

#### December Monthly Meeting

⇒ IAO HOLIDAY BANQUET DEC 2ND @ 5PM LOGANS STEAKHOUSE ON BATTLEFIELD IN SPRINGFIELD MO





HAPPY NEWS YEARS 2016 !!!

http://www.mo-iao.org/

ath of November Latters

Connecting Members. Building

## What You Missed... In the month of November

November 7 was a cool, crisp morning, but Danny Douglas, Linda Grayless, Lisa Crump, Rhonda Williams, and Josette Tilley came prepared to deal with the cool morning and the work ahead of them. They cleaned up the south side of the creek that runs behind Fuddruckers into Sequiota Park.

They pulled 2 painters drop off cloths out of the stream that were water logged and heavy, along with a small rug, 2 car tires, metal poles, the lid that goes to an old fashioned milk can, and a lot of normal trash that clogs up the stream. Even after some rain that occurred during the week, the creek was not full of water but more on the muddy side. Needless to say, the group did not stay clean. Lisa had a brilliant idea of bringing a rake that is small but effective to grab trash in those hard to reach spots.

Some observations for future stream clean ups, the cool weather is really a good time, no ticks, chiggers or mosquitoes to bother you. And next time bring a wheelbarrow or a garden wagon to lug those heavy bags or items back to the parking lot. And have Lisa bring her rake! We have a photo of what the water can do when it raging through; Danny is standing in front of a very large rock that had lodged itself into a tree's root system.

What was rewarding about the work were the walkers who used the Galloway Green Trail and thanked our group for the work they were doing.

It is always nice to be appreciated.





November's IAO Monthly meeting on 11/16/15. With Our special guests MO Council Director Nicole Broch and our Region V Education Director Dean Besaw.







# Spotlight

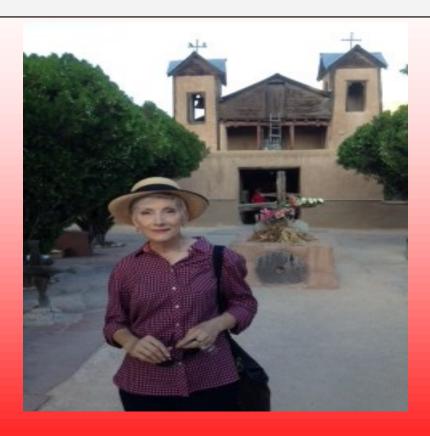
## Josette Tilley

#### Interview with Josette Tilley

Claire Mead tried recruiting me in the late 90s when we both were on the I-Day committee when MSU did the hosting of this event. I eventually went to a meeting in 1998 and never looked back. NAIW/IAIP got me out of my comfort zone; I became involved from the gitgo and attended networking meetings in Columbia in that first summer when I joined and IAO held Council meeting that fall. The road trips to networking meetings, State Council and Regional meetings were a lot of fun; plus introduced me to others members in different states and cities. Often the carpool trips to State Council or Regional meeting often involved side trips. One side trip was to Fulton, Missouri. I had never been to the Churchill Museum which was a church that had been torn down in England and reconstructed in Fulton, and Churchill gave his famous speech about the Iron Curtain. On the way to Wisconsin for a Regional meeting, Claire Mead, Carla Brixey, Melissa Marrs and I took a side trip on our way to Wisconsin which was to go to an art museum in Chicago. We missed the Thursday evening festivities at Regional because of the side trip but what a great experience. On the way home from that same trip, we saw a sign about Mother Jones (she was anarchist who helped miners become unionized in the 19<sup>th</sup> century). We got off the highway and visited that cemetery where there is a small memorial for her. These road trips are a lot about life, taking side trips (getting off course) but always learning from them.

I spend my days as an Underwriter for the Southern Region (we handle all the southern states that have coastal catastrophe plans). When I am not at work, I am often in my gardens, and when winter comes, I am planning next year's plantings and digging up what did not work as I had hoped.

If I could go anywhere in the world, it would be to Provance, France and to Ireland.



## Great informational articles to read:

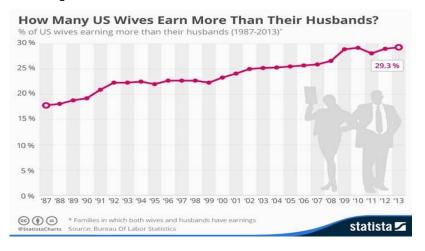


#### How many American wives earn more than their husbands?

According to a <u>report</u> issued by the U.S. Department of Labor's <u>Bureau of Labor Statistics</u> (BLS) in June 2015, the percentage of women who earn more than their husbands is steadily increasing. BLS has been tracking married couples in which both the husband and wife work since 1987, and women have made slow but steady progress.

In 1987, the first year that BLS started tracking earnings in this way, 17.8% of married women out-earned their husbands. In 2013, the latest year for which BLS has data, 29.3% of married women made more than their husbands, as shown in the following chart.

Women, regardless of earning power, have always had a strong influence on family financial decisions, including what kinds of insurance to buy and from whom. Now, as their relative financial positions improve within married couples, they are more likely to influence decisions regarding family finances. Independent insurance agents would do well to understand the financial family dynamics of their clients and to not ignore women as decision-makers.



Source: http://www.propertycasualty360.com/2015/11/20/fact-of-the-week-how-many-american-wives-earn-more



































18. Travelers

17. esurance, an Allstate company

16. Mercury Insurance

15. American Family Insurance

14. Farmer's Insurance

12. Liberty Mutual Insurance

11. Allstate

10. MetLife

9. Nationwide

8. Geico

7. The general Insurance

6. Progressive

5. The Hartford

4. Erie Insurance

3. State Farm

2. USAA

1. AAA Insurance













## IAIP Certified Leadership Program

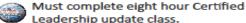
The IAIP Certified Leadership Program provides individuals a premier learning program to develop essential leadership skills for career development. The program consists of four modules encompassing 17 course topics. Individuals completing the entire program are eligible to apply for the Certified Leadership Professional (CLP) designation.

#### Certified Leadership Professional (CLP) Designation

New designee requirement:



Must complete entire Certified Leadership education program. Renewal requirement:



Learn more; www.insuranceprofessionals.org Education>Certified Leadership Program

#### Move forward in your career!

Leadership development is an integral part of success in the insurance and risk management industries. IAIP is recognized for the development of leadership skills that members utilize in their professional careers and within the association. Take advantage of one of the many benefits of IAIP membership – develop your inner leader with the IAIP Certified Leadership Program.

The Certified Leadership Program provides a premier learning program to develop essential leadership skills for personal growth and professional advancement for the seasoned or young insurance professional. The program consists of four modules encompassing 17 course topics and is an exclusive, proprietary International Association of Insurance Professionals program. Practical insurance related examples are included in each classroom course.

To receive credit for each CLP course, one needs to purchase a student or self-study guide (or guide be included in the cost of a local, regional or national event), complete each course by self-study or in an instructor-led environment and successfully pass the 10 question quiz with a minimum score of 80 (8 out of 10 questions answered correctly). Your score is provided at the end of the quiz and if the score is less than 80, you will need to retake the quiz and pay a quiz-retake fee.

Individuals completing the entire 52-hour program are eligible to apply for the **Certified Leadership Professional (CLP) designation**. Application for CLP renewal must be submitted every two (2) years.

Source: <a href="http://www.internationalinsuranceprofessionals.org/?page=CLP">http://www.internationalinsuranceprofessionals.org/?page=CLP</a>

#### Notes from the Delegate

Imagine I gave you a box of Legos, this box is created of all the right parts to build a car, a house and an air plane. Now I want you to build a bridge, build this bridge in 10 minutes using all 200 pieces, and make it look nice... That was the challenge. Here is the result, the winning bridge I might add! All but 57 pieces used, and isn't it beautiful.

How does this relate to the IAO you might ask? We are a group of all the right parts to build an agency, all the right parts to build a claims department, all the right parts to build an underwriting department, all the right parts to build a customer service department and our challenge is to build an organization that supports and educates leaders that bridge our industry. We do this well most of the time, but what happened

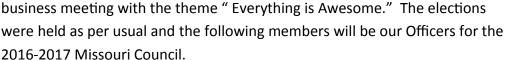


to the other 57 pieces. They are still members, but they are not in the picture. Are they lost? Forgotten? If they aren't they will be soon. If we are "All In" then everyone counts; every wheel, every square, every eyeball. Find your place, help someone find there's. We are stronger when everyone's unique talents are put to proper use.

This was the group exercise we did the first night at the Missouri Council. I was very proud to represent the Insurance Association of the Ozarks as delegate to the Council. As always IPMM was very gracious in



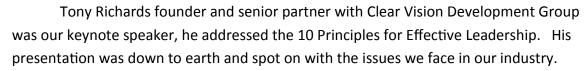
hosting the opening reception and fun was had by all. Nicole Broch was our Council Director and led a great



Council Director: Rachel Shubert, IPMM Council Membership Chair: Chris Bell, IAO

Council Public Relations Chair: Dean Besaw, IPMM

The installing of the officers was led by Pam Haakenson, Region V Regional Vice President. She attended our meeting and also discussed the new business of "One Member One Vote." This change would only effect the election of the International Secretary and if approved by the 2016 International Convention, the electronic voting would occur prior to the IAIP Annual Meeting of 2017. We also discussed and approved that the Missouri associations will be hosting the 2017 Region V conference.





Our own Danny Douglas was the only CWC contestant, but would have won hands down even with fierce competition. We will be well represented at the regional competition. He taught a 2 hour CLP course on Leadership Skills for Supervisors after the close of the business meeting. Danny also taught a 4 hour CLP prior to the commencement of the Council on Negotiating for Results.



Our Council had 20 attendees many from IPMM in Columbia, four from the IAO, and Nicole Broch our only member at large. We also had some special guests this year Pam Haakenson, Nadine Schoep and Chris DeSchepper from the Insurance Professionals of Greater Sioux Falls. Over all it was a great Council meeting. I look forward to Riding the Waves at the IAIP Region V Conference in April, it will be hosted in the Wisconsin Dells. That's about 30 minutes from where I used to live, so if you have any questions let me know. It's beautiful and would make a great family vacation.



Ladies and Gents the 2016 Council Meeting will be hosted by IAO in November of 2016 in Springfield, MO. We are seeking members to sit on the planning committee and will need every IAO member to participate in next year's council. You are all needed even if your time commitment may need to be small. Wishing everyone a very Happy Holidays and I'll see you in the New Year!

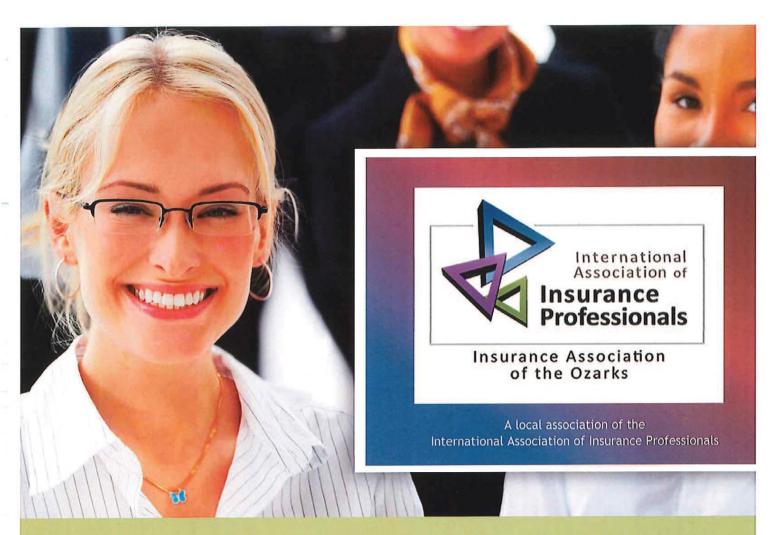
## Insurance Professionals Version of: The Voice

### Get your voice heard:

Submit your suggestions to Chris Bell at chris.bell@anpac.com

Do you have any fundraising ideas or events you would like to see us do? Bowling, Ice Cream socials, Social events Etc.





## Belonging is Good Business

IAO is an excellent way to expand your horizons in the insurance profession. Interacting with your peersprovides you ample opportunities for grow both educationally and personally.

IAO is interested in helping the community of Springfield. Become a member and help with fun projects like Adopt-A-Stream, Harmony House, Convoy of Hope, and other great opportunities to help our community.

#### **Kind of Curious?**

Ask to join the newsletter email list and find out more. We discuss upcoming meeting topics and other fun information. Just contact Chris Bell below, to be added to the email list.

Do yourself a favor, join IAO today.

Monthly meetings and events, Next meeting: Nov. 9 12-1pm

Great opportunity to network with fellow insurance professionals.

Listen to interesting guest speakers and have a chance to help your community.

IAO also offers great education opportunities, designations, CE courses and scholarships.

Contact Chris Bell at Chris Bell American National.com

Like us on Facebook: https://www.facebook.com/InsuranceAssociationoftheOzarks

Or visit our website: http://springfield-iao.wix.com/homepage







As announced at the business meeting of 74th Annual IAIP Convention on June 7, we are now ready to launch phase two of the membership recruitment or "Go All In" campaign. The goal of the second phase of this campaign is to encourage the local associations and individual members to assist in the overall membership recruitment efforts through the use of personal testimonials submitted as videos. A prize will be drawn from all entries for complimentary registration to the 75th Annual IAIP Convention in Richmond, VA.

Testimonials should be quick (less than 45 seconds) upbeat, high energy and positive and describe how your IAIP membership has benefited you personally and/or professionally. Each current member can only submit one video testimonial for the purposes of the contest, and only those submissions that are used/published by IAIP for the purposes of membership recruitment will be entered into the drawing. All entries must be submitted prior to December 1, 2015.

View contest rules and details here.

It's time to GO ALL IN!

http://www.internationalinsuranceprofessionals.org/?page=GoAllI

## And Now a Word From Our President...

## Invest yourself before you wreck yourself

Most of us wear many hats in our lives. We have our job hats, our church hats, our volunteer hats, our parent hats, our friend hats, our sports hats and even our crazy cat or dog hats.

When you stop to think of all our responsibilities and relationships within our lives, do you ever stop to wonder what you do just for you? I do not mean sleeping, eating, or watching TV. What special thing are you doing to invest in yourself?

While you are thinking about it, let me offer to you that a professional investment in yourself can be very rewarding. What is a professional investment? There are several ways you can do this.

One of the best ways you can invest in yourself is by buying and wearing nicer clothes to work. You are worth it! That's right, GO SHOPPING!

When you dress nice, you send the message that you are a special, confident and secure in your career. You set examples for others to follow instead of looking for examples to follow. Be a trend setter, raise the bar in your department, and show others that a casual dress workplace might be allowed, but you choose more for yourself. This will reflect who you are in both your work and attitude.

Another wonderful professional investment in you is taking a career class. This can really be anything that helps you grow in your workplace. Earn an insurance designation or learn how to express your inner creativity in spreadsheets.

Do you feel scared to speak in front of others? Take the Confidence While Communicating class with the Insurance Association of the Ozarks and conquer that fear in a safe and friendly environment.

Are you ready to take on more at work, but are unsure how to lead others? Sign up for the Certified Leadership Program and learn more about Project Management Fundamentals, Negotiating for Results, Delegation, Team Building and so many more important topics that will help you gain that confidence to be more. YOU DESERVE IT!

Lastly, attend an International Association of Insurance Professionals conference. Take a weekend and go to a State Council meeting to enjoy some networking, insurance education, and fun! Travel to a Regional or International insurance conference and meet other insurance professionals from all over the country. This time will leave you renewed, motivated and passionate about being successful!

You work so hard for so many other people. Make some extra time and invest in you!

Truly, Chris Bell, President