



HIGHLIGHTS

The Newsletter of the FLMI Society of Waterloo
Spring 2004



A message from
John Clayton,
President

Welcome to the 43rd year for the FLMI Society of Waterloo! For me, this is year number eight serving the membership. This is my fifth year as a member of the Board of Directors and prior to that, I spent three enjoyable and instructive years as the newsletter editor. I've been really fortunate to work alongside some wonderful people over the years.

Last year was another marvelous year for our Society. Among the events held in 2003 we again had successful luncheon and dinner meetings for our membership. At the luncheon last year, Mary Congdon spoke on the timely topics of insurance fraud and compliance.

In keeping up to date on hot topics in the insurance industry, this year we have David Shuen, Privacy Officer at SunLife as speaker at our luncheon to be held on May 18, 2004 at Golf's Steak House. We hope to see you there!

Marlene Holzworth of SunLife was our featured dinner speaker. Her topic was 'Positive Attitude Towards Health and Success' and she gave an inspirational talk on ways to keep the workplace in a positive atmosphere. For those who heard this speech, I hope you enjoyed it as much as I did. In maintaining our inspirational theme we hope to once again offer a thought provoking speaker at this year's dinner.

Nationally, in the fall of 2003, Dalhousie University began offering an MBA-Financial Services degree with a focus on insurance. As a holder of the FLMI designation, you are required to complete only 12 of the standard 16 course curriculum which is being made available over the Internet for convenience.

On the international front LOMA announced the establishment of a new company, The LOMA Institute of Greater China which will offer training and education solutions to financial service companies in Greater China. This new company arose as the result of a joint venture between LOMA and LOMA's regional partner, Sunford Management Consultants Inc.

Back home, the FLMI Society of Waterloo is once again arranging courses for those wishing to launch the start of their FLMI journey. A huge thanks to instructors Sue Langdon of Arca Financial and Mary Allan of Manulife Financial and to our education coordinator, Jodi Hall of Arca Financial.

This year all Societies within the LOMA family are performing a comprehensive review of the model constitution and by-laws. Maureen Trask, this year's Treasurer, is your representative in this cause.

Corresponding to this review, all Societies will be renamed from FLMI Society... to LOMA Society... by the beginning of 2005, LOMA is

also looking into designing a new logo. All Society Boards will be asked to vote on three final designs.

2004 will prove to be another year of many changes for our Society. We will need to be creative in raising funds for membership events. This will be a steep challenge but I feel we have the right people on our Board of Directors to lead the Society through it.

I am certain that this year will be an invaluable learning experience as have the past few. I have met and worked with many fantastic people within the industry. If you are contemplating sitting on this Board, I strongly encourage you to take the leap and join in.

Finally, I would personally like to thank our Past President, Kamala Chandran, for her help and consulship over the years. I wish her well in her future endeavors as her career at Sun Life Financial ends in May.

For more information about the LOMA Society of Waterloo, don't forget to check out our website at <http://fp98.sentex.ca/flmiwat/>

You will find a copy of our most recent newsletter, information on upcoming events and other relevant material. Thanks to Fran Miller, our webmaster, for maintaining this site.

FLMI Society of Waterloo - 2004 Board of Directors

President	John Clayton, FLMI Sun Life Financial	Tel: (519) 888-3900 ext. 6320; Fax: (519) 888-3143 Email: John.Clayton@sunlife.com
Vice President	Bev Davies, FLMI, ACS Lutheran Life	Tel: (519) 886-4610 Email: Bev.Davies@lutheranlife.ca
Treasurer	Maureen Trask, FLMI, ACS, HIA Manulife Financial	Tel: (519) 747-7000 ext. 38942; Fax: (519) 747-6102 Email: Maureen_Trask@manulife.com
Secretary	Mary Allan, FLMI, ACS Manulife Financial	Tel: (519) 747-7000 ext. 44557; Fax: (519) 747-6336 Email: Mary_Allan@manulife.com
Past President	Kamala Chandran, FLMI, ACS Sun Life Financial	Tel: (519) 888-3900 ext. 7207; Fax: (519) 888-2990 Email: Kamala.Chandran@sunlife.com
Board Member	Anne Cruickshank, FLMI, ACS Lutheran Life	Tel: (519)-886-4617 x479 Email: Anne.Cruickshank@lutheranlife.ca
Board Member	Marianne Fletcher, FLMI, ACS Equitable Life	Tel: (519) 886-5110 ext. 272; Fax: (519) 883-7404 Email: MFletcher@equitable.ca
Board Member	Kathryn Flood, FLMI, ACS Sun life Financial	Tel: 519-888-3900 ext 6471 Email: kathryn.flood@sunlife.com
Board Member	Selena A. Puttick, FALU, FLMI, ACS Manulife Financial	Tel: (519) 747-7000 ext. 38790; Fax: (519) 570-3446 Email: Selena_Puttick@manulife.com

Non-Board Position – Education

Jodi Hall, FLMI, ACS
Arca Financial Group

Tel: (519) 745-8500 ext. 223 or (877) 745-8500
Email: jodi@arcafinancial.com



Be a Volunteer

If you would like to volunteer or require more information, please contact a Board Member

Volunteering, a great way to contribute to your Society!

Member Companies

Sun Life Financial

227 King Street South, Waterloo, Ontario N2J 4C5

Equitable Life

1 Westmount Road North, Waterloo, Ontario N2J 4C7

Lutheran Life

470 Weber Street North, Waterloo, Ontario N2J 4G4

Manulife Financial

500 King Street North, Waterloo, Ontario N2J 4C6



2003 Fall Dinner Meeting Guest Speaker Marlene Holzworth

Marlene Holzworth of SunLife was our featured dinner speaker. Her topic was 'Positive Attitude Towards Health and Success' and she gave an inspirational talk on ways to keep the workplace in a positive atmosphere. Here are the three messages she delivered:

" Never let the negative few overpower the positive many. Does anyone here know a person who is negative? Does anyone here know a person who never has anything positive to say about anything?

Well, I use to be that person....

I remember the days when I was negative boring and no one wanted to be around me.. and there was my friend... separated...one child...lots of money problems who always appeared happy careful and so much fun to be around. And then she shared her secret with me.

I was always dwelling on the negative and never could see anything positive. and she gave me homework to do.

1. Find 10 positive things a week and acknowledge each one by doing either a letter, an email or a small gift of appreciation. But remember that one must not know it is from me. Ways to say thank-you or you are special or I appreciate what you did etc.

- a letter
- telephone call
- send a hug book
- send a book that you have already read
- stickers

2. Put a loonie in a jar each time I said or did some negative and then each month donate it to charity with a letter explaining why you are donating this money.

3. I wear an elastic band around my wrist and popped it every time I caught myself being negative.

4. Do an "I did it list" not a "to do list" gives you the feeling of accomplishment

The second message was '**appreciate the value of time.**'

Remember the best things in life are free then I list all the things in my life that are the best and cost nothing.
i.e. sunrises and sunsets... laughter... rainbows... unconditional friendship/love... your smile

I usually don't share this part of my talk because I really like to watch the expressions on people's face when they realize that my list spells "YOU ARE SPECIAL"

And thirdly.... **appreciate the value of time.**

Do today what is important to you... seize the moment... because one never knows what tomorrow will bring.

I truly believe that one person can make a difference and I want to be one of those people.

In closing... I wish you a very happy holiday and I do hope that all your dreams come true in 2004.

UPCOMING EVENT

Tuesday, May 18, 2004
Spring Luncheon Meeting
Guest Speaker: David Shuen, AVP
Compliance and Chief Privacy Officer
Sun Life Financial - speaking on Privacy Issues

Golf's Restaurant, Kitchener
Reception starts at 11:15 a.m
Speaker starts at 11:45 a.m.
Dinner served at 12:15 p.m.

Baskets will be on the tables for contributions to the Food Bank

Congratulations to the following new FLMI's

Lisa Higgins
Equitable Life of Canada

Elaine Hudson
Equitable Life of Canada

Nicholas Lorentz
Equitable Life of Canada

Anne Cruickshank
Lutheran Life

Dawna Lee Lettau
Manulife Financial

Frank Chu
Manulife Financial



Vince Di Ruzza, Manager, Human Resources, Equitable Life presenting Nicholas Lorentz with his certificate.



Vince Di Ruzza, Manager, Human Resources, Equitable Life presenting Lisa Higgins with her certificate.



Bev Davies accepted the FLMI certificate on behalf of Anne Cruickshank from Stephen Taylor, President and CEO, Lutheran Life.



Marianne Fletcher accepted the FLMI certificate on behalf of Elaine Hudson from Vince Di Ruzza, Manager, Human Resources, Equitable Life.



Lisa Brubaker, Learning Consultant, Canadian Division Human Resources, Manulife Financial present Dawna Lee Lettau with her FLMI Certificate.

Celebrate Success! LOMA Education Day - the Lutheran Life way!

On January 14, 2004 LOMA member companies throughout world celebrated professional education during LOMA Education Day. Sponsored by LOMA, this event salutes all students and all sponsors of professional development.

Why are we celebrating?

Because Lutheran Life recognizes that the dedication and commitment it takes to achieve a professional designation is worth celebrating. Activities included:

'Climb the Education Ladder' quiz

'Student Study Kit' quiz

Prizes:

For Getting both quizzes correct: Lutheran Life Fleece blanket

Random Draws from each quiz winner list: (\$5 Tim Hortons Gift Certificate)

- Climb the Education Ladder:
- Student Study Kit:

All others on winning lists received a \$2 Tim Hortons Gift Certificate.



Take the test and see how you do!

(Need answers? See the last page!)

STUDENT STUDY KIT

This kit contains essentials used by most students.

Match up the items in Column B with the Inventory List in Column A. When complete return to the box in the lunchroom by 2 PM, 14Jan2004. A prize will be given for the most correct answers.

'Student' Name:

Column A

1. 'Big Brother is Watching'?
2. 'Last Resort' Stress Reliever
3. Basic Ingredient/Requirement
4. Situation Illuminator
5. 'Points to Ponder'?
6. Authorized 'Cheat Sheet'
7. Study time Lifesaver/lifeline
8. Thought Organizer
9. The 'I am sure of this' Data transfer medium
10. Study time Stress Reliever
11. 'A definite possibility' Data transfer medium
12. Student's Authorized Assistant

Column B

- a) Textbook
- b) Pen(s)
- c) Pencil(s)
- d) Notepad
- e) Clock/Stopwatch
- f) Desk Lamp
- g) Aspirin/Tylenol
- h) Highlighter(s)
- i) Ice Pack
- j) Full Coffee Pot
- k) Calculator
- l) Test Preparation Guide

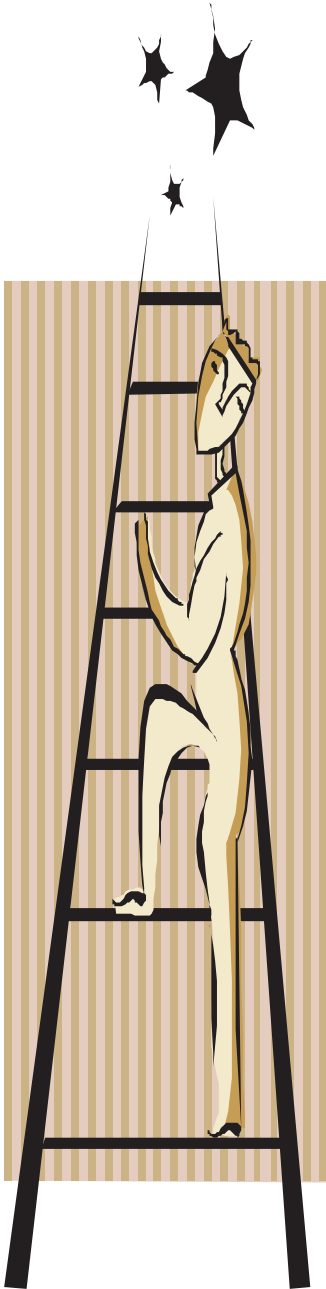


Take the test and see how you do!

(Need the answers? See the last page!)

CLIMB THE EDUCATION LADDER!

Congratulations Graduate!



12) What Canadian College of Applied Arts & Technology offers a Bachelor of Applied Business-Financial Services Management degree with coursework based on LOMA materials, including the FLMI, PCS, and AIRC Programs?

11) In January 2003 what was the average pass rate for all LOMA exams?

10) How many countries have LOMA member companies?

9) Local professional organizations called FLMI Societies have been formed since what year?

8) The FLMI Program is the world's largest university-level education program in insurance and financial services. When was it established?

7) What does the new designation FFSI stand for?

6) What is the name of the LOMA magazine?

5) Where is the 2004 Annual Conference and FLMI conferment (Americas) being held?

4) What does FLMI stand for?

3) What languages are the LOMA exams available in?

2) What is LOMANET?

1) What is the most widely obtained LOMA designation?

Undergraduate Name:



Society Name Change, Maureen Trask, Treasurer



By the beginning of 2005, our chapter name will be the "LOMA Society of Waterloo" instead of the FLMI Society of Waterloo.

At the annual 2003 Conference in San Antonio, the LOMA representatives in attendance for the FLMI Society committee meeting passed a motion to change the name of the societies from FLMI Society to LOMA Society, reflecting a broader member audience, including LOMA's new Fellow, Financial Services Institute (FFSI) Designation program.

In support of this change, a subcommittee has been formed to review the Society by-laws and recommend any changes necessary at the next annual conference in Boston, MA. The chair is Denise Cyr who is working with assigned chapter board members to review the existing society by-laws and update them to reflect the additional qualified LOMA designations, giving societies an opportunity to broaden their membership. In addition, all societies will need to change their letterhead, banking information, chapter website, banner, etc. to reflect the new name.

LOMA is in the process of changing their information, including development of a new logo. All chapters are targeting to be operating under their new name by January 1, 2005, but may proceed immediately. Our chapter is being represented by myself with ongoing progress updates being shared with the Board. We anticipate our name change taking place when the new Board is instated at our fall 2004 Annual Meeting.

LOMA is providing assistance and guidance for the societies. As communicated recently by LOMA: "In today's ever-changing professional environment Society membership for professional development and networking is more important than ever and LOMA is committed to assisting you in making your Society a success."



UPCOMING EVENT

Wednesday, November 17, 2004

Fall Dinner Meeting

Golf's Restaurant, Kitchener

Who's the Winner?

The lucky winner of a LOMA gift pen in the survey draw was **Emma Kearns** from Manulife, congratulations!



Food Bank Donations to the Food Bank of Waterloo Region

Our donations from our Dinner Meeting was \$134.40 and 8 pounds of food as per Dana Giorgio of The Food Bank of Waterloo Region.

Thank you for caring and sharing.

LADDER Quiz Answers

- 12) Seneca College of Applied Arts and Technology, Toronto,
- 11) 80.3
- 10) 1,250 insurance and financial services companies from over 70 countries
- 9) FLMI's have been forming local professional organizations since 1943
- 8) Established in 1932
- 7) Fellow, Financial Services Institute (FFSI)
- 6) Resource
- 5) Sept. 19-21, 2004, Boston, Ma
- 4) Fellow, Life Management Institute (FLMI) Program
- 3) English plus French, Spanish, Chinese, and soon—Portuguese.
- 2) LOMANET.....Online Enrollment, Testing and more
- 1) More than 70,000 students throughout the world have earned the FLMI designation. The FLMI Program has received worldwide recognition.

STUDENT STUDY KIT Quiz Answers

1. 'Big Brother is Watching'? **E**
2. 'Last Resort' Stress Reliever **I**
3. Basic Ingredient/Requirement **A**
4. Situation Illuminator **F**
5. 'Points to Ponder'? **H**
6. Authorized 'Cheat Sheet' **L**
7. Study time Lifesaver/lifeline **J**
8. Thought Organizer **D**
9. The 'I am sure of this' Data transfer medium **B**
10. Study time Stress Reliever **G**
11. 'A definite possibility' Data transfer medium **C**
12. Student's Authorized Assistant **K**

Keeping in Touch with your Society



Keeping in Touch: Please contact your company board member or use the webmaster email link on this site to inform us of changes in your contact information if you retire or move.

Current and past members can stay informed about our local chapter:

simply visit the FLMI Society of Waterloo site at
<http://fp98.sentex.ca/flmiwat/>

"Thanks" to Fran Miller, Equitable Life for maintaining our Chapter website.



Want more information?

For LOMA and FLMI information:
visit the LOMA site at
<http://www.loma.org>

LOMA's Society Web <http://www.loma.org/SocietyPage.asp> site is your source for the latest information on the Society name change. A new button has been placed on the front page of LOMA's loma.org site reflecting the name change

LOMA Members Only

More Online Benefits through LOMA Members Only – Get more from your membership -- Register Now!

<https://registeredusers.loma.org/lomacontent/welcome.cfm>