Greetings to all members and students!

It’s probably just me, but the months have passed so quickly since we met in the spring! Our Annual Dinner Meeting in November is just around the corner, on Wednesday November 15th at Golf’s Steak House. I hope to see many of your there!

**FALL DINNER MEETING AND SOCIETY NEWS**

This year we have an interesting and informative presentation by Dr. Bruce Empringham, the Chief Medical Officer for GWL, London Life and Canada Life, whom is a well-respected expert and industry speaker on emerging issues and trends in the medical field. With the fast approaching legalization of marijuana in Canada on July 1, 2018, Dr. Empringham is going to give us the “Dope on Dope”! Hear about the possible impacts, myths and risks.

Our November Meeting is also the time that we welcome and honour our new FLMIs. Our Society welcomes four new FLMI designees for
2017. Please welcome them warmly.

During 2017, we had Rose Kubesheskie, a long serving Board member and Secretary, resign from the Board. On behalf of the Board, I thank her for volunteering her time. Her contributions have been significant in moving forward the objectives of our Board and Society.

Now our Society is looking for several new board members. Given the low number we are now at, and expected number of resignations in 2017, we are near crisis. If we want our networking and education events to continue, we need more members! I am serving a 2-year term that will end in January 2018. Given our situation, assuming I am re-confirmed, I have agreed to continue for one more year. In addition to enjoying this role, being Chair is a great development opportunity, and resume builder. I encourage many to think about joining the board now, and be ready to take on the role of President next year. Likewise, Secretary and Education Director roles are open which are also great development and resume boosters. The commitment is relatively small, 5 meetings a year, plus participating in organizing and attending our annual lunch and dinner. Please contact me or any other board member if you are interested in joining.

**OUTSTANDING SOCIETY AWARDS AND LOMA ANNUAL CONFERENCE**

I was fortunate to be able to represent our Society at the LOMA Annual Conference and Conferment in Coronado Beach this past September. Having attended for 2 years, it is not my intent to attend in September 2018, and open up the opportunity to any Board member, new or existing, to attend in my place. It’s a great conference, both from an educational aspect, leadership aspect, networking, and other skills development. As the chapter rep, there is also a meeting with other chapters in North America, where great ideas are shared.

Our Society won FOUR Outstanding Society Awards for our work in 2016. We won awards in the following categories: Communications and Public Relations, Community Service, Education and Membership. These awards are the result of the dedication and hard work by our Board and our Society Members. Congratulations to all! We have won four awards several years in a row. In April, we will again be applying for four awards for our work in 2017. To keep this momentum going for the coming year 2018, we need more board members!
NOMINATIONS

As mentioned above, this is the time of year that we ask for nominations for the Board. We welcome all nominations from our membership!

If anyone puts their name forward, we will hold formal elections for any Board position that requires a vote. If you are interested in any position on our Board, or you wish to nominate someone else, please contact me before November 14th, 2017, or before the start of the Dinner meeting.

In closing, I want to thank you support for the society. I look forward to 2018, and what we can achieve for our LOMA Society of Waterloo!

I hope to see you at Golf’s Steakhouse on Wednesday November 15th, 2017. Reception starts at 4:45!

Kindest regards,

Kathy McIlwham, CPA CA, B.Comm, FLMI

President, LOMA Society of Waterloo
2017

President: Kathy McIlwham, CPA, CA, B.Comm, FLMI
Manulife Financial, kathy_mcilwham@manulife.com

Special Consultant: Brett Lemanski, Hons. BA, CLU, LLIF
Life Insurance and Market Research Association, Blemanski@limra.com

Vice-President: Cindy Weaver, FLMI, PCS (Hons), AIRC (Hons) ARA,
Manulife Financial, Cindy_weaver@manulife.com

Treasurer: Dianne McGaire, FLMI
Independent Member, dianne_mcgaire@sympatico.ca

Secretary: Vacant

Board Member: Bev Davies, FLMI, ACS
Independent Member, beverlydavies23@hotmail.com

Board Member: Kathryn Flood, FLMI, ACS
Sun Life Financial, Kathryn.flood@sunlife.com

Board Member: Sylvia Clouthier, FLMI, BA, ACS, LIIC
Equitable Life, scloutier@equitable.ca

Board Member: Linda Winteringham, FLMI, ACS, HIAA, AIAA
Sun Life Financial, linda.winteringham@sunlife.com

Board Member: Jerelyn Tuckett, FLMI
Sun Life Financial, jerelyn.tuckett@sunlife.com

Website Editor: Brian Bobak, FLMI, BA, ACS
Manulife Financial, Brian_bobak@manulife.com

Society Education Representative: Vacant

Newsletter Editor: John Clayton, FLMI
Sun Life Financial, John.clayton@sunlife.com
Board biographies

Kathy McIlwham joined the Board as President for 2016. Kathy has worked in the insurance industry for over 27 years in a variety of roles and businesses. Currently she leads her company’s Group Wellness, Life and Disability operations. Kathy enjoy leading the Board and the Society to work and network with the members, and helping the Society remain dynamic and engaged within the region’s insurance industry.

Cindy Weaver remains as the Vice President for this year. Cindy’s previous experience as Vice President and Board member will continue to serve her well. Cindy is instrumental in creating and distributing the surveys we send after each event and in taking on other tasks whenever a hand is needed. She looks forward to maintaining these responsibilities and mentoring the Board.

Dianne McGaire is a new face on the board taking over the role of Treasurer from Dianne Mailhot who had held it since 2010. Dianne has been at Manulife and prior to that Dominion Life for over 30 years mostly working in a Financial Reporting role but is now retired. The role of Treasurer is not a new one to her as she was Treasurer of her Homes Association for 8 years. She looks forward to working with the Board.

Bev Davies, who, as President, guided and mentored the Society for many terms in the past. She has also held other Board roles before and in between her Presidencies (Presidents cannot serve consecutive terms). Bev returns this year as a Board member and offers her valuable experience and expert guidance for which we are all thankful.

Linda Winteringham returns as a Board member. She has been a key contributor for several years. Linda is our liaison with Golf’s Steakhouse. Every Spring and Fall, Linda arranges the venue and the wonderful menus that we have enjoyed over the years. As a past President of our Society, Linda has a wealth of knowledge to share. She also maintains a strong link with LOMA staff in Atlanta.

Sylvia Clouthier returns as a Board member. Sylvia is our resident photographer who takes many of the fabulous photos you see on our website and in this newsletter. These photos provide an enjoyable History of our Society when displayed and they are also an important part of our archives. Sylvia is also a past President of our Society. She actively offers her insight and experience to the Board. Her many suggestions have helped our organization over the years.

Kathryn Flood returns as a Board member. Kathryn is our charity liaison who arranges for and drops off our valuable charitable contributions to charities such as the Food Bank and the Humane Society. Her Board work allows our Society to benefit from your generous support to the community.
Brian Bobak is our webmaster. Brian has been instrumental in keeping our website current and interesting. Brian also ensures that the website is running and available. He is our liaison with our internet service provider. Brian also set up our LOMA Society of Waterloo group on Facebook – please check it out and Like us on Facebook! Every FLMI can use the Facebook group for networking and Society interests.

John Clayton is our Newsletter Editor. John served many years on the Board and now is involved in compiling the informative and items for our Society newsletters.

Volunteers are such a crucial part of an organization. Thanks to each of you for your dedication and contributions.

We’re on Facebook!

Your LOMA Society of Waterloo now has it’s own facebook page. Like us and send in your comments.

![Facebook Page](image-url)
November Dinner and Annual Meeting
Wednesday, November 15, 2017

Location: Golf's Steak House & Seafood

Reception: 4:45pm

Presentation to new graduates: 5:25pm

Dinner: 5:45pm

Business meeting during dessert: 6:30pm

Guest speaker presentation: 7:00pm

Our guest speaker(s) for this event will be ...

Dr. Bruce Empringham
Chief Medical Officer for GWL, London Life and Canada Life

His topic will be...

"The Dope on Dope"

There is a lot of interest in what is going to happen with marijuana in Canada – both medicinally from a drug reimbursement point, employer accommodation, etc., and the legalization impact.

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

This year's dinner will once again, be buffet style.

Golf's Restaurant

598 Lancaster St. West,

Kitchener (tel 519-745-5617)
LOMA and Dalhousie University

Dalhousie University has a great offer to LOMA members. Anyone having an FLMI can get a reduction in requirements toward a Financial Services MBA. Please go to the following link for more information:

dl.ca/academics/programs/graduate/blended-online-mba/admissions.html

Education

Did you know that your society sponsors courses for people embarking on their FLMI journey? The LOMA Society of Waterloo is pleased to sponsor two courses geared to NEW students of the LOMA program each Spring and Fall.

These courses are:
FLMI 280: Principles of Insurance
FLMI 290: Insurance Company Operations

Classes are held weekly in the evening for an 8 week period. The instructors have been teaching for a number of years and have a very high exam score track record.
Advantages of taking a class are:
- additional handouts
- an instructor to help clarify concepts and to answer questions
- focused time to get through the material in 8 weeks
- class discussion and interaction

Please consult with your Company Educational Representative if you are interested in future sessions. Please note: A $55 fee is payable on the 1st evening of the session.

Pic’s from the May 10, 2017 Spring Luncheon (from Sylvia Clouthier)

Kathy McIlwham President - Loma Society of Waterloo
Spring Luncheon (2017)

Bev Davies, Roxanne Heal, Dave Embry
Canadian Insurance Industry
Where are we? What lies ahead?

Steve Krupicz, FSA, FCIA
AVP Actuarial & Underwriting Consulting
Manulife Financial

Kathy McIlwham (president) and Steve Krupicz
Prize Winner Kelli KuzyC

Prize Winner Anna Andolfo-Rabalais
Prize Winner Susan Geng

Prize Winner Kelli Kuzyc
John Clayton, Dianne Maillot, Brian Bobak

Dessert Table Spring 2017
May Luncheon Meeting
Wednesday, May 10, 2017

Survey Prize Winner!

from Equitable Life: Darryl Fitzgerald

Darryl received a $25.00 Gift Card good at the Cara group of restaurants.

The real winner was the Food Bank of Waterloo Region.

We raised $157.50 to this worthy cause!

Thanks for the contributions!

Calling All Potential Authors!!!

Do you fancy yourself a potential Hemingway? Your society is looking for people to submit articles for our Newsletters. Perhaps you have a unique perspective or experience with a certain aspect of our industry that others would find intriguing.

Please feel free to contact any Board member if you have questions or would like to discuss. We’d be happy to hear what you have to say!
# LOMA Society of Waterloo

## Statement of Operations
For the year ended 31 October 2017 (unaudited)

<table>
<thead>
<tr>
<th>Income</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Revenue</td>
<td>$4,707</td>
<td>$5,100</td>
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<tr>
<td>Membership Fees</td>
<td>$2,860</td>
<td>$2,960</td>
</tr>
<tr>
<td>Other Income 50/50</td>
<td>$83</td>
<td>$83</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$7,650</td>
<td>$8,143</td>
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</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meeting Expenses</td>
<td>$4,913</td>
<td>$5,246</td>
</tr>
<tr>
<td>Speakers Gifts and Fees</td>
<td>$885</td>
<td>$783</td>
</tr>
<tr>
<td>LOMA Conference Subsidy</td>
<td>$1,817</td>
<td>$1,520</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$30</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$7,645</td>
<td>$7,599</td>
</tr>
</tbody>
</table>

**Net Income (Loss)**            | $5     | $544   |

**Beginning Surplus**            | $6,260 | $5,716 |

**Ending Surplus**               | $6,265 | $6,260 |
LOMA Society of Waterloo

Balance Sheet
as at October 31, 2017 (unaudited)

<table>
<thead>
<tr>
<th></th>
<th>October 31, 2017</th>
<th>October 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in Bank</td>
<td>$8,091</td>
<td>$6,260</td>
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<tr>
<td>Accounts Receivable</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$8,091</td>
<td>$6,260</td>
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<tr>
<td><strong>Liabilities and Surplus</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>$1,826</td>
<td>$0</td>
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<tr>
<td>Surplus</td>
<td>$6,265</td>
<td>$6,260</td>
</tr>
<tr>
<td><strong>Total Liabilities and Surplus</strong></td>
<td>$8,091</td>
<td>$6,260</td>
</tr>
</tbody>
</table>

**Notes to Financial Statement**

The LOMA Society of Waterloo is a non-profit association consisting of members who have attained their FLMI designation, as such we are exempt from Income Tax.
LOMA is an international association of insurance and financial services companies. Founded in 1924, LOMA is headquartered in Atlanta, GA and serves some 1,000 member companies around the world. LOMA helps insurers and the financial services industry improve management and operations through quality education, employee development, research, information sharing, and related products and services.

LOMA also offers educational courses and insurance designations. The most extensive of these is the FLMI/FFSI program. Graduates of the FLMI/FFSI program have achieved at least 70% on 10 separate exams, covering all areas of the insurance industry.

The LOMA Society of Waterloo is a LOMA chartered organization. All members of the Society have achieved the FLMI/FFSI designation.

Upcoming LOMA Canada Events

**LOMA Canada Life Insurance Products Course**
Thursday, November 30, 2017 – Friday, December 1, 2017
Hosted by Industrial Alliance, Toronto
Upcoming LOMA International Events

LOMA Tech and Cyber Summit
Solutions for Today's Business Challenges
  Monday, December 4, 2017 – Wednesday, December 6, 2017
  The Hilton Orlando

LIC Investment Committee Q4 Teleconference
  Wednesday, December 6, 2017
  Teleconference 3:00–4:00 P.M. EST

LIC CEO Forum
  Tuesday, February 6, 2018 – Wednesday, February 7, 2018
  Mountain Shadows, Paradise Valley, Arizona

LIC Annual Meeting and Marketing Conference
  Wednesday, February 7, 2018 – Friday, February 9, 2018
  Mountain Shadows, Paradise Valley, AZ

Customer Experience Conference
Creating Competitive Advantage by Putting Customers First
  Wednesday, March 14, 2018 – Friday, March 16, 2018
  Hilton Orlando, Orlando, Florida

Regulatory Compliance Exchange
The Forward-Thinking Forum
  Wednesday, March 21, 2018 – Friday, March 23, 2018
  Hyatt Regency New Orleans, New Orleans, LA

Life Insurance Conference
Innovation in Insurance: New Tools for an Old Industry
  Monday, April 9, 2018 – Wednesday, April 11, 2018
  Chicago Marriott Downtown Magnificent Mile Chicago, IL

Retirement Industry Conference
Building Opportunities for the Future
  Wednesday, April 11, 2018 – Friday, April 13, 2018
  Chicago Marriott Downtown Magnificent Mile Chicago, IL

Asia Distribution
  Thursday, May 17, 2018 – Friday, May 18, 2018
  Shangri-La Hotel, Bangkok, Thailand

Financial Inforum
The New Imperative of Transformation
  Monday, May 21, 2018 – Wednesday, May 23, 2018
  The New Orleans Marriott; New Orleans, LA
  Please visit http://www.loma.org/Events/ for more information.
Your Society is Powered by Volunteers!!!!!!

Mentor, Instructor, Board Member – which shall YOU choose?

Our Instructors deserve a well-earned thank you for their dedication over the years.

Our instructors over the years, Mary Allan, Renee Robertson and Lise Mathias from Manulife Financial and Sue Langdon at Arca Financial have been a very dedicated team, providing our new students with the foundation to attaining the FLMI designation. Our Society currently offers classroom courses every Spring and Fall.

Volunteers are such a crucial part of an organization. I thank each of you for your dedication and contributions.

And I encourage every member to consider joining our board in the future – it is a great group!! Simply contact any Board member if you are interested in joining the Board or if you would like more information about Board roles and the work we do.

Nominations are made in the Fall for the January to December term. Vote at the November meeting to elect your new Board Members.

About the LOMA Society of Waterloo

We are a non-profit association consisting of members who have attained the FLMI designation. This designation requires the successful completion of 10 insurance industry examinations, and provides the member with a broad and extensive background of all aspects of the life insurance industry. Most of our members are employed by our four member companies but there are a small number of people who are independent members.

Keeping in Touch with your Society

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 LOMA Society of Waterloo site at:

http://www.sentex.ca/~flmiwat
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

Waterloo is commonly known as "Hartford North", due to the presence of a large number of insurers in the city. Manulife Financial, Sun Life, The Equitable Life Insurance Company of Canada, and FaithLife Financial all have offices in Waterloo.

In addition to the thriving business sector, Waterloo also hosts two world class universities; the University of Waterloo, and Wilfrid Laurier University. The presence of the universities, combined with both a thriving business sector and a small population, gives Waterloo all of the cultural and civic atmosphere of a large city such as Toronto, without all of the traffic. A short drive of minutes can take you from the downtown parks and shopping to a variety of small town markets.

Want more information?

For LOMA and FLMI information:

- visit the LOMA site at [www.loma.org](http://www.loma.org)
- LOMA's society website ([www.loma.org/Membership/Societies.aspx](http://www.loma.org/Membership/Societies.aspx)) is your source for the latest information on the society name change.