

LOMA SOCIETY OF THE TWIN CITIES

FELLOW TALK

A MESSAGE FROM OUR PRESIDENT



Lori Webb, Twin Cities LOMA Society President

Greetings Fellows! It's the end of another wonderful Minnesota summer. The children are all getting ready to return to school, and the Board of the Loma Society of the Twin Cities is preparing for the year ahead also! Please allow me to share with you all the exciting things coming up!

**Board Member Applications**

We are currently accepting applications for openings on the Board. If you'd like to learn more about the Loma Society, get involved with a great group of people, and further your career and contacts in the industry, consider helping out your Loma Society! The time commitment is minimal, just one morning meeting monthly. Please contact either Lori Webb or Rolf Anderson if you'd be interested in joining us either as a committee member, or committee lead, or any other capacity. We'd love to hear from you!

**Board Changes**

It's that time of year for the Board to hold elections of officers for upcoming years. Of course, I'll be moving into the position of Past President, and our other new Board Members stand poised and ready to take their new positions based on your vote of approval. Join us at the Fall Meeting and make your voice be heard.

**Announcing Awards!**

We have received two awards from LOMA. They are the Outstanding Society Award in Community Service and The Outstanding Society Award for Membership! Obviously, these could not have been achieved without you, our members, so congratulations to us all. Rolf Anderson, our incoming president, will be accepting these awards at the Annual Conference in Orlando next month.



**Recognition Dinner at Four Points Sheraton**

Mark your calendar for this year's Recognition dinner on September 27. Aside from elections, we will also be hearing from our guest speaker, Bob Ehren, of Minnesota Life, and providing recognition to the many, new insurance professionals who have attained a new designation this year. See inside this newsletter for more details.

**LOMA Conference**

Loma's annual conference is being held in Orlando this year. Rolf Anderson, incoming President, will be representing our Society. Two other Board Members, Terry Teske and LuAnn Maxfield will also be attending for their companies. If you are going yourself, please stop by and visit at the LOMA hospitality suite or throughout the conference. We'd love to meet you!



## Fall Dinner Meeting

Our annual Fall Dinner Recognition Meeting will be held on **Tuesday, September 27** at the Four Points Sheraton Hotel. We will be honoring all new LOMA designees. For the first time ever, we will be honoring all new FFSI designees.

Our guest speaker, Bob Ehren, of Minnesota Life, will discuss how LOMA education provides a solid foundation upon which relationships at work can be built by underwriters, marketing specialists, actuaries and many other areas of each company.

We will also be voting on our new LOMA Society Board of Directors.

**Date:** Tuesday, September 27

**Location:** Four Points Sheraton Hotel  
400 Hamline Avenue  
St. Paul, MN (651) 642-1234

**Cost:** \$30 members / \$40 non-members

### **Agenda:**

5:30 Registration  
6:00 Speaker, Bob Ehren  
6:30 Dinner  
7:00 Elections and Business Meeting  
7:45 Recognition Ceremony, Scholarship Presentation, Raffles for Charitable Contributions, Door Prizes and New LOMA Designee Photos

**Dinner:** Strawberry Spinach Salad, Roasted Prime Rib, Fruits of the Forest Berry Pie

**Charity:** Cancer Kids Fund of the Childrens Hospital and Clinics Foundation

Donations will be accepted.

**Please register with your company representative no later than Thursday, September 21, 2005.**

## Guest Speaker, Bob Ehren



### **Bob Ehren, Vice President, Life Product Manufacturing, Minnesota Life**

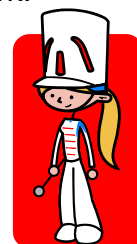
Bob began his career at Minnesota Life following his graduation from St. Olaf College in 1990 with B.A. degrees in Mathematics and Economics. He obtained his ASA designation in 1992, his FSA designation in 1994 and his CLU designation in 1996.

Following graduation from St. Olaf, Bob joined the Individual Actuarial Life Unit before joining Securian Advisor Services in November of 1993. After spending six years on marketing of life products and product development, Bob returned to the Actuarial department in late 1999, as Second Vice President and Actuary. His responsibilities included life and annuity product development and providing actuarial information and support.

Today, Bob is the Vice President of Life Product Manufacturing.

## Sign Up For Holidazzle Parade

Sign up to participate in the annual Holidazzle Parade held in December. We'll be collecting food and cash donations for the Emergency Food Shelf Network.



### New LOMA Designees

Congratulations to the following individuals who recently received new LOMA designations!

**Name and designation earned in the current year  
(September 2004 through August 2005)**

#### **Ameriprise Financial**

Amy Jo Anderson, AIRC  
Nancy Benson, ACS  
Margaret Blum, ARA  
Bryan Bouchard, AIRC  
Sandra Christ, ACS  
Amy Faaren, ACS  
Timothy Fehlen, FLMI  
Elizabeth Funari, ACS  
Kelli Jaroslowski, ACS  
Susan Johnk, ACS  
Judith Johnson, ACS  
Susie Johnson, ACS  
Jean Kodadek, ARA, PCS  
Vladimir Krinitsyn, ACS  
Harriet Lantz, ACS  
Margaret Liljequist, AAPA  
Mary Maghrak, AIRC  
Christopher Manea, ACS  
Margaret McGrath, AIRC  
Theresa Michik, ARA  
Andrew Munson, ACS  
Michael Nelson, ACS  
Robert Ngwu, FLMI, ACS  
Denis Nyamwaya, ACS  
Lisa Nyen, ACS  
Jonathan Olson, ACS  
Laura Savior, FLMI  
Elizabeth Stromdahl, ACS  
Jacqueline Taradash-Bennett, ACS  
Ron Tiefenbacher, AIAA, AIRC  
Michael Torres, PCS  
Kimberly Tucker Chopin, ACS  
Vincent Wells, ACS

#### **Catholic Aid**

Sandy Moorman, ACS  
Trisha Schilling, ACS  
Amy Soderquist, ACS

#### **Hartford**

Diane Akerson, FFSI  
Corri Anderson, FLMI, ACS  
Lori Angeli, ACS  
Cheryl Arms, ARA  
Alicia Bailey, PCS  
Terry Ballis, ACS  
Megan Bartell, ACS  
Tara Bursey, FLMI, ARA  
Jennifer Cameron, ACS  
Stephen Choukalas, FLMI  
Lisa Claussen, ACS  
Carol Cole, ACS  
Steven Erdahl, AIAA  
Joy Faust, ACS  
Connie Fernandes, PCS  
Joel Frazer, ACS  
Barbara Gjerstad, ARA  
Christopher Graham, ACS  
Carol Guerin, AAPA  
Diane Haag, ACS  
Michelle Hagelin, ACS  
Mary Hildahl, FLMI  
Brent Hodgeman, ACS  
Jill Jasper, ACS  
Heather Jerome, ACS  
Paul Kiefer, ARA  
Barbara Kirby, ACS  
Carrie Kirscht, FFSI  
Kim Kling, ARA  
Sridevi Lanka, ACS, AIAA, AIRC, PCS  
Karis Joy Larson, PCS  
Holly Linn, ACS  
Leo Loxtercamp, FLMI, ACS  
Melodie Melling, ARA  
Patrick Mitzel, AAPA, AIAA, AIRC,  
ARA, PCS, FFSI  
Kristine Mohwinkel, ACS  
Earl Moore, ACS, PCS  
Joy Nicolai, PCS  
Sharon Nollan, ACS  
Lisa Olsen, ACS  
Lucille Osier, ACS  
Dawn Owskey, ACS  
Deborah Prokopiuk, ACS  
Robert Shaughnessy, ACS  
Susan Michele Schroeder, ACS  
Angie Weller, ACS  
Judith Wilkinson, ACS

**ING**

Angela Clements, FLMI, AIRC  
 Lynne Klatt, ACS  
 Alex Nelson, FLMI  
 John Petra, AIRC

**Minnesota Life / Securian Financial**

Clark Bergholtz, FLMI  
 Joshua Batalden, FLMI  
 Bonnie Carlson, FLMI, ACS  
 Mary Lou Colestock, ACS  
 Chris Collin, FLMI  
 Kathryn Condon, ACS  
 Trisha Devries-Ward, ACS  
 Ryan Erickson, ARA  
 Teresa Guindon, ACS  
 Anne Huppert, ACS  
 Kathrine Johnson, ACS  
 John Maslow, ACS  
 Korene Newton, ACS  
 Elizabeth Quayle, ACS  
 Frank Radermacher, ACS  
 Carolyn Roberson, ACS  
 Teresa Teske, AAPA, ARA, FFSI  
 Elias Vogen, ACS  
 Barbara Wessman, PCS  
 Robert Wider, ARA  
 Peggy Wolf, AAPA  
 Paula Yager, ACS

**New York Life**

Rolf Anderson, FFSI  
 Mark Dabrowski, ARA  
 Melissa Holmquist, FFSI  
 Brenda Loosbrock, ARA

**Prudential Financial**

S. Wanda Altman, ACS  
 Daniel Anderson, ACS  
 Barbara Andrea, ACS  
 Faye Arlene Barta, ACS  
 Robert Baruth, ACS  
 Linda Blewitt, ACS  
 Shirley Ann Bowser, ACS  
 Sharon Burrell, ACS  
 Lisa Campo, ACS  
 Mary Cann, ACS  
 George Carter, ACS  
 Aline Clement, ACS

**Prudential Financial (continued)**

John Conradi, ACS  
 Regina Donahue, ACS  
 Lynwood Dye, ACS  
 Ina Edwards, ACS  
 Robert Engdale, ACS  
 Margaret Freeman, ACS  
 Michael Gable, ACS  
 Matthew Gavzy, ACS  
 Claire Giesken, ACS  
 Allen Glende, ACS  
 Henry Glover, ACS  
 Beth Gravina, ACS  
 Glenda Forte Green, ACS  
 Lisa Griess, ACS  
 Kathryn Griffin, ACS  
 Linda Griffin, ACS  
 Helen Hall, ACS  
 Jeannie Hammoc Jones, ACS  
 Jeffrey Johnson, ACS  
 Jacqueline Johnson-Turner, ACS  
 Adell Jones, ACS  
 Kathleen Jude, ACS  
 Barbara LaCasse, ACS  
 Suzanne LeVan, ACS  
 Mary Mann, ACS  
 Kathy McIntosh, ACS  
 Judy Montan, ACS  
 Hilary Angela Morin, ACS  
 Lorri Nelsen, ACS  
 John Frederick Porter, ACS  
 Debbie Poulter, ACS  
 Mildred Price, ACS  
 Joni Primas, ACS  
 Mary Alfreda Redding, ACS  
 Michael Rellihan, ACS  
 Paula Stringer Rellihan, ACS  
 Colleen Rowland, ACS  
 Diane Schuda, ACS  
 Sandra Lea Scofield, ACS  
 Jennie Shar, ACS  
 Jeffrey Soderstrom, ACS  
 Ida Swilley, ACS  
 Karen Thompson, ACS  
 Terry Turner, ACS  
 Carole Velez, ACS  
 Carol Whaley, ACS  
 Gary Zarkis, ACS

### Thrivent Financial for Lutherans

Diane Adams, ACS  
 Patricia Alger, ACS  
 Michael Braun, ACS  
 Harold Baker, ACS  
 Judy Brooks, PCS  
 Vernon Gene Carlson, ACS  
 Richard Hagen, ACS  
 Jane Marinsek, ACS  
 Kay Owen, ACS  
 Helen Scheid, ACS  
 Carol Mae Schilling-Kimball, ACS  
 Jeffrey Wageman, ACS  
 Janice Wildenberg, ACS  
 Anita J. Young, ACS

Congratulations to all of you for your spectacular achievements!!!

### Twin Cities LOMA Society Recipient of Two LOMA Awards

Each year LOMA recognizes Societies that excel in the areas of Membership, Education, Communication/Public Relations, and Community Service with Outstanding Society Awards.

We are pleased to announce that the LOMA Society of the Twin Cities has been awarded two Outstanding Society Awards for excellence in Membership and Community Service achieved during 2004.

The Society Membership Achievement Award was awarded for our efforts in recruiting new members, maintaining current members, recognizing new designation holders, and involving the membership in Society operations and activities.

The Community Service Achievement Award was awarded for our generous contributions and donations to the Emergency Food Shelf, the Cancer Kids Fund, and the Dress for Success program. In addition, we had record participation in the Holiday Parade where we collected food items and cash for the Emergency Food Shelf.

The Twin Cities Society will be formally recognized for its achievement at the 2005 LOMA Annual Conference and Conferment on Sunday, September 18<sup>th</sup> in Orlando, FL. The Society will receive a medallion for each of the awards and will also be recognized on the LOMA Society Web Site and in Resource Magazine.

Thanks to all our members for your many efforts that resulted in this important achievement.

### Spring Seminar Recap



Representative, Paul Kohls

Representative Kohls explained the steps in the legislative process and shared which points in the process are where influence from individuals, lobbyists, and other legislators is most important. Rep. Kohls was clear about the fact that legislators listen to their constituents, so contact them about the issues that are important to you.

The second part of Rep. Kohl's discussion involved the developments at the legislature this year. Changes in legislation include: 1) the Insurance Regulation Modernization Act to speed up approval of new products 2) the HMO Streamlining Act that adds a fraud unit

### Paul Kohls (continued)

and requires claims to be submitted by providers within six months 3) an Omnibus Insurance Bill to adjust a few technical items including raising filing fees and requiring a comprehensive security program to protect consumer information and 4) a No Fault Automobile Insurance bill that would ultimately require the reduced rates like HMOs pay to be the customary rates paid by insurance to healthcare providers, instead of huge non-negotiated fees.



Reinsurance – Panel Discussion with Todd Petit, Mike Rieth, Tony Plampton

Brief background of reinsurance was presented at the beginning of the panel discussion. In a nut shell, reinsurance is insurance for insurance companies; one party transfers all or a portion of a risk to another party. In the past the relationship between the insurance company and the reinsurer was a gentlemen's agreement. An insurance company utilizes reinsurance for several reasons – financial (large amounts, catastrophic protection, stabilize earnings, insolvency, improved balance sheet), non-financial (experts, joint ventures, acquisitions).

Today there are more steps involved with the insurance company/reinsurer relationship including rate negotiations, more in-depth treaties, and product development, as examples. More reinsurers have consolidated, with the top 4 reinsurers dealing with 80% of the total reinsurance business. Intermediaries have evolved in the reinsurance industry for access to unusual or difficult-to-insure situations.



Laurie Kimball, RN, MS

“Depression: What, Who, Why and How”

Laurie Kimball discussed depression to help us focus on depression in our own lives, in people we care about and in the workplace. She described depression as a medical disorder with a biological basis, often influenced by stress. Symptoms to be aware of include significant changes in behavior such as either increased or decreased appetite, changes in sleep habits, depressed mood, irritation, hopelessness, helplessness, agitation, constant fatigue and decreased energy.

She highlighted the prevalence of depression by indicating that ½ of doctor visits address symptoms of depression and that one in ten people are depressed, which affects one in four families. Although causes can be complex, Laurie sited genetic links, family and social circumstances, stress and medication side effects as contributing to depression.

Laurie Kimball, RN, MS (continued)

She then went on to discuss treatment, which she described as 'no one size fits all' and emphasized that it takes time to determine the effectiveness of any given treatment.

Several important behaviors to help alleviate stress and combat depression are to eat well, get enough sleep, control stress, get exercise, and journal. Also, she believes learned optimism can help to keep a positive outlook.

2005 Board of Director DutiesRolf Anderson, Vice President

As Vice President, I have been involved in planning and organizing Society events, identifying potential speakers, and preparing related brochures and articles for the newsletter.

I have also been involved in a variety of organizational tasks such as coordinating the revision and approval of the Society's bylaws with LOMA headquarters and assisting the Society's president and other officers.

LuAnn Maxfield, Society Committee Representative

During 2005, I continued to be the communications link with the LOMA headquarters in Atlanta, Georgia. In the LOMA Society of the Twin Cities, I acted as the liaison for our Society members to the Board members by providing feedback from surveys that I created with input from the Board. We found the survey results to be beneficial to the continued success of our Society.

Mary Rausch, Treasurer

In addition to maintaining all of the deposits and expenditures for the Society, I spearheaded an effort to aggregate membership-related records this year. Now, we can look at one company's page in a spreadsheet and know who attended meetings, earned designations, were awarded scholarships, are on our e-mail distribution or have voiced an interest in additional involvement in the Society. In addition, the process identified several companies in the Twin Cities that have notable LOMA education activity and would benefit from additional involvement in our Society. This organization of records will allow us to further identify the best areas upon which to focus our program topics and events in the coming year and facilitate in improving member outreach.

As part of improving the Society's communications, I am also coordinating an upgrade of the web site to ensure it is regularly updated and contains information valuable to our members. Finally, I have coordinated many of the details for our meetings and aggregated all of those tasks into a checklist that makes planning future programs a smooth process.

2006 Board of Directors Candidates

President, Rolf Anderson

Vice President, Mary Rausch

Treasurer, Jennifer Victor-Larsen

Secretary, Paul Lindemann

LOMA Society Director, Terry Teske

Continuing In Their Current Positions

Society Committee Representative, LuAnn Maxfield

Education Representative, Scott Morley

(2005) Past President, Lori Webb

### [A World of Choices in Professional Development](#)

LOMA, one of the world's most recognized and reputable professional education institutions, has more than a hundred courses available in life insurance, financial services, annuities, management, reinsurance, compliance, underwriting, customer service, and more. By completing one of LOMA's professional designation programs, you will receive a sense of personal accomplishment and earn the respect of colleagues throughout the industry.

Visit [LOMA.org](http://LOMA.org) for more information.

### [Benefits of LOMA Society Membership](#)

- Make valuable contacts
- Hear the latest in industry trends from speakers at Society functions
- Gain valuable insights into how other companies operate
- Enjoy contributing to your community through Society sponsored community service projects

### [2005 LOMA Society Board Members](#)

#### **Lori Webb, President**

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(763) 786-7784  
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#### **Rolf T. Anderson, Vice President**

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#### **Mary Rausch, Treasurer**

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#### **Jennifer Victor-Larsen, Secretary**

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#### **Paul Lindemann, Member At Large**

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plindemann@catholicaid.com

#### **LuAnn Maxfield, Society Committee Representative**

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#### **Scott Morley, Education Representative**

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scottmorley@tcq.net

#### **Terry Teske, Past President (2004)**

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