



HIGHLIGHTS

The Newsletter of the FLMI Society of Waterloo
Spring 2003



Kamala Chandran,
President
April 2003

Spring is finally here or is it? If the last few days are any indication, it's hard to predict if we will have an early spring or not. Welcome to a new year and to the 42nd year of our society. Time just flies, doesn't it? After serving on the board for five years today I am writing this message to you as your president.

This is a period of huge change in the Insurance and Financial Industry and we are faced with many challenges. As we all know, the only thing that is constant in this world is change itself. As in the past, together we can overcome the challenges and survive these difficult times.

Last year was a great year for our society. Both of the events we hosted were a huge success. At the spring luncheon, Stephen Filby educated us on the changes that are happening in the Insurance Industry. In November, Shelley Aubry

entertained us by talking about 'Living Well with Change'. For those of you who could not attend these meetings, please feel free to check out our website <http://fp98.sentex.ca/flmiwat/> for an abbreviated version of the speeches and also to read about the happenings in our society.

An amazing year is on tap for our society this year. We have scheduled our spring luncheon for May 6th, 2003. The speaker at this event will be Mary Congdon from Compliance at Manulife and will speak about a hot topic, Insurance Fraud. The speech promises to be an eye-opener for all of us, so don't forget to mark your calendar for this event.

In addition to the events that we host and the LOMA classes we offer, this year, we would like to initiate a new project – convert our 41 years of archives into an electronic form. This is going to be a huge undertaking and we will need a group of volunteers to get this project off the ground. It will involve analysis, organizing and the physical transfer of data to the electronic medium. With a 600 plus membership, I am hoping at least one percent would come forward to help us out. Just let me know if you

have any ideas or suggestions as to how we can take the project forward. We need your help to see this project through.

I now would like to take this opportunity to thank Jodi Hall from ARCA Financial, for taking over the Education Committee duties. As a society, we were unaware of the amount of work involved in the education committee until our long time Education committee representative, Emily Campbell, decided to move on. We were frantically looking for a person to fill this huge hole when Jodi came along. Welcome aboard, Jodi!

Another person who deserves special thanks is Fran Miller, our Webmaster. This year also saw two new members joining the board. They are Selena Puttick and Mary Allan, both from Manulife. Finally, I would like to thank the entire board for a job well done. It is a real pleasure working with a bunch of people who are dedicated, enthusiastic and energetic.

If you have suggestions or articles for the newsletter, please don't hesitate to get in touch with one of the board members. Okay, enough from me . . . keep charging!

FLMI Society of Waterloo - 2003 Board of Directors

President	Kamala Chandran, FLMI, ACS Clarica	Tel: (519) 888-3900 ext. 7207; Fax: (519) 888-2990 Email: Kamala.Chandran@sunlife.com
Vice President	John Clayton, FLMI Clarica	Tel: (519) 888-3900 ext. 6320; Fax: (519) 888-3143 Email: John.Clayton@sunlife.com
Treasurer	Bev Davies, FLMI, ACS Lutheran Life	Tel: (519) 886-4610 Email: Bev.Davies@lutheranlife.ca
Secretary	Maureen Trask, FLMI, ACS, HIA Manulife Financial	Tel: (519) 747-7000 ext. 38942; Fax: (519) 747-6102 Email: Maureen_Trask@manulife.com
Past President	Marianne Fletcher, FLMI, ACS Equitable Life	Tel: (519) 886-5110 ext. 272; Fax: (519) 883-7404 Email: MFletcher@equitable.ca
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	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

Member Companies

Clarica

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

UPCOMING EVENT

Tuesday, May 6, 2003

Spring Luncheon Meeting

**Guest Speaker: Mary Congdon
Compliance Officer, ILC, Manulife**

Golf's Restaurant, Kitchener

Reception starts at 11:30AM

Dinner served at 11:45 AM

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

2002 Fall Annual Meeting Guest Speaker Shelley Aubry



The FLMI Society of Waterloo was fortunate to have **Shelley Aubry** speak at our Fall Annual Meeting held on November 20, 2002

Shelley brought her enormous amount of energy and enthusiasm to the benefit of our evening program. She invigorated the audience with her presentation and had people out of their chairs, taking off their clothes, and engaging in otherwise silly activities if viewed from outside of the context of her topic.

The title of Ms Aubry's speech was "Living Well With Change". She described that our ability to cope with change depends on several factors including our personality, our anticipation of the change, past experiences or "baggage," and current events in our life.

Stress is our response to events and most people find changing events to be stressful. Stress caused by change can manifest itself into physical, emotional, and

behavioural reactions. But the important thing to realize is that it is not change that people resist but rather the transition period between the "old" ways and the "new" ways. Since change is a "shift in an external situation or event" the transition period is therefore the "internal process that reorients us." Her animated demonstration of dragging too much baggage through the transition phase illustrated how ill advised it is to take too many items from the past into the future. However, a little "carry on" bag is OK.

The Bridges' Transition Model shows that the transition phase is actually made up of three distinct components. Ironically, the first phase is dubbed the "endings" component which triggers the start of the changing event. Something must end in order for change to occur.

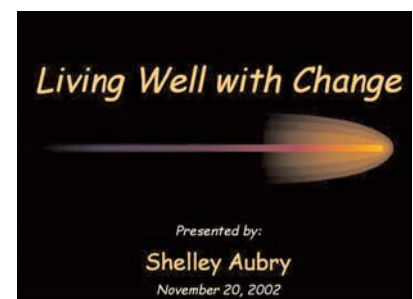
Ultimately ending something means that we must leave a part of ourselves behind before we can enter into another phase.

Next is the neutral zone which describes the time period where neither the old ways still apply and the new ways have not yet taken effect. It's

this "in-between" place that we really fear... like being in between two trapezes, or like being Linus without his blanket. The scary part is that there's nothing to hold onto and uncertainty can lead to increased stress. But, Shelley pointed out that it is during this neutral phase that opportunity can be present and creativity a key to achieving it.

The third or last phase is the "new beginnings" where the new events are set in place. To enter this phase requires that something must have ended. To help survive change we are encouraged to use the **"ACT" Principle...** Acknowledge, Communicate, and then Take Action. And remember, as Charles Darwin stated, "It's not the strongest that survive, nor the most intelligent, but the most responsive to change."

...Written by John Clayton, FLMI





Interested in becoming a Board member of your Society?

Here are the duties of a Board Member, the Secretary, the Treasurer, the Vice President and the President.



Be a Volunteer

We need volunteers to convert our 41 years of archives into an electronic form.

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

Volunteering, a great way to contribute to your Society!

Role of the President

- Preside over all board meetings and act as chair person
- Sent out agenda for meetings
- Main contact for LOMA
- Ensure society reports are submitted in time (New Presidents Organizational Report(NPOR) and New Presidents Planned Activity Report(NPPAR). Not to worry, LOMA sends you enough reminders!

Role of the Vice President

The Vice President's responsibilities are not as defined as some of the other positions. They substitute for the President when needed at meetings and assist the President where needed. They also assist with the luncheon/dinner meetings to make sure everything runs smoothly.

Role of the Treasurer

- Maintain financial records for the Society (membership dues, bill payments, donation and bank statements)
- Correspondence for Meeting speakers (write thank you notes and send donations on speakers' behalf to their chosen charity)
- Prepare end of year financial statements.
- Ensure books are audited annually by an accountant.

Role of the Secretary

- Take minutes of the meetings
- Send minutes to the Board
- Participate in all business of the Society
- Send lunch and dinner invitations to be printed in the Record
- Send lunch and dinner invitations to FLMI members at the company the Secretary works at
- Introduce and/or thank speakers at Society events

Role of Board Member (non-executive role)

- The role of a board member is general – helping out where talents and interests match. A board member will support the duties of the other roles where needed and if desired, will learn more about the board in preparation to take on an executive role.

This is a great committee where everyone does something and everything gets done!

**Ever wonder what the roles are of some of the
Executives in your Company?
The following is a day in the life of
Donna Morrison, VP Corporate Communications
Manulife Financial**

My comments are quotable, but I'm no Shakespeare. I am on the record always, but I'm no singer. I take calls from the Globe and Mail, National Post and Wall St. Journal on a daily basis, but not because they want to know if I want to renew my subscription.

Who am I? I'm Spokeswoman.

I'm the name you may see when reading about Manulife in the papers. As spokesperson, I answer the day-to-day calls of journalists wanting updates or seeking the official company position. Our position is carefully crafted based on our communications strategy and associated key messages.

Most times I am confirming information that is in the public domain, which is an opportunity to reiterate our key messages. Other times, I am clarifying information that was issued in a news release, such as our recent financials. I also take calls that deal with rumors on the street, in which case I respond: "We do not comment on rumors or

speculation." And I also get reporters who want updates on Manulife and its activities. When I need specific factual information, I go to the expert in the company and we craft a response together. Some may want interviews with the expert and I facilitate that whenever appropriate.

Every day is different. This is just a flavour of my daily interaction with the media. On any given day, particularly lately, I take anywhere from two to 20 calls a day. My colleague Peter Fuchs, Director of Corporate Communications, also fields media calls. In fact, there is a team of media relations people that deal with the media in each of the countries in which we do business. We all work together and ensure that Manulife's key messages are consistent and that our company is portrayed positively. Media relations tends to be the most visible to you since it appears in the newspapers. And positive media coverage is very important to a company like

Manulife as the public generally sees it as an objective and unbiased view.

When we generate the media coverage ourselves, via a news release, we always post it on the internal Company database at exactly the same time we release it to the outside world. When that happens, you are very likely to see Manulife on TV or in the newspapers the next day. But we are not always sure what coverage we will receive until it actually appears.

When a journalist calls for a comment, we are not always sure that will appear either: sometimes we get bumped for more newsworthy news.

If you have any questions, please e-mail me and I'll try to respond. But don't be offended if I answer: "We don't comment on rumor or speculation."

The above article was written for Manulife employees in a series of **"Ask the expert"** articles. This item was published on March 3, 2003 and with permission has been replicated for this newsletter.



Who's the Winner?

The lucky winner of the LOMA travel alarm clock in the survey draw was **Lesley Burland-Prong** of Manulife – congratulations!

Food Bank Donations to the Food Bank of Waterloo Region

Dana Booder confirmed our donations from our Dinner Meeting on November 21, 2002 was \$195.79 and 6 pounds of food.

Thank you for caring and sharing.



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.



LOMA Online – Useful Sites

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

FLMIs have been forming local professional organizations since 1943.

FLMI Societies provide society members, LOMA students, and other insurance professionals with opportunities for continuing education and professional development.

LOMA Members Only

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

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