectful conversations with people you admire to request the support you would be willing to give someone who asked it of you.

Dream Big
Over time, you’ll find that your dream team project becomes a practice. You will make meeting with inspirational leaders and role models a part of your own personal development, because you will see that you can achieve more, and faster, when you are supported by a strong and experienced team. With the help of your dream team, you’ll quickly create the personal and professional life of your dreams.

Dr. Joelle K. Jay, Ph. D., is an executive coach and the senior managing partner of the leadership development firm, Pillar Consulting. She strategizes with business leaders to enhance their performance and maximize business results. Her clients include presidents, vice presidents, and C-level executives in Fortune 500 companies. Joelle is the author of “The Inner Edge: The 10 Practices of Personal Leadership.” For a free Sample Chapter, go to www.TheInnerEdge.com or email Info@TheInnerEdge.com.
When you talk to people, are you focused on the transaction or your interaction? A transactional encounter is one where you’re going through the motions to get the task or the discourse done. Maybe you are texting, talking on the phone to someone else or just dazed and confused, but the bottom line is that you’re not engaged with the other person or the process. Interaction occurs when two people are engaged in a dialogue or actively participating in the process.

For example, think of the last time you went out to eat. When you ordered, was the waiter friendly, knowledgeable
Transaction
Versus
Interaction

By: Marty Stanley

and quick? Did he or she show authentic interest, assistance and interaction in helping you with your order and when paying the check?

That kind of interaction is so noticeably different from a typical transaction that it is now considered a fluke, instead of what customer service should be. As a consumer, it is so refreshing to be engaged in this kind interaction and on the receiving end of good service!

Businesses who have employees focused on the interaction also seem to have owners who clearly have a different strategy for hiring and training people than their competitors, who are focused on the transaction.

Effective Interaction Can Affect Outcomes

This is just one example of how effective interaction can affect the outcome. In this case, the restaurant has a loyal customer who is telling others about how great they are.

Ask yourself: What are you talking about, and are your conversations focused on the transaction or interaction? When you are talking to people, are you clear about the purpose of the conversation? Are your thoughts, words and actions aligned with that purpose and the outcomes that you hope to achieve?

If you are focused on the transaction, there can be a tendency to treat the conversation in a matter-of-fact, Sergeant Friday approach: “Just the facts Ma’am.” The conversation is like a flow-chart - cover all the bases and move on to the next topic, person or activity. The implied message behind the message can be interpreted as “I don’t have time for you or what is important to you.”

During this challenging economic time, when organizations are “doing more with less,” common after-effects include employee fatigue, increased absenteeism, low morale, and diminished productivity or quality of work. All of these impact the end user or consumer of your products or services.

There is a lot of talk about “employee engagement.” But are you really walking the walk or is it really just another form of transactional communication with a fancy label? If you want to utilize real employee engagement, take a look at the quality of conversations you’re having. Are they “transactional” or are you really interacting with them?

Turning The Tide

A recent study indicated that 63% of the workforce under age 45 plans to
leave their current employer when the economy improves. While it may be politically correct to say the impetus for leaving are a better opportunity for advancement or more money, the bottom line is that most people start looking and choose to leave an organization based on perceived negative interactions with management.

So how does one turn the tide from transaction to interaction?

It’s all about the level of participation in that conversation. How are you participating in the conversation? How are you listening? Are you an active participant as a listener? Or are you thinking about what to say next or envisioning the other person with a big “L” on their forehead…. “Loser…” “How many times have we heard this before?” “Here she goes again…”

Good managers and leaders understand that conversations require participation. It’s more than “just the facts.” They understand that when they speak to colleagues, employees, customers or suppliers, they are conveying multiple messages:

- The content of the message: is it clear and consistent with the organization’s policies and practices?
- The delivery of the message: is the delivery consistent with the organization’s core values, such as “respect,” or “integrity” or “good communication”
- The quality of interaction: are you really listening? Is it participative?

If you are looking for improved employee engagement or increased customer retention, an easy and cost effective place to start is by examining your conversations. Are you talking about things that are relevant and important to the other person?

Chatting about the weather or the latest sports scores are ok, but unless you are a meteorologist or sports broadcaster or coach, you’ll get more mileage with an interaction that is focused on the person, their work or their purchase.

Authentic interaction is heartfelt, but not sappy, and comes from a place of caring and wanting to be of service or making a difference. It’s about leaving the other person feeling glad they had the interaction with you. Even difficult conversations can be authentic, caring and leave a person feeling respected.

How do you start? One conversation at a time.

Start by really listening to the conversations that you’re having with people. Are you approaching it like a transaction or an opportunity for authentic interaction? Do you care enough about yourself, your organization and the people with whom you converse to choose to have authentic interactions?

If not, just know that you may be missing out on opportunities to make a difference in someone else’s life or closed to the possibility that someone might make a difference in yours.

It’s just a choice. And you can choose to change it with your next conversation.

Marty Stanley, President of Dynamic Dialog, Inc. (www.alteringoutcomes.com) is an author, national speaker and facilitator who helps organizations create their New Normal. Contact Marty to speak at your next conference, in your organization and to facilitate your visioning, planning and teambuilding sessions at 816-822-4047 or martystanley@alteringoutcomes.com.
Now That You Are **Required**
to Address New Data Protection/Identity Theft Regulations:
Could We Interest You in an Effective, Low Cost Solution?

“You only need to worry about Privacy and security laws and rules if you have customers or employees.”

No one is exempt from taking reasonable steps to protect the information they have.

*We do not believe that Congress intended to apply enumerated Security Rule sections to business associates in a different manner than covered entities*  
*Federal Register*  
*July 14, 2010*

You are responsible to make sure that everyone you work with takes the same precautions as you.

The passage of **HITECH** and subsequent changes to HIPAA have **changed the rules for anyone who has any relationship to the healthcare industry.**

The **Red Flags Rule**, effective January 1, 2011 adds yet another duty of care that requires business owners to take reasonable precautions to prevent Identity Theft.

Approximately 50% of data losses are the result of employee errors. Approximately 42% of data losses come from third party mistakes. Since you are liable for their mistakes, can you afford not to take action to make sure they protect your data?

**What if taking steps to reduce this liability, and help you meet the compliance requirements was inexpensive and comprehensive?**

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**Covered Entities/Large Agencies**

Most Covered Entities and large organizations have taken the steps they need so that their own organization meets the requisite compliance requirements. **New rules under HIPAA/HITECH and Red Flags Rule require** you to make sure that all of your Business Associates, vendors, service providers, contractors, and agents are doing the same. For more information on how Accurate Data Partners can help with your required oversight contact: jmccartney@accuratedatapartners.com

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**Accurate Data Partners helps you to turn compliance requirements into business advantages.**
The 8 Things Your Staff Hates About You
Get More Respect by Changing Bad Management Habits

By: Rhonda R. Savage, DDS
If you’ve ever been in a management position, there’s a good chance you had several pet peeves regarding your staff members and their behavior. What you may not realize is that your employees probably have a few complaints themselves.

It’s true that oftentimes these complaints can be unreasonable and as a manager, you need to accept the fact that you can’t always make everyone happy, but it’s important to know what you can improve on as a leader. When your staff members respect you and the way you manage the team, it improves morale. When morale goes up, production goes up.

How can you improve your management style to prevent your employees from agreeing with these frustrations?

1. You Come to Work Grumpy

Each day depends on your attitude when you walk in the door. If the moment your staff members see you in the morning, you are rude or give off a negative attitude, it may affect their moods and result in low productivity or bad customer service. Make a mental choice the moment you wake up in the morning to be a positive influence on your staff members.

At the morning team meeting, assign someone to bring in inspirational thought or a humorous incident or joke to start the day off on a positive note. Do not complain about the day before or dwell on the traffic you dealt with during your commute.

2. You Micromanage The Staff

Excessive attention to detail can hold back the growth and development of your business and your team members. Employees that are micromanaged feel frustrated, lose confidence, become timid and are discouraged. Attention to detail is a positive trait of any manager, but if you’re correcting every little detail or do everything yourself, you’ll hurt your performance and that of the team.

As an owner or a manager, you need to delegate, follow up without micromanaging and hold people accountable. Create a system in which your employees can keep you updated on the projects they’ve been assigned. This way, they don’t feel you are micromanaging or taking over, but you are able to keep updated on the progress.

3. You Are Too “Hands Off” and Don’t Hold Employees Accountable

While micromanaging may not be a sound management strategy, it’s also possible to be too “hands off” with your staff members. Good leaders coach and mentor but don’t micromanage or let things float along. You know the strengths and weaknesses of your people.

The days of dictatorial leadership are gone. Most employees today thrive on independence, growth and involvement. And yet they also thrive on feedback, accountability and firm, fair leadership. Finding a balance is crucial for the success of your business.

4. You Complain About the Bad Economy and Lack of Cash Flow

This is a difficult time in the economy. Your employees care about you and the company, but if you’re burdening them with your woes, the morale will go down. Don’t share everything. They don’t need to know it all. Focus on being positive, cheerful and supportive.

Some people may argue that your staff needs to know the facts. Yes, but do not harangue them daily that their job is in jeopardy. Let them know what the goals are and how important each and every one of them is to the success of the business. Before you feel a need to lay off staff members, ask yourself these questions:

• Can you be training and encouraging them to do more and be more in your market?
• How is your customer service?
• Should you be working on your business before you resort drastic measures?

5. You Bring Your Personal Life to Work

We all have those days. We all have personal lives outside of our work. It can sometimes be difficult to separate the two, especially as a manager. But regardless of what is happening in your personal life, it’s important to keep that separate from your professional life.

Anything from talking to your employees about personal problems to having family and friends stop by the office excessively can hugely affect the way your employees view you as a leader. If you overheard your employee talking about her date last night rather than focusing on work, you probably wouldn’t be thrilled. It’s important to set a good example for the staff by setting the standard of behavior.

6. You Don’t Deal With Problematic Employees

If you don’t deal with problematic staff, one (or both) of two things will happen:

A. The others will begin acting like them
B. You’ll lose the respect of the staff

You cannot ignore a problem. The problem will build and you will lose the respect of the rest of your staff if you don’t take necessary steps to resolve the issue. Deal with issues early on before they get out of control.

Staying involved in the day-to-day tasks of your staff members will help you stay on top of any problems or potential problems that may exist. Make sure you are visible to employees by walking around the office and visiting a
little with each one. Check in with key people to find out if there are any issues you need to resolve.

7. You Are Always Out of the Office

There is no doubt that emergencies come up. Sometimes no matter how hard you try, you have to be out of work for personal reasons, whether it is a doctor appointment or family emergency. But if your employees are rescheduling clients to fit your schedule, you’ll find the clients, co-workers or partnering businesses won’t respect your time.

It’s important that employees are able to count on you for assistance, guidance and support. A manager who is always rescheduling appointments and is not available for their staff members will quickly lose the respect of these people. If you do need to be away from the business a lot for personal reasons, try to schedule these appointments or meetings on the same day each week. This way, at least your staff will always know when they can reach you.

8. You Overreact When We Approach You With Concerns or Problems

You can be a good leader 90% of the time, but if you’re losing it 10%, that’s what they’ll remember. Overreacting in any way to an employee bringing an issue to your attention is a bad idea. It’s important for the staff to know they can come to you with problems and keep you updated on the business. You don’t want to make them feel guilty for doing this; rather you want to encourage this behavior. Your team knows things about the business that you may not be aware of sometimes. You need to know what they know, or your business may be in danger. Overreacting to anything your staff members tell you will only discourage them from keeping you informed.

Everyone, even management needs to work at being a better team member. Begin by realizing the strengths and weaknesses that you have as a leader and work on the things you could improve on. By being aware of the frustrations your staff members have, you can work to change those habits. You’ll earn the respect of your employees, they’ll be happier and more productive and the business will benefit.

Dr. Rhonda Savage is an internationally acclaimed speaker and CEO for a well-known practice management and consulting business. Dr. Savage is a noted motivational speaker on leadership, women’s issues and communication. For more information on her speaking, visit www.DentalManagementU.com or e-mail Rhonda@MilesandAssociates.net.
NAIW (INTERNATIONAL)
CORPORATE PARTNERS

PLATINUM LEVEL

GOLD LEVEL

LEVEL ONE

LEVEL TWO
Anna couldn’t take any more pressure from work. Another deadline had been plopped onto her calendar marking the completion of a project she had no idea how it was going to get done, or where to start. Company politics were easy to handle, straight shooting boss included. There were many reasons to stay put in her current job. But, the gears in her brain ground to a halt. A three-foot thick cement wall would have been less of a barrier to
progress. Why was it that Anna found herself in this situation every time it seemed success was at her fingertips? She would get momentum going, only to be jerked to a halt by an unforeseen complication. Thank goodness the office door was closed because all she could do was put her head down on the desk just as she had done in grade school to take a break. Instinctively she took a deep breath and noticed a copy of the book Secretariat was wedged between her nose, forehead, and the desktop. “I’m high end corporate. What could a horse have to with solving my problems? I just finished the book, but this is ridiculous.” Serendipity had other plans to soothe the intense businesswoman’s stagnation.

To Anna’s surprise, she began to bond with the great champion’s character. “That horse loved to run. Nothing took away his need for speed.” Funny, “whatever it takes” was one of the catch phrases Anna put to routine use. Within seconds, her brain unlocked, and she filled an entire page with action steps to expedite the project’s completion. For the first time, she felt a sense of mastering a situation without getting sidetracked for hours by frustration. While writing, she came up with 5 keys to making the process repeatable:

The Five Keys to Sustained Achievement:

1. Metaphors are powerful medicine. In word and in form, they are symbols that show up in our lives to teach us. Secretariat represented the passionate adventurer in Anna she had been ignoring. The athletic thoroughbred was Anna’s guide to reclaiming her own spirit that was shut down thinking drudgery was the only way to perform at work. Anna loved what she did, and it took a champion acting as a metaphor to assist her in seeing that fact.

2. There’s always another option, generally infinite solutions we never entertain. Frustrated, Anna couldn’t see a whole world of solutions that lay before her. How many times had Anna let herself be stymied seeing only a roadblock instead of multitudes of possibilities? People tend to find one or two solutions and stop there rather than inviting droves of worthwhile outcomes. Anna vowed to take just five minutes when she felt frenzied to breath deep, calm herself, and let alternative solutions surface. Five minutes was a small price to pay for having a life and level of accomplishment she really wanted.
3. There’s an opportunity in every perceived problem. Anna was looking at her position as a plight, an attitude not limited to dealing with a single project deadline. Anna’s habit was to fret over events that didn’t play out as she originally anticipated instead of unveiling the promise of living an accomplished life. Secretariat showed up to expand Anna’s perspective. Thankfully, Anna got the message finding herself more capable than she ever dreamed of being.

4. Bonding with others being positive is a truly alternative lifestyle in our current culture—but it leads to a remarkable existence. Anna knew she was in the right work environment to support her shift to possibility thinking. She admired that her company welcomed self-starter personalities. They didn’t want to baby sit complainers as many of her previous employers had. All she had to do was embody the beliefs she had only claimed to rely upon, until today.

5. Serendipity is always on your side. Logic and seriousness without the balance of humor make the road to success a struggle. Openness to serendipity’s intervention coming to your aid bearing gift-wrapped short cuts is a must to enjoy the journey. Anna had only to recognize the present placed literally beneath her nose dissolve her frustration.

“If it takes a horse tail to set me straight, then so be it. That’s actually more fun than reading another business journal. Whatever it takes.”

Quickly shooting off an email to her boss regarding project completion, his reply came faster than a lap at the Kentucky Derby. “Anna, you never cease to amaze me. Just when I think you have reached the pinnacle of your abilities, you take your skills to the next level. Our owners set out to put a group of expansive thinkers and doers together, and you certainly fit that description. By the way, I’m not sure if you wanted to include your 5 keys to sustained achievement in this correspondence, but I’d like to print them in our weekly office update. Would that be suitable? Whatever it takes, James Louis.”

Maybe a little horse sense was appropriate after all.

Dr. Marjorie Wolter is a speaker, mentor, and founder of Vita Celebrata, a consulting firm specializing in inspired leadership, and creating unique cultures of success. With over twenty years of experience, she is a catalyst for those who will only be satisfied having achieved the highest level of business success. Marjorie has authored three books: “Magnificent Men are Everywhere,” “Seekers and Evolutionaries,” and “Living the Accomplished Life.” You are invited to learn more about her speaking and consulting by visiting www.drmarjoriewolter.com or calling 800-
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Industry Trends

“I Dreamed A Dream”... And Then It Changed

How Baby Boomers Are Changing Retirement

By: Sharon Emek

Two years ago, Scottish singer Susan Boyle movingly performed the song “I Dreamed A Dream” from musical production Les Miserables for her live audition on the British reality TV show “Britain’s Got Talent.”

The rest is history. Boyle’s performance ‘went viral’ on YouTube and millions of people viewed it within the first month. Her recording of the song made her album the fastest-selling debut album ever in the United Kingdom. The
album sold 701,000 copies in its first week in just the United States alone, breaking the record for highest debut ever for a solo female artist.

Like Susan Boyle, the baby boomer generation is about to make history—again.

And as in the song of lament that she sang, baby boomers are seeing a different retirement reality today than they expected when they were younger.

“I Dreamed a Dream” is sung by the character Fantine as she is anguished, dying and impoverished; thinking back to brighter days, she wonders at the events and people that have gone wrong in her life.

Like the waif Fantine, boomers are going to experience a retirement future that is starkly different from what they imagined in their 20s and 30s. Unlike the dying character, though, baby boomers have abundant resources, already having gone down in history as the most productive, wealthiest generation in U.S. history.

Nonetheless, today’s baby boomers are likely to keep working because they are concerned about outliving their retirement savings, and because they know they need to keep their minds and professional skills engaged and keep an active retirement life. In fact, Bank of America’s most recent Merrill Lynch quarterly survey found that 86 percent of affluent baby boomers surveyed said they intend to live a more active life than their parents. Seventy percent said they plan on working at least part-time.

Golf carts and shuffleboard are out. Golf shirts and shuffling papers in the home office are in.

Baby boomers (those born 1946-1964, after World War II) changed many things about American society: They led a rebellion in the 1960s with civil rights and anti-war protests, and were on the cutting edge of social experimentation. Educating themselves far beyond any other generation, they forged long and prosperous economic expansions in the 1950s, 1960s, 1980s, and the beginning of the 21st century. They also forced open the workplace to women in unprecedented numbers over the past 40 years.

But boomers are now starting to retire, in what’s expected to be a long, sustained wave. That’s creating a brain drain for insurance firms, including for brokers/agents, carriers, reinsurers, and consulting firms. Half of those working in the industry today will retire during the next 10 years; and the quickest-growing portion of the industry workforce is people over age 60, according to research from the National Alliance Research Academy.
InVEST, a school-to-work insurance program set up by the Independent Insurance Agents and Brokers of America, teams with high school and community college educators to provide an insurance curriculum. Despite this and other efforts, the insurance industry has just not attracted young people in sufficient numbers. It’s no wonder. We are swimming upstream: Nationwide, the growth rate for the younger population is near zero.

If you’re working in an insurance firm that is not short on experienced, qualified people, don’t get comfortable: Your firm will need people soon enough. Demographic forces are likely to prevail, and industry employers (carriers, agencies, brokerage firms, and others) will be short of talented staff due to baby boomer retirements.

Worse yet, the insurance industry is losing institutional knowledge as retirees walk out the door with their gold watches, 401(k) balances, and boxes of photos from their cubicles. How will insurance firms fill the numerous jobs they’ll have in the next 20 years, at a time when 10,000 boomers will retire each day?

I say: They’ll fill the jobs with retirees.

Let me explain. I have been following this issue for 20 years as an agency owner, an entrepreneur, and a professional involved in insurance industry groups:

- I’ve seen advances in health care create leaps forward in longevity. No longer are people considered “senior citizens” at age 65. (My parents, aged 92 and 86, are senior citizens; 25 years younger, I’m not.)
- I’ve seen the recession that started in 2008 take wholesale chunks out of 401(k) plan and IRA balances. While, gratefully, many investments have recovered, consumers are learning that retirement assets and Social Security typically are not sufficient enough to last for a retirement of 20+ years.
- I’ve seen retirees gleefully walk out the door upon their long-sought retirement, only to see them walk back in six months later, bored without the mental stimulus of work.

Those three factors—longevity, economic pressures, and the desire to work in retirement, but in a different way—will drive baby boomers back into the insurance workforce.

Research conducted by the National Alliance Research Academy found that six of 10 insurance workers surveyed want to continue working on a part-time basis after retiring from full-time employment.

You might object: “If boomers are leaving, they’re creating the problem. So how can they be part of the solution?” The answer is that while today’s retiring workers still want to work in the future, they are looking for a different type of arrangement. They want to use technology to work flexibly and remotely from home.

Retirees are increasingly interested in ‘phased retirement’—a rebalanced life with less stress, less commuting and more flexibility. And it’s technology that will make it possible.

Being a partner in a large insurance brokerage firm, a past chair of the New York chapter of the Big I, and a director on the Agents Council for Technology, I’ve advocated for and benefited from using technology (e.g., agency management systems, consumer Web sites, and real-time functionality in rating, quoting, and claims). The tools of technology allow workers to be productive even when they’re not in the office.

Having started three insurance firms and having worked as an advocate for women business owners, I had an epiphany: Creating a company to place retired insurance workers in insurance firms on a remote, technology-enabled domestic outsourcing basis. So I created a new company called Work At Home Vintage Employees (WAHVE).

I know many insurance workers, many of them women, who are looking forward to retirement but who want to stay engaged professionally. I know many insurance agency owners and carrier executives who are constantly seeking to hire qualified, experienced workers for processing and other work but are concerned about outsourcing to other countries because of language and industry-knowledge barriers.

WAHVE gives agency owners and hiring managers an option to outsource work domestically to retirees who have insurance experience and who work remotely from home. The company matches the needs of the firm to the people who have the skill sets and experience. The people then serve as an outsourced workforce for the firm on a dedicated, contract basis.

WAHVE gives our industry’s retirees the option to use their knowledge and skills and work from home. For many, this means they can continue to work in their field of expertise and experience, instead of having to find a job locally that doesn’t suit them.

In the first several months since startup, WAHVE has placed more than a dozen retired workers with insurance firms. WAHVE’s clients are tapping in to experienced talent but at a fraction of the cost of permanent employees.

For many retirees over the next several years, the new ‘normal’ for retirement will be to stay engaged, continue working, and be involved in the business world and community—but in different ways. People who retire don’t want to “be put out to pasture,” and they don’t plan to disconnect completely from the working world.

Meanwhile, industry firms face the long-term challenges of sustained soft markets for pricing and the need to build back profits, and the need to hire people at an affordable cost. It’s expensive to hire staff: Advertising, recruiting and hiring, finding office space, paying salary/benefits, training and development, and equipping a worker with technology all are significant expenses at a time of flat revenues.

My prediction: the baby-boomers will become one of the most productive retirement generations in the history of the United States as well.

Retired or retiring insurance professionals can submit their information on a
confidential basis at www.WAHVE.com. Firms considering hiring can submit a request through the website.

Sleep well, pre-retirees: You can dream a new dream.

Sharon Emek, Ph.D., is president and CEO of Work At Home Vintage Employees LLC (WAHVE), a domestic remote staffing company (www.WAHVE.com) that works exclusively with insurance firms. WAHVE was named winner of the “Insurance Entrepreneurial Award” by the Insurance Innovation Alliance for its service offering of providing insurance agencies, wholesale brokers, and carriers with skilled insurance retirees who work from home. Emek has been a partner at CBS Coverage Group, Inc., an insurance agency in the New York metropolitan area. In 1998, Emek founded Metro Partners, Inc., a managed agency organization, where she managed 38 agencies on an outsource basis using service center and Internet technology. She was president of The Emek Group, an insurance agency formed in 1988, one of the largest women-owned insurance agencies in the country.

What Are Boomers Looking for In Retirement?

Boomers are expecting to live well beyond age 65. So they’re rethinking what ‘retirement’ looks and feels like. A Merrill Lynch survey of 1,000 affluent Americans aged 46-64 conducted in December 2010 found that 84 percent of boomers aim to live a more active retirement lifestyle than their parents.

Seventy percent of these boomers plan to keep working, at least part-time, as a means of remaining active and engaged during this stage in life.

Interestingly, the research also showed gender distinctions: affluent women aspire to be even more active during “retirement years” than do men. Merrill Lynch found that boomers intend to stay active by:

- “Pursuing additional professional success” (32 percent)
- “Continuing their education” (26 percent)
- “Learning a new trade” (24 percent)
- “Starting or furthering their own business” (20 percent)

The research found that 27 percent of affluent retirees didn’t retire at the age they had planned to when they were in their 40s. They cited several reasons:

- “The recession took a toll on my finances” (34 percent)
- “Changed my mind and decided to continue working” (23 percent)
- “Had to provide more financial support to my adult-age children than anticipated” (23 percent)
- “Didn’t realize how much I would need to save for retirement” (21 percent)
- “Started saving too late or didn’t save enough” (18 percent)
- “Had to deal with a medical emergency” (14 percent)

Among affluent non-retirees, 42 percent said they have confidence in their ability to meet long-term financial goals. But only one-third (34 percent) of women have confidence, compared with half (49 percent) of men.
The difference between successful business people, entrepreneurs, athletes, authors – anyone, and those who are not successful is not talent. The difference is the guts to move forward, to take intelligent risks, to try, to work harder than anyone else to become a true professional.

It is a fact that every industry has its share of immensely successful people, its share of abject failures, and a whole lot of people in between. The individual success of the people in most industries can be plotted on a classic bell curve, where the great percentages fall directly in the middle. Exactly how, then, does someone move from the majority in the middle of the pack to that select group who have reached the top of their profession?

Professional athletes will tell you that the difference between first place and second place or success and “failure” is incredibly small. At the Daytona 500, the premier NASCAR stock car race,
between 1995 and 2004, the average margin of victory was only 0.241 seconds! The difference between first place money and second place money – a whopping $452,116. That means the additional prize money for finishing first was an astounding 68%. In the Winter Olympics in 2002, the difference between a gold medal and NO medal in the men’s downhill skiing event was 0.65 seconds. Small improvements can make a huge difference.

So, how can you become a successful professional in your job and your life? It starts with small improvements. You simply need to focus on the five fundamental P’s.

1. **Purpose:**

   Seeking, and recognizing, opportunities to serve others is your starting point. Start by figuring out who you work for. Is it your company? No. Is it your manager? No. Is it your boss? No. It’s your spouse, your family, your customer, or your co-workers. Human beings are social animals and have a fundamental need to contribute to something greater than themselves. Your job, whatever it is, is about providing a product or service to other people for their benefit. Your joy and success will come when you know that you have helped someone else out. Sit down and write out your goals. Are they about you or are they the results of serving others?

2. **Preparation:**

   Be the best you can be! Read everything you can. Learn from others. Learn something new every day. Listen, you might learn something. Keep an open mind. The time to prepare is before your opportunity comes. Once that opportunity has presented itself, it’s too late to prepare.

3. **People:**

   Surround yourself with good people. Your performance and your reputation are, most often, determined by the people with whom you have aligned your life. Your bosses, co-workers, subordinates, mentors, coaches, teammates, and friends all have a huge impact on your ultimate success. Choose those people wisely and be fiercely loyal to them. They will be the foundation to your ultimate success. Show them you care about them by asking them about them! Then shut up and listen to the answers. Care about them and they will care about you.

4. **Priorities:**

   Focus on the fundamentals and the results will take care of themselves.
Start each day with a simple written list of what you plan to accomplish - today. Make time to do the things that contribute to your purpose and your goals. Remember that if you don’t have time to do it right, what makes you think that you have time to do it over? Learn to adapt to your changing environment. Maintain a controlled sense of urgency. Being prompt, being reliable, and contributing to your team will go a long way to ensure your success.

5. Persistence:

Maintain a positive mental attitude. Your attitude is a choice you make each and every day. Choose to be positive. Don’t get bogged down in negative thinking. The past is just that – passed. The future is always a question mark. What, specifically, can you do TODAY to continue toward your purpose?

How many people do you know that wake up in the morning and ask themselves, “how can I fail today?” Probably none. People fail because they haven’t focused on their Purpose. Or they haven’t prepared themselves to take advantage of the opportunities. Or they have made poor choices in the People with whom they associate. They may have lost sight of their Priorities. Or, they’ve given up and failed to be Persistent.

So, “professional,” in any endeavor, is spelled with 5 p’s – Purpose, Preparation, People, Priorities, and Persistence. Focus on those 5 p’s and you will find the success you seek.

James S. Bain, MBA, is an author, speaker, consultant, and coach. He is the founder of the Falcon Performance Institute, a consulting and corporate training firm focused on productive performance. He has been a featured speaker at numerous regional and national conventions. Look for Jim’s soon to be published book, “Never Pass on a Chance to P: A Roadmap to Success.” To hire Jim or find out more about the Falcon Performance Institute, please visit www.fpiteam.com or call 352-854-4015.

It’s the perfect job... and today’s the big day.
During the interview you’re asked the following:

What would you tell your client about rental cars?
What’s the difference between a structure and a building?
What is “Custom Equipment” in a Personal Auto Policy?
Is business in the home covered in a Homeowners Policy?

The interviewer is impressed with your answers. At that moment a smile crosses your face... you think to yourself how smart it was to take CIC & CISR programs.

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Education for Insurance Professionals.
Welcome New Members from December 10, 2010 through February 23, 2011.

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Elizabeth Sheldon
Valerie Sullivan
Jean Young
Melissa Lanagan
Donna M Funk
Carolyn McGowan
Jacalyn Bourdon
Brenda Danforth
Tricia Lawler
Trudy Lawler
Shauna McMillan
Carol A Romiza
Theresa Goodgion Garcia
Melissa A Mirijanian
Barbara Picciocchi
Maria Elizabeth Torrejon
Marnie Everline
Marina Lata
Keisha Olivierre
Jennifer R Oxman
Donna Averill
Margaret Capraro
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Maureen McHenry
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Judy L Graves
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Wendy V Golden
Beth Kitson
B J Kissick
Kim R Nedberg
Judy L Graves
Julie T Burke
Wendy V Golden
Beth Kitson
Laura Feltner

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Rae Frahm
Jessica Hacker
Jennifer Luitjens
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REGION V
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Zilda Henson

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2011-2012

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AU, CPIW
2011-2012 International President-Elect

JANE DENSCH
CPCU, AIC, ARP, ARE, CPIW, AIS
2011-2012 International Vice President
CANDIDATE RESUME:

CAREER EXPERIENCE AND QUALIFICATIONS
As an account manager for Wichert Insurance, Sue supports the needs of customers through policy service and claims facilitation. Sue joined the agency in 2003 when Woodruff SirLouis Insurance Agency (WSL) affiliated with Wichert Insurance. She was with WSL for 20 years. During this time Sue has expanded the selection of insurance options and now provides a deeper level of service to her customers.

With 40+ years experience in the insurance industry, Sue is able to navigate the complexity of business and the challenges that present themselves. Sue has been recognized for leadership and for dedication to the insurance industry by the Insurance Women of Akron and the National Association of Insurance Women, International.

CERTIFICATIONS AND LICENSES
- Certified Professional Insurance Women (CPIW)
- Property and Casualty Producers License
- Currently working on her CPIA and CISR designations

PROFESSIONAL AND COMMUNITY AFFILIATIONS
- National Association of Insurance Women, International (NAIW) joined in 1973
- President of the Family of Faith United Methodist Women
- Truth North Way Out Prison Ministry for Youth at Risk. Sue provides Sunday morning class to teens who are incarcerated and works as a Mentor to an 11 year old.

Local Association: Insurance Women of Akron dual membership with Professional Insurance Women of Stark

Ohio Council: Served as State Director in 2003-04

Region IV: Served as RVP 2007-2009

WHAT MEMBERS SAY SUE WILL BRING TO THE OFFICE OF INTERNATIONAL SECRETARY OF NAIW?
Sue has the ability to foster member involvement by encouraging members to run for office, apply for awards, and continue their educational and professional development. Sue plants seeds within members, she waters and nurtures the seed and watches the seed bloom as each member achieves their goals. Sue is a champion of change, but she takes caution to ensure each change has purpose and value. She is dedicated to NAIW’s membership growth and fiscal responsibility, and plans to promote programs
Meet the Candidates

Teresa Sheppard

CPIW, AAI, AAM, AIS, AIT, API, ACSR, ASLI, CISR, CIC, DAE, AINS

Candidate for International Vice President

CANDIDATE QUESTION:
During this association year we focused on specific goals to position NAIW for the future. What additional actions, activities or educational programs are needed to further our growth as a professional association?

NAIW works diligently each year updating our educational programs and creating new ones. I believe we have to continue these efforts looking into new programs to benefit all members, our young professionals, seasoned members and the new members we gained through our expanded membership eligibility. Let’s ask members what they need, want, or maybe have to offer already in this area.

We need to continue to focus on member retention and close the hole through which our members are falling when they choose to not renew their membership. I understand we are going to lose a certain number of members each year but we cannot continue to exist losing upwards of 500+ members every year. If each one of us can secure just one new member or help retain just one member who’s thinking of non-renewing then slowly but surely we can turn membership figures around so our numbers are increasing each year.

NAIW exists to provide its members with Leadership Development, Insurance Education and Skills Enhancement, let’s focus our efforts there. Some of the more seasoned members might need assistance in utilizing the Social Networking or other websites we could partner the young professionals with them so they both gain wisdom, knowledge and experience.

Our industry is constantly changing and we have to keep pace with that change or even surpass it if we wish to survive and thrive. Who would have thought 5 years ago we’d actually be able to see the person with whom we were talking over the phone or internet? We don’t have the luxury of a crystal ball that allows us to know what the future holds but we do have plenty of members saying, to themselves, “what if…or could we…” Our future lies in fostering an environment where members are encouraged to say “what if or could we” out loud. We have to secure our future and the future leaders of our association.

ONE (Outstanding NAIW Experience), one team, one goal, ONE NAIW! Have ONE!

CANDIDATE RESUME:

INDUSTRY INVOLVEMENT
- Induction in International WHO’S WHO of Information Technology
- Presented IIAV’s Youthful Operator Seminar @ Faith Driving School
- Co-presenter “InVEST-Lessons in Insurance” @ VA Dept of Ed. Voc. Education Teachers Conference
- Member IIAV ACSR Council 2001 to present
- Member IIAV Careen Institute and Training Committee Member 2006 to present
- Certified Virginia Continuing Education Instructor #560581
- ACE award winner; Point of Excellence & Golden Gavel Designee;
- A-One Award Winner; Hall of Fame; Winner’s Circle; Stairway to Success; High Flyer
- Presented I CAN program “E&O Hotspots-Don’t get Burned” to 20 local members IWCV
- Nominated IIAV ACSR of the Year 2002
- Taught ACSR Module 1,2,3,4 & 5 to Local Agents working towards ACSR designation 2002 to present
- Lynchburg Mental Health Association VIP Mental Health Walk Team Leader 2003
- United Way of Central Virginia Campaign Coordinator
- NAIW Education Foundation Member since 2003
- Society CISR Member since 2003
- Choices Program Presenter since 2003
- IIAV ACSR of the Year 2004 & IIABA National ACSR of the Year 2004
- Inclusion into the 2005/2006 Manchester Who’s Who Among Executive & Professional Women

LOCAL:
- Served on all local committees as well as chairing most since joining in 1981
- Served as Local Vice-President, President-Elect, President & Treasurer
- Local Insurance Professional of the Year 1999, 2000 & 2004
- Won CWC Local 1993; Runner-up state September 1993
- Completed Leadership Development Program & Rules of the Road
- Taught “E&O Hotspots-Don’t Get Burned” & “The Three A’s of Customer Satisfaction”
- Presented “Personal Accountability-Your road to a rewarding work life”; - Stress Management Program and
Incoming Officers

Penny Haworth-Rich
AU, CPIW
2011-2012 International President-Elect

Incoming Officer Question: During this association year we focused on specific goals to position NAIW for the future. What additional actions, activities or educational programs are needed to further our growth as a professional association?”

Goals are to help us focus, set objectives and to plan for NAIW’s success.

For NAIW (International) to be successful we need to focus our efforts and energy on new member recruitment and member retention. To do this we must train the local Presidents, the Council Directors, the Regional Vice Presidents and the Executive Committee.

To start with, we need to get leadership training down to the local level as members are gained and retain at this level. We must have interesting speakers at the local meetings; we need to get members involved, they need to feel a part of the association. We need to create a professional but yet a fun atmosphere for our members. At your local meeting feel free to have less “business” in your meetings, it doesn’t always have to be the same way or the same thing month after month, shake things up every once in a while, …It’s ok to do so!

Webinars are a way that we can reach out to the members on a regular basis. I would like to see some ½ or hour long training classes on topics like how to run a meeting, parliamentary procedure, or have an open discussion on tips and topic’s for monthly meetings. President Wildi started her President To President chats which have been well received, those need to continue as they give the members a chance to ask questions and learn about what other local associations are doing.

Council Directors and the Regional Vice Presidents need to take on a stronger role and help develop the local leaders. We should be using social media more to get information out to the members; we are now in the age of blogs, twitter and Facebook not to mention our own NAIW website. We need to develop strong use of these tools and have members comfortable using them. NAIW is at a turning point, we need to
Penny is married to husband Tom, who Penny states “he is my biggest cheerleader- he loves NAIW just as much as I do”. She has 4 sons, 2 daughter-in-laws, 4 grandsons and one (yes, just one) granddaughter, who are the light of her life.

In her spare time she enjoys reading, camping, riding 4 wheelers, and spending time with family and friends.

**JANE DENSCH**

CPCU, AIC, ARP, ARE, CPIW, AIS

**2011-2012 International Vice President**

**INCOMING OFFICER QUESTION:**

*During this association year we focused on specific goals to position NAIW for the future. What additional actions, activities or educational programs are needed to further our growth as a professional association?*

Did you ever have “one of those days”? You’re driving into work and all the lights are green? The line of traffic you see up ahead, parts like the Red Sea, so you can glide through? When you get to work, the day flows just as you had planned it, everyone’s on time for meetings, everything is clicking like a well oiled wheel and all the conversations are about successes and agreements on initiatives to improve the work processes and service to the customers. You hear a lot of “amazing results”, “I never thought about it that way”, “what if” and “let’s try that”.

What does that have to do with “What additional actions, activities or educational programs are needed to further our growth as a professional association?” NAIW (International) is an association of associations – we are our customers. It isn’t important at what level anyone serves this association; we are all equal in membership, from the YP, to the business professional of any age, to someone in an elected position. As an association we need to create “one of those days” as often and consistently as possible for ourselves, the members.

**Actions** – Vibrant local association meetings that pique our interest and lead to professional development. Saying thank you. Stepping outside of our comfort zone to give a personal “elevator speech” about the impact of NAIW at every opportunity. Networking and communicating with each other, prospective members and potential sponsors.

**Activities** – Effective coaching and mentoring to recruit and retain members. Leadership opportunities that develop skills that pay off in the workplace. It’s not about positional power; it’s about lateral leadership – teamwork, delegation and follow-through!

**Educational programs** – We are considered a resource on industry issues as a result of our existing programs. By expanding our webinars and adding new programs we continue to develop our reputation.

What’s needed to position NAIW for the future – YOU! You have the POWER to create “one of those days” for yourself and every member!

**OFFICER RESUME:**

Since October 2006 I’ve been creating the position that I currently hold, Claims Auto/General Liability Product Director with Fireman’s Fund Insurance Company, a company of...
Allianz, which involves leading the A/GL Technical Directors in a cohesive approach to technical insurance issues. Responsibilities, which continue to evolve, include coordinating the team’s interactions with the claims operational staff and participating in innovative product development with our business partners. I’ve initiated Technically Speaking, a quarterly technical newsletter; the A/GL Advisory Council, a monthly meeting between operational and technical leaders; and coordinate monthly technical webinars on emerging claim issues as well as the Advanced Casualty Seminar, a two day webinar program with CE.

My areas of expertise are:
- Excellent communication skills
- Focused development and execution of successful plans
- Transforming individuals into a cohesive team through shared vision
- Organized, ethical, realistic approach to resolution of problems and issues
- Meaningful and timely recognition of performance
- Created and initiated technical mentoring plan.

Since joining NAIW (International) in 1989, I’ve served at all levels.
- Insurance Women of Denver – various offices including local President 1994-95
- Colorado Council – various committees including Director 1996-97
- Region VII – various committees including Vice President 1998-99
- Executive Committee/Board of Directors – Secretary 2010-2011
- NAIW Committees – Nominating, Organization Interface Advisory Panel, TIW/NAIW Now! Editorial Advisory Panel, Non-Dues Revenue Task Force, and Student Member Task Force
- NAIW Programs – I’ve completed and taught most of the NAIW programs at all levels

As a member of the Society of CPCU and the Society of CPCU Claims Section, I’ve served at all levels.
- Colorado Chapter of CPCU – various offices including local president in 2001-02
- Co-chaired the Host Chapter Committee which assisted the CPCU Annual Meetings and Seminars’ successful meeting in Denver in 2009
- Claims Section Committee member 2008 – present
- CPCU Leadership Institute – I’ve completed most of the courses
- Created the Denver Discovery Walk fund raising “amazing race” type walk for the CPCU Loman Foundation

A graduate of the University of Oklahoma, I received the CPCU designation in 1989. Other designations include AIC in 1985, ARP in 1989, ARe in 1995, AIS in 2001 and CPIW. I received the AAMGA Association Achievement Award in 2004, was NAIW Insurance Professional of the Year in 2000, the NAIW Claims Professional of the Year in 1995 and the Colorado Chapter of CPCU President’s Award for Outstanding Leadership in 1993. I currently serve as president of the Colorado Insurance Education Foundation and am a Founder Club member of the ISFA.

I have authored articles and created and led educational seminars including:
- Controlling Litigation Costs
- Claims Handling: High Tech or High Touch
- CPCU Claims Section Webinar Summary
- Making Change Work for You at the 2009 NAIW Convention
- Products Liability Claims Training
- Uninsured/Underinsured Claims Training
- ABCs of Time Management
- Creating a Winning Team
- NAIW/IWOD – What’s In It for YOU!

I am proficient with all MS Office applications which enhance data management and leverage more sophisticated communications of business strategies. Within Fireman’s Fund I rank on the leading edge of innovative contributions and have been recognized for these efforts. I am an experienced claims leader with consistent success in implementing change. I’m an energetic entrepreneur who has piloted teams to thriving achievements. I’m innovative and flexible when facing challenges. I’ve negotiated multiple claims settlements during mediations and represented FFIC as a corporate representative in depositions and at trial.

These are the strengths that I bring to the office of NAIW International Vice President to impact each of our members’ transformational journeys through this association.
Employee Health Wellness
No Longer Optional Benefit, but Strategic Imperative

By: Paul Rauseo
When you develop and implement work+life flexibility strategies that help businesses operate and individuals manage their work+life fit, you run into many often baffling false beliefs. Since the start of the recession, two of these off-base convictions have stood out as managers and employees struggle to do more with less:

1. Individuals think their health and wellness are “optional” parts of their work+life fit, and
2. Line business leaders don’t connect how employee health and well being directly impact the optimal, effective functioning of their workplace, and they don’t understand (or don’t want to deal with) the role that they play to ensure employees are as healthy as possible.

Families and Work Institute (FWI) just released The State of Health in the American Workforce study. The numbers are not only disturbing, but they are a real call to action for both individuals and employers. The research shines a light on the paradox that working harder, faster, longer does more harm than good not only to our personal health and well being, but to business. In the new work+life flex normal, employee health and wellness are not an “option,” they’re a strategic imperative.

Here are some highlights (to read the full report which is “the only study of its kind to provide 30+ year comparisons of life on and off the job,” go to the Families and Work Institute website):

**Employee Health and Wellness Are Suffering:**
- Less than one third of employees (28%) today say their overall health is “excellent”—a significant decline of 6% from 2002.
- 41% of employees report experiencing three or more indicators of stress sometimes, often or very often, which is a significant increase from 2002.
- Work-life conflict increasing, especially for men.
- One in three employees experiences one or more symptoms of clinical depression.
- 49% of employees have not engaged in regular physical exercise in the last 30 days.
- One in four smokes.
- While little changed since 2002, 27% of employees still experience some kind of sleep problem that affected their job performance within the last month at least sometimes.
- Nearly two out of three employed individuals (62%) are overweight or obese.
- 8% of employees have no health insurance from any source, with low-wage/low-income employees less likely to have access and least likely to use even if they do have access.

**Why Does it Matter? Direct Impact on Business**

There are two employees, A and B. Employee A reports low levels of personal overall health and wellness, and B reports high levels. Common sense would say that a manager gets more from employee B in terms of extra effort, satisfaction and commitment. But the FWI research shows how significant this correlation between health and business impact really is: “Employees’ physical and mental health, stress levels, sleep quality and energy levels all significantly impact important work outcomes of interest to employers, such as engagement, turnover intent and job satisfaction.”

Here’s my best attempt to present the study findings visually:

In other words, employee health and wellness isn’t just a nice perk, or program to offer when times are good. Employee health and wellness are mission critical to an organization’s operating success, especially in this difficult time when everyone needs to bring the best of themselves to the table everyday.

A couple of specific findings to note:

1. Hopefully, this research will be another nail in the coffin that work+life fit is a “women’s issue” only. It is an “everyone” issue. Work-life conflict increased more significantly for men than women from 2002 to 2008. You might be surprised, but men said they are more positively affected by having economic security in their jobs and a good fit between their work and personal lives. Whereas, women are more positively affected by being challenged in their jobs and by having autonomy.

2. FWI joins WLF in using the term work-life “fit” in their research. Hopefully, this affirmation of the concept of work-life “fit” will move us away from the limiting and inaccurate concept of “balance” to describe optimizing the unique way an individual’s work and life fit together. Also noteworthy is the fact that work+life
fit is the workplace effectiveness factor that directly affects the most aspects of employee health and wellness in the FWI study.

What Can Managers/ Employers Do?

How should a manager or employer respond to the findings especially in turbulent times when resources are tight, and there’s constant pressure to perform financially? Too often when business leaders think of “health and wellness,” they go immediately to perks like an on-site gym and EAP. But, as outlined in the visual model of the findings above, the interventions that lead to “excellent employee health and wellness,” and, in turn engagement, retention and satisfaction, are broader. Some are benefits like health insurance, paid vacation and sick days that cost money, and others are behaviors and ways of operating the business that cost nothing. Regardless, any money or effort expended is an investment that will have a return. The FWI report offers insightful implications for businesses, especially around the difficult task of addressing economic security in these tough times, but I would add:

▪ Make work+life flexibility, or flexibility in how, when and where work is done and life is managed, part of the way your organization operates and not just a program, perk or benefit. It will go a long way to achieve many of the behaviors and workplace effectiveness factors outlined in the report that affect health and wellness.

▪ It’s not enough to offer stress management or weight loss classes, reimburse gym memberships and provide information about healthy eating. You need to give and encourage time for people to use the gym, shop for healthy food and go to weight loss class without feeling badly. (Check out Cindy Goodman’s excellent post on the FWI research and how one Florida business owner made weight loss and health a mission in her company).

▪ Be a role model and clarify expectations. People are very, very scared right now. They are terrified to do anything that jeopardizes their job. Managers must role model the desired behavior if employees are to feel comfortable—take vacation, and sick days, talk about going to the gym, eating healthfully and getting rest. Things you should be doing anyway, and might have let fall to the wayside over the past few months.

What Can You as an Employee Do?

Much more than you think. Yes, many of us are scared but really that is no excuse. Doing as much as you can to be healthy and able to contribute extra effort and commitment on the job is no longer optional. In fact, it’s imperative for your job security. Again, paradoxically, you may think working harder, faster and longer will reduce the risk of losing your job. But the research shows that if that overwork make you unhealthy it’s having the opposite impact. You aren’t as engaged, committed or satisfied, which could make you more vulnerable when employment decisions are made.

Where to begin? When I run my corporate work+life fit seminars we always end with an exercise called “One Small Thing.” Small changes in your work+life are very powerful especially as they relate to health and wellness. Here are common examples of small health and wellness changes employees have committed to making over the years:

▪ Go to bed an hour earlier and get up earlier to work out two days a week.
▪ Put my gym clothes in my car and go right to the gym before going home.
▪ Make a list of meals for the week and shop over the weekend so there is food in the house.
▪ Turn off the TV an hour before a go to bed and wind down.
▪ Start meditating for 30 minutes every morning.
▪ Keep a journal every night before I go to bed.
▪ Make a date with my best friend to go to the movies once a month.

Your employer can do its part to create a culture and workplace that supports employee health and wellness, but in the end, it’s you doing it. This is particularly true when it comes to financial security, one of the workplace effectiveness factors influencing health and well being. While not part of the study, I wonder how much of this increased stress relates to the fact that “three out of five workers” live paycheck to paycheck according to a recent CareerBuilder survey. Better personal financial choices could mitigate some of the stress related uncertainty in employment and earnings. Finally, during the call to announce the research results, FWI President, Ellen Galinsky, summed it up by saying, “In the U.S. we see work as a sprinting marathon. Instead we need to think about it more in terms of weightlifting. In between periods of exertion, there’s rest and recovery. This gives you the strength to exert your best effort the next time.” I agree. Hopefully this research will challenge the false beliefs that employee health and wellness are “optional” and break us out of our sprinting marathon that is no longer working—if it ever really did.

Paul Rauseo is the Global Director of Worksite Health Initiatives for CHC Wellness (http://www.chcw.com), a national firm dedicated to providing on-site corporate and community health and wellness programs. He is a leading expert in why companies need to be implementing wellness programs in order to cut healthcare costs. Rauseo is focused on continuing innovation and expertise across the globe for challenges that plague leadership and management personnel. Rauseo’s goal is to provide integrated business solutions to ensure a seamless profit-engineering plan execution.
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Courage is not the absence of fear, it is resistance to fear. Courage is the conscious decision to move through the fear toward the objective. James holds a supervisory position at a medium-sized professional firm. He is frequently called upon to do presentations to staff and clients, but makes every effort to avoid these speaking opportunities. James suffers from fear in denial. When on rare occasions he is forced to speak before a group, he dreads it, and suffers immeasurably before, during, and after the event.

For this reason, James enlists his friend and associate, Anthony, to do his presentations for him whenever possible. James admires Anthony and wishes he could address an audience with the apparent ease and confidence that Anthony stronger. He wonders how Anthony does it. James often congratulates Anthony on staying cool under pressure, saying, “Anthony, you’re fearless!”

Anthony uses actions to manage his fears and build courage daily, and anyone, including James, can do them and get results. Here are four that are easy to use and can be implemented daily:
Acknowledge and Examine the Fear

This is essential, since denial of the fear increases anxiety and compounds the problem. The unknown is always feared, so examining the fear can begin to dispel it. Find a quiet place in your mind, and examine the fear or anxiety. It can be helpful to get a pen and paper and write down all the things that come to mind as you contemplate the situation, for example, an upcoming speaking presentation.

Now take care to tell yourself that it is okay to have this fear. There is nothing wrong with you because you feel this fear. And you are not alone in experiencing your fear. For instance, experts agree that fear of public speaking is one of the most common, if not the most common, phobias in modern society.

As you think it over, ask yourself, does this fear remind me of a past experience? Did I establish this fear as a child? Maybe a parent or a person in authority impressed the fear on you during your formative years. Some fears are learned -- and they can be unlearned.

Face Your Fear: Prepare Yourself to Take action

Taking action through fear can be thrilling, self-empowering, energizing, and, well, a whole lot of fun -- even if you’re scared and anxious beforehand. But this is true only when you’re prepared for it. In public speaking, preparation involves research, considering the audience and situation, tailoring material accordingly, and rehearsing. More important, prepare your mind. Access the spirit, energy, and passion of your mission or message. Ask yourself what you’re bringing to others.

Using public speaking as an example, ask yourself if you are approaching your audience with respect -- do you want them to benefit from this -- or are you only worried about your ego? Are you speaking from the heart? Will you allow yourself to have fun with this challenge?

What do you love about your message? About this speaking opportunity? About this audience? Prepare by feeling good, because it’s how you feel inside that trumps the fear.

Come from Love - Establish a Purpose That is Greater Than Your Fear

Love crushes fear. If you fill yourself with love and good feelings, there’s no room for fear. Enthusiasm, passion, and fun are contagious, attracting a like response from others. When you allow yourself to experience altruistic love, or passion for a cause, you’re empowered to trample fears and anxieties in pursuit of that cause. Likewise, when you transfer your focus from your own solitary ambition to thinking about and appreciating family, friends, etc., you’ll find you can boldly face your fears. Courage begins building momentum.

Stay in the Present Moment

When living in the moment, not regretting the past or fearing the future, you are set free. Fear is always forward – fear of the unknown, the myriad “what ifs” that multiply anxieties about what is to come. When you let go of everything but the present moment, creativity and joy are released so any challenge can be faced. Realize you are the sum of all your experiences to date, and choose to love who you are today. Armed with this attitude, it’s exciting to resist; to move through fear, taking steps in the present moment.

All of Anthony’s associates and subordinates describe him as, “fearless.” His staff loves to work with and for him -- they feel buoyed by his upbeat attitude and aura of strength and fun. But Anthony is not immune to fear -- he has fears, and like many others he is aware of the climate of anxiety that pervades the present economic situation.

Anthony is a person of courage. He realizes that if we neglect to take action against fear it can take on a life of its own. He knows that fear is an energy drain. For this reason, Anthony uses every opportunity, including public speaking, to acknowledge his fears and take action against them. In so doing, he inspires himself and others to meet myriad challenges. Anthony is determined never to allow himself to be paralyzed by stress and anxiety over speaking, the future, or anything else. Anthony knows that courage is not the absence of fear -- it is the presence of a willingness to resist -- he daily reminds himself to never give in to fear.

Marti MacGibbon, CADC II, ACRPS, is a certified mental health professional, inspirational motivational speaker, veteran standup comic, author, and member of the National Speakers Association. Her memoir, “Never Give in to Fear,” is available on Amazon.com and through her website, www.nevergiveintofear.com. To find out more about her speaking, visit her site or call 310 210 4674.
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Business owners know there are laws every business must follow. However, results of a recent survey by zTelligence and Fellowes Inc., (July 2005), showed only 13.1% of business owners recognize the term “FACTA.” That could mean that nearly 87% of all business owners aren’t aware that FACTA:

- Is federal legislation that went into effect June 2005
- Can shut a business down whether you have two or two thousand employees
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The NAIW (International) Legacy Foundation was formed in 2006 as the philanthropic arm of NAIW (International), The Association of Insurance Professionals, best known for providing insurance education, skills enhancement and leadership development to its members.

NAIW (International) members represent every facet of the insurance and risk management industries. Members of the association are located throughout the United States, Canada, Puerto Rico and in other countries.

The purpose of the NAIW (International) Legacy Foundation is to promote the continuation of the insurance and risk management industries by educating both insurance and risk management professionals through:

- Development of new education programs related to both the insurance and risk management industries.
- Presenting education seminars, workshops or keynote speakers to further educate professionals employed in both the insurance and risk management industries.

Contributions to the NAIW (International) Legacy Foundation will be used to fund new programs for the educational development of insurance and risk management professionals.

You may donate securely online at www.naiw.org or by mail to:

NAIW Legacy Foundation
9343 East 95th Court South
Tulsa, OK 74133

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