



HIGHLIGHTS

The Newsletter of the LOMA Society of

**Waterloo
Fall 2008**



A message from
Nancy Fisher, BA, FLMI, ACS
President, LOMA Society of Waterloo

I have enjoyed my past year as President of our Society. It has given me the opportunity to personally meet more of our members as well as work with a great group of people who serve on our Board.

I look forward to continuing on the Board as Past-President and interacting with colleagues from the various insurance companies.

We applaud our member companies who continue to generously support our society by funding the meals for our meetings. I personally want to congratulate and thank Equitable Life, FaithLife Financial, Manulife and Sun Life for their ongoing support and recognition of the importance of ongoing education.

Our Society will continue to offer continuing education support to

our members and those working on their designations.

LOMA/LIMRA are forging ahead with some great new educational opportunities that will offer many new ways to continue our knowledge and growth in the industry.

I hope that you consider taking advantage of ongoing training and some of the new courses.

I look forward to seeing you at our Annual Meeting November 12th at the Concordia Club.

As the President of your Board this past year, I had the privilege of attending the Annual LOMA Conference and Conferment in San Diego.

Following is a recap of this event. The conference was very informative as well as entertaining, and the location was absolutely fabulous.



San Diego Bay Bridge to Coronado and Marina – view from the Hyatt



LOMA Conference San Diego, September 20 – 23, 2008

There were over 470 delegates and their families from around the world. There were representatives from all over the USA and Canada as well as Bangladesh, Hungary, Trinidad & Tobago, Panama, Argentina, Brazil, China, India, Jamaica, Taiwan, Guam, Barbados, Costa Rica, and the Philippines. It was truly an international conference and a great opportunity to share and learn from others from around the world. LOMA's educational opportunities are utilized throughout insurance companies around the world.

Next year the conferences will be held in Orlando, Florida and I encourage all LOMA graduates that are able to attend to consider doing so. New graduates are honoured at the closing banquet so encourage anyone who is

finishing their designation(s) this coming year to consider attending to be honoured in person by their peers.

Here is an overview of some of the highlights of the conference and my involvement on your behalf.

Officers and Educational Reps Meeting, Sunday, September 20th. It was an early start for all Officers of the various LOMA associations from Canada, the USA and Caribbean. There were about 35 officers in attendance from across all regions. We met for a breakfast meeting and were given an update on the mergers of LOMA and LIMRA that occurred January 1, 2008. They are still transitioning the mergers and assessing how best to use the resources offered by both groups.

LOMA supports the education of the Home Office side and LIMRA has the marketing expertise. They will continue for now under their separate brand names as they anticipate the merger to take about 12 months to complete. They are accessing a lot of the LIMRA material to expand the LOMA approach to educational resources. They are completely rethinking on how to deliver education to the membership.

LOMA course 280 and 290

We were treated to a sneak preview of the new courses to be launched in November (280) and January (290). The new approach will be to provide the courses online. No books will be provided which resolves the problem of the material always being outdated. The courses will be about 30-50% shorter and focus on the essentials only, to provide the customer and bottom line information that is necessary for those new to the insurance industry. The learning is provided through situational instruction, using video and online teaching methods. Each lesson will be less than one hour. Course 280 will consist of about 12 hours of instruction. Students will be tested on their knowledge as they go through the program online, so there will no longer be proctored exams to write at the end of completion of the

280 or 290 courses. LOMA expects the cost of these two courses will increase slightly from the current course fee.

LOMA will continue to also offer the current program for the next one or two years in parallel to the new online programs for 280 and 290. We anticipate this will end once they have successfully integrated the new programs.

Our Society has currently been providing instruction for these two courses and will review our involvement in the future to ensure that support is available to students.

LOMA will be bolstering its' e-learning programs and will be aggressively expanding the opportunities for learning in the future. There are about 30 courses online and will be expanding to add more that pertain to new business, claims and underwriting and accelerated training for middle management. More information about courses offered is available through www.loma.org.

More Support to Societies from LOMA

LOMA has expanded their query capabilities from an IT perspective allowing the various LOMA societies to gather information about students in their regions in order to connect with them as

required. Information can be sorted by, state/province and country.

Speakers from LOMA can be made available to address our membership.

LOMA Website: More IT resources will be made available to expand the website and allow additional space to the various Societies to add information about their local societies and links to their Society's website.

It was agreed within the Societies that we should share more resources with one another rather than each reinvent the wheel! Instructional material for the various courses could be shared and benefit all members.

Waterloo LOMA Society Awarded Four Medals

I had the pleasure of receiving on your behalf, the four medals that our Society won for 2008 in the categories as follows:

1. Society and Membership Achievement Award
2. Communication and Public Relations Achievement Award
3. Education Achievement Award
4. Community Service Achievement Award

Guest Speaker Linda Talley, Leadership Coach – Houston, Texas

Linda shared with us how you can keep cool during stressful times in the office and how body language can set the tone and either portrays us in a defensive or positive position. For instance sitting crossed armed can portray a defensive position, or leaning on a door jam with arms crossed can appear intimidating to the person you are visiting. Fidgeting and rocking in a meeting, fingers moving on the table can mean you are bored or not paying attention. When sitting in a meeting you should look engaged and attentive, sit with feet flat and acknowledge the speaker when appropriate. Use a slower more even toned speech to portray confidence and be non-confrontational in your approach to difficult situations. Watch your body and hand language. Remember that gestures mean different things in different cultures.

Hand shakes are important. The person with the hand on top asserts the dominate position. If both hands are vertical – you are assuming an equal position handshake. Hand squeezers are considered bullies. A firm handshake is important but do not over do it! Linda noted that it is interesting how different learning types will also shake hands differently:

Visual Learner: will offer multiple hand shakes with a firm grip

Audio Learner: will provide a medium grip and one pump of the hand

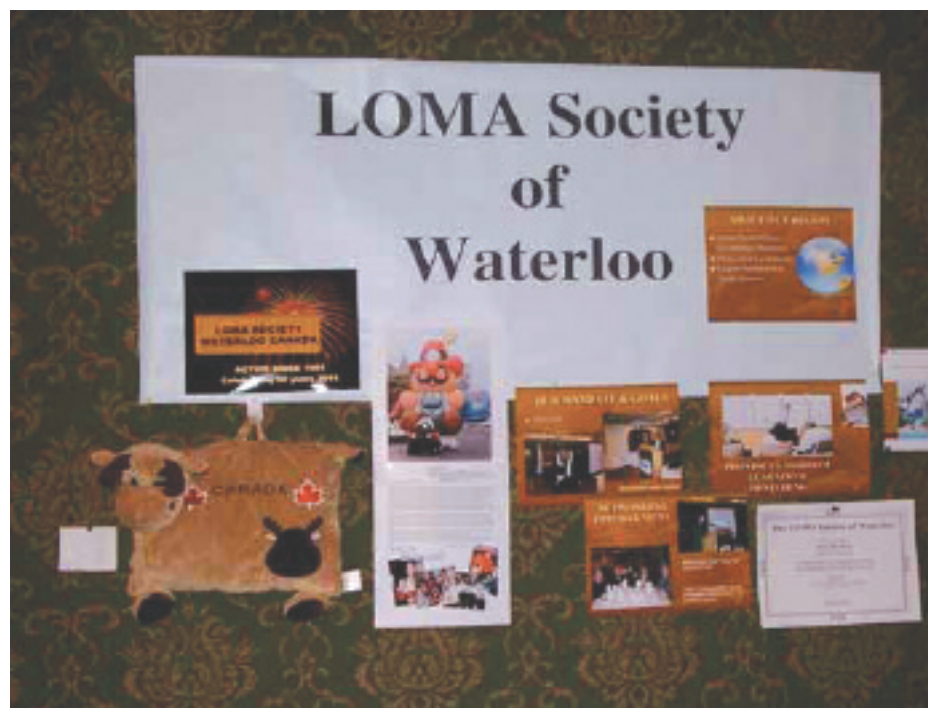
Kinesthetic Learner: will offer a crushing handshake

Remember the old saying, "It is not what you say, it is how you say it!" Physiology affects psychology!

LOMA Societies Provide the Entertainment

It was a full day and Sunday evening was a fun get to know you event. Members, registered spouses and children attendees were all invited to this opener. Many of the LOMA Societies, including our Waterloo society set up booths that were informational about our Society and area as well as providing fun carnival activities. Our booth featured information about our main member insurance companies; Equitable Life, FaithLife Financial, Manulife and Sun Life. Information provided also told members a little about our region and Society activities. We provided Mini-Golf and a game called Hit the Bucket (disc toss) at our booth. Winners were treated to Canadian chocolate Loonies and Toonies and their name entered into a prize draw sponsored by our Society for LOMA shirts, alarm

clocks etc. Food, drinks and the fun activities provided a great mixer and allowed me the opportunity to personally meet a large number of the delegates when they visited our booth.



KeyNote Speaker – Mike Rayburn

I have heard a lot of speakers in my time at meetings and conferences but I have never enjoyed one as much as I enjoyed Mike. Mike is a world-class guitarist who is also a stand-up comedian. He has performed at Carnegie Hall and has amazed audiences with his talent and his energetic presentation using his guitar and comedy to teach three simple tools that individuals can use to access their unrealized potential, to look at old things in a new way, and to leap beyond your perceived limitations.

Mike spoke about what holds us back:

1. Ourselves – we aim at mediocrity. We need to change our thinking and ask ourselves:

- What If? and
- Why Not?

2. The only way to manage change is to create change.

3. We need to set goals that don't exist! Are you driving with the brakes on?

4. We all have a time poverty

- the challenge is to pick the important things to spend our time on.

Ask yourself – “What would it take for me to be the best?” Write it down and commit to it!

Breakout Sessions

The rest of the day attendees chose what breakout session to attend. Topics included:

- Customer Service Best Practices
- Current Trends within the Life Insurance industry
- The Power of Leadership
- Top Tips for Personal Financing
- Business Finesse
- What Market Research Tells us about the Financial Services Industry
- Understanding Enterprise Risk Management in the Insurance Industry

Tuesday, September 23, 2008

Moments of Magic – speaker Shep Hyken

Shep mixed humour and magic to provide an entertaining message about ten strategies that will help you succeed in life and business.

10 strategies to create your moment of magic:

1. Manage first impressions
2. Be an expert at what you do
3. Build rapport with your co-workers and clients
4. Show enthusiasm – be excited about what you do
5. Communication – ask the extra question to be clear on what is needed
6. The goal is perfection but not reality – learn how to best solve mistakes
7. Practice confidence habits

8. Exceed expectations set
9. Be consistent
10. Show appreciation – thank clients and co-workers

Tours of San Diego and Area

Attendees were treated to several tours of San Diego and the surrounding area. This provided another opportunity to network with some of the other attendees and to enjoy some of the local scenery.

Closing Banquet and Conferment

Attendees were treated to a wonderful meal and entertainment. All graduates were recognized and top students were awarded plaques to acknowledge their special achievement.



May 2008 Spring Luncheon Speaker Summary Guest Speaker Michael Dawson, Product Director, Critical Illness Insurance, Manulife Financial

The LOMA Society of Waterloo held their Annual Spring Luncheon on May 28th at Golf's Restaurant, Grand Ballroom. Our Keynote Speaker was introduced: Michael Dawson, Product Director, Critical Illness Insurance, Manulife Financial.

Mr. Dawson has an extensive background in marketing and sales, so his presentation covered Critical Illness from a selling point of view. His presentation certainly was informative as well as thought provoking.

Mr. Dawson explained what critical illness was and gave some statistics – which were rather frightening. He invited us to look right and then look left and based on statistics, chances are 1 in 2 of the people present would suffer from heart attack, strokes or

cancer! He said the risk of critical illness during your natural lifetime is greater than the risk of dying prematurely.

While you can protect your assets with life insurance, life insurance won't protect you if you get sick. Some of the possible impact of critical illness on a family is

- loss or reduction of income,
- increased living expenses,
- lifestyle changes,
- jeopardy to retirement goals and dreams,
- risk to your children's future and
- loss of choice, independence and dignity.

Critical illness insurance is the fastest growing new insurance product in Canada and it gives you a level of financial security at a time when you may need it most. By removing financial worries,

you can focus on what really matters – getting better.

Mr. Dawson then covered some of the misperceptions about the product's cost and the difficulties in selling and issuing the contract. He finished by saying many people believe 'it won't happen to me' but he cautioned not to be lulled into a false sense of security. The unexpected can occur and you need to protect yourself. But the bonus is that if it doesn't happen to you – then you get all your premiums back!

Look who came to the May Luncheon



George Mervyn, Don Hachborn - retiree
(FaithLife Financial)



Greg Moore, Marg Allen, Stan Gnus, Vivian Remington (Equitable Life)



Janine Holtom, Jean Markovich (Manulife Financial)



Rhoda Riemer, George Brennan
(Manulife retirees)



Barb, Lisa Higgins, Barb Lovell (Equitable Life)



Roxanne Heal (FaithLife Financial)
Elfrieda Czerlinski (Manulife retiree)



Liz Kozak, Janine Schmidt, Brenda Hogg (Manulife Financial)



Xing Liao, Jeff Shank (Manulife
Financial)



Renee Robertson, Roy Gutermuth (Manulife Financial)



Meet 'n Greet. Luncheon attendees signing in
and catching up with old friends.



Board of Directors

President	Nancy Fisher, BA, FLMI, ACS Retired Equitable	ACS Tel: (519) 749-9277, Fax: (519) 570-4858 Nancy_Fisher@sympatico.ca
Vice-President	Linda Winteringham, FLMI, ACS Independent	lwintergirl@gmail.com
Past-President	Francine Koehler, FLMI, ACS Sun Life Financial	Tel: (519) 888-2964, Fax: (519) 888-3457 Email: francine.koehler@sunlife.com
Treasurer	Linda Patterson, FLMI Equitable Life	Tel: (519) 746-5611 Fax: (519) 746-5308 Email: lpatterson@equitable.ca
Secretary	Rose Kubesheskie, FLMI, ACS Manulife Financial	Tel: (519) 747-7000 ext. 32532 Email: rose_kubesheskie@manulife.com
Board Member	Mary Allan, FLMI, ACS Manulife Financial	Tel: (519) 747-7000 ext. 44557; Fax: (519) 747-6336 Email: mary_allan@manulife.com
Board Member	Janice Beam, FLMI, ACS Equitable Life	Tel: (519) 886-5210 ext 8230 Email: jbeam@equitable.ca
Board Member	Sylvia Clouthier, BA, FLMI, ACS, ICA Equitable Life	Tel: (519) 886-5210- ext. 8113 Fax: (519) 883-7406 Email: sclouthier@equitable.ca
Board Member	Bev Davies, FLMI, ACS FaithLife Financial	Tel: (519) 886-4610 ext. 252; Fax: (519) 886-0350 Email: bdavies@faithlifefinancial.ca
Board Member	Kathryn Flood, FLMI, ACS Sun life Financial	Tel: 519-888-3900 ext 6471 Email: Kathryn.flood@sunlife.com
Board Member	Leslie Jones, FLMI, ACS, AIAA, AIRC, AAPA Manulife Financial	Tel: (519) 747-7000 Email: leslie_jones@manulife.com

Non-Board Position

Education Co-Coordinator

Jodi Hall, FLMI, ACS Tel: (519) 744-4176
Corrigan Succession Management Email: jhall@corrigansuccession.com

Webmaster

Brian Bobak
Email: brian_bobak@manulife.com

Newsletter Editor

John Clayton, FLMI Tel: (519) 888-3900 ext. 6320; Fax: (519) 888-3143
Sun Life Financial Email: john.clayton@sunlife.com

Roles in the LOMA Society of Waterloo

Secretary and Treasurer Roles

We have changed our operations slightly so that for the roles of Secretary and Treasurer we will ask for a two year commitment - one as the understudy and one as the incumbent in that role.

Vice-President Role

For the senior roles, we will ask for a three year commitment, first year as the Vice-President, second year as President and finally the third year as the Past President. This commitment will ensure continuity of knowledge and experience.

Member Companies

Sun Life Financial

227 King Street South, Waterloo, Ontario N2J 4C5

Equitable Life

1 Westmount Road North, Waterloo, Ontario N2J 4C7

FaithLife Financial

470 Weber Street North, Waterloo, Ontario N2J 4G4

Manulife Financial

500 King Street North, Waterloo, Ontario N2J 4C6

Be a Volunteer

We've been around since 1961 and plan to be around for another 50 or more years. Our 50th Anniversary will occur in 2011. Bev Davies, is Chairperson for the 50th Anniversary Planning Committee. If history excites you, why not contact her and tell her you'd love to help out with the 50th anniversary.

The LOMA Society of Waterloo needs you, so please step forward and take one of the roles and help bring it one year closer to it's 50th Anniversary.

Volunteering, a great way to contribute to your Society!

Code/Pledge of Professional Ethics.



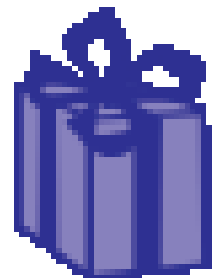
With LOMA refocusing to embrace more of the Financial Services industry as a whole, LOMA's Education and Training Council felt that it was appropriate to update the Code/Pledge of Professional Ethics. The 2004 Officer's Manual (which can be downloaded from LOMA's Web site at www.loma.org/societyresources.asp incorporates the updated Ethics for use by your Society. Below is an excerpt from pages 5-6 of the Manual:

Regardless of differences in operating procedures, each Society is encouraged to adopt these guidelines as a means of promoting ethical conduct among its membership.

- The Designee shall discharge all duties with honesty, integrity, objectivity, fairness, and professionalism.
- The Designee shall deal with others in a manner in which he or she would want to be dealt with by others.
- The Designee shall place the public interest above his or her own interest.
- The Designee shall continually strive to master all aspects of his or her business and to improve his or her professional knowledge and skills.
- The Designee shall diligently strive to ascertain clients' best interests and seek to ensure that these interests are met.
- The Designee shall respect clients' privacy and the confidentiality of information they provide, within the constraints of the law.
- The Designee shall comply with the spirit and letter of the law in all his or her activities.
- The Designee shall hold his or her professional designation proudly and seek to enhance the reputation of the designation, as well as the financial services industry, in every way.

Who's the Winner?

The lucky winner in the survey draw was **Cheryl Meyer** from Manulife. She received a LOMA travel mug as the prize. Congratulations Cheryl!



**Our donations from the Dinner Meeting were \$206.86 and 20 pounds of food.
Way to go!**

Thank you for caring and sharing.



Keeping in Touch with your Society

Keeping in Touch: Please contact your company board member to inform us of changes in your contact information if you retire or move.

Current and past members, including retirees, can stay informed about our local chapter: simply visit the LOMA Society of Waterloo site at

<http://www.sentex.ca/flmiwat/>



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>

UPCOMING EVENT

**Mark your calendar for Wednesday, November 12th, 2008 for our
Fall Annual Dinner Meeting
Concordia Club, Kitchener**

**Guest Speaker:
Jeff Allan, 570 News
Speaking on... Humour that one experiences in life**

**Reception starts at 4:45 p.m.
Dinner served at 5:30 p.m.
Society business at 6:30 p.m.
Speaker at 7:00 p.m.**

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

**Mark your calendar for mid-May (TBA)
for our
Spring Luncheon Meeting**