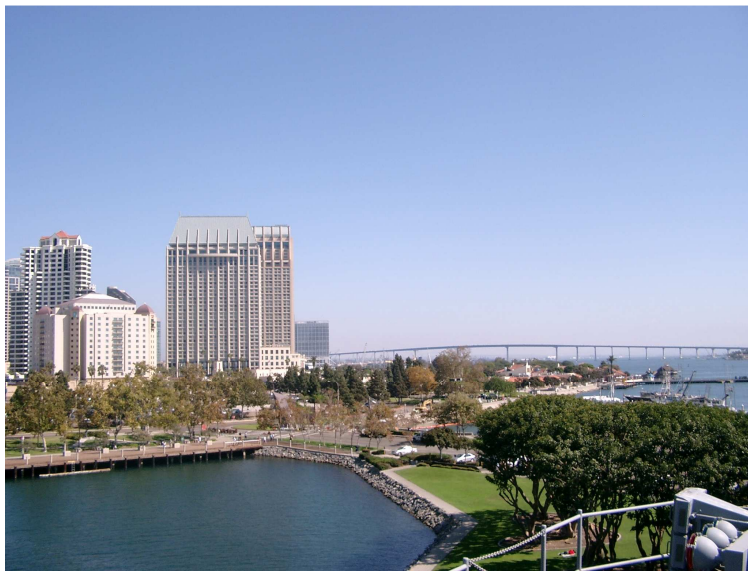


Greetings from your President

LOMA Conference San Diego, September 20 – 23, 2008



Manchester Grand Hyatt – San Diego

As the President of your Board this past year, I had the privilege of attending the Annual LOMA Conference and Conferment in San Diego. The conference was very informative as well as entertaining, and the location was absolutely fabulous. 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

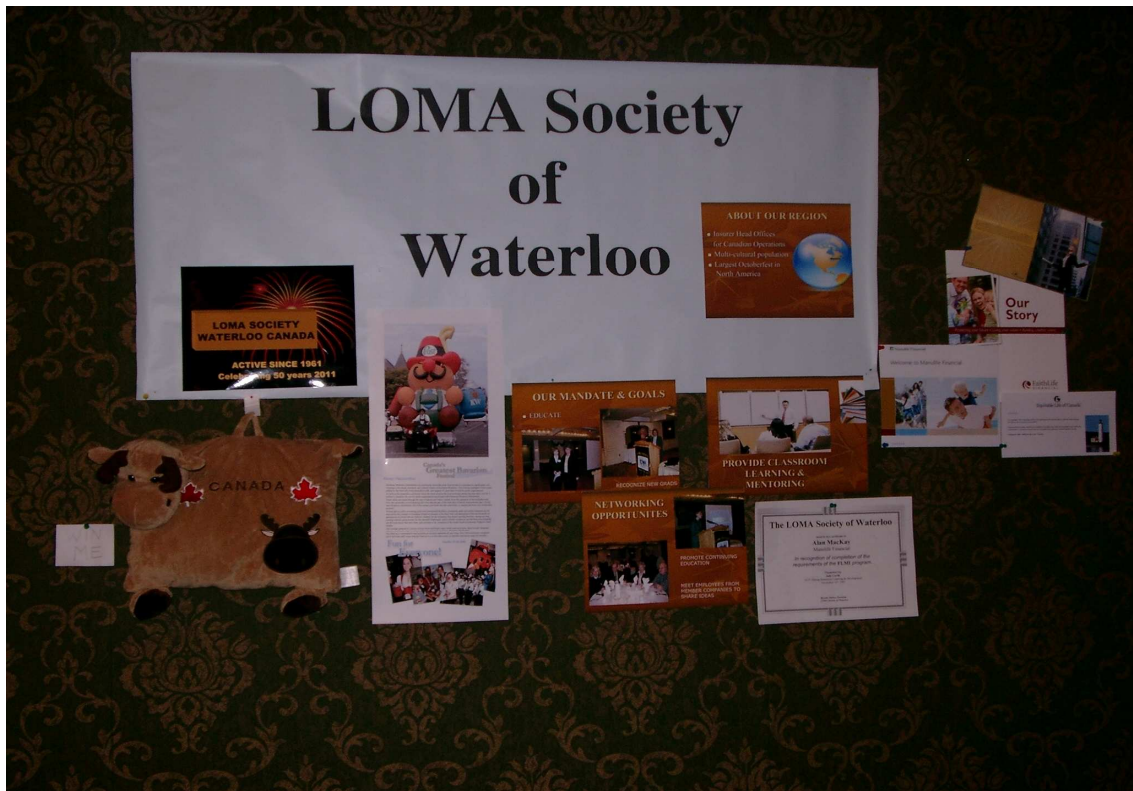
Audio Learner: will provide a medium grip and one pump of the hand

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, Faith Life 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.



Our Booth

Monday, September 22, 2008

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 breaks 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.



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