



FELLOW TALK

May, 2009

A Message from Our President

Inside This Issue

- 1 **President's Message**
- 1 **LOMA Society Scholarship**
- 2 **Spring Seminar**
- 3 **Spring Seminar (continued)**
- 4 **Fall Recognition Meeting**
- 4 **Winter Meeting Recap**
- 5 **Board Members**
- 6 **Scholarship Application**
- 7-8 **Spring Seminar Registration Flyer**



Genevieve Stadtler, President
FLMI, ACS, AALU

The theme of our organization's activities this year is focused on "Weathering Challenging Times". In that spirit, our spring seminar presenters, representing Catholic Aid, Securian and Hartford, will speak to us on their respective companies' approach to addressing employee concerns and profitability issues in view of the current economic climate.

As an organization focused on providing information and educational opportunities to our membership, we feel a local industry focused perspective from organizations that impact the Twin Cities economy, and more importantly our member's livelihood, is timely.

I encourage all our members to attend and bring a friend to the event, and gain a more intimate perspective of our industry's challenges as well as opportunities. Perhaps this seminar will provide valuable insight as to how you can poise yourself to contribute to your organizations by weathering the challenges and rising to the opportunities our industry presents.

"We feel a local industry focused perspective from organizations that impact the Twin Cities economy, and more importantly our member's livelihood, is timely."

Scholarship Applications Deadline June 30, 2009

The LOMA Society of the Twin Cities will again award a \$500.00 scholarship in 2009 for post-secondary education.

Eligible candidates are members of the LOMA Society in good standing, their children, grandchildren, or spouse. New FLMI designees eligible for membership in the Society are also eligible if they receive their designation prior to the application deadline of June 30, 2009.

Candidates may be an accepted first year or continuing student. The applicant is required to complete an application form describing their personal goals or development plan, and the LOMA Society member must also submit a statement of how their LOMA educational achievements or society membership have helped them personally in their career or interactions with others. Details are included in the Scholarship Program Guidelines.

Scholarship applications and guidelines are available from any LOMA Society board member. An application will also be available at the Spring Seminar registration table.

Contact Rolf Anderson with any questions concerning the LOMA Society Scholarship Program at Rolf_T_Anderson@newyorklife.com.

[The scholarship application is on Page 6.]

Tuesday, May 19, 2009

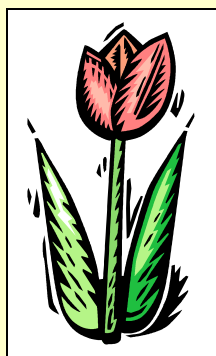
2009 Half Day Spring Seminar



Mark your calendars:

Spring Seminar
Tuesday, May 19

Fall Recognition Meeting
Tuesday, October 6



Location: Catholic Aid Association
3499 Lexington Avenue
St. Paul, MN 55126

Cost: Members - \$30
Non-members - \$40
[Registration Flyer is on Pages 7 – 8.]

Agenda: 8-8:30 Registration and Breakfast Buffet
8:30 "Preparing Resumes to Advance Your Career Within Your Company"
Speakers: Lynn Card, HR Staffing Consultant and Jan Steffen, HR Talent Acquisition from The Hartford
9:30 Charitable Organization, Ready for Success
9:45 Break for cookies, bars and soda
10:00 "Securian Retirement - Financial Security for the Long Run"
Speaker: Kerry Geurkink, Securian Financial Services, Inc.
10:35 "Complete the Dream"
Speaker: Dan Cassada, Sales, Minneapolis Office of Hartford Life
11:10 "How the Economy is Affecting a Fraternal Benefit Society"
Speaker: Harald Borrmann, Senior Vice President and Secretary/Treasurer of Catholic Aid Association
11:45 Door prizes and Wrap Up

Breakfast Buffet:
Quiche
Fresh Fruit
Bacon/Sausage
Coffee, Tea, Orange Juice and Milk

Preparing Resumes to Advance Your Career Within Your Company

Speakers: Lynn Card, HR Staffing Consultant and Jan Steffen, HR Talent Acquisition from The Hartford

Lynn has been a staffing consultant with The Hartford for nearly five years. Prior to joining The Hartford, Lynn's fifteen years of recruiting experience included industries such as retail, customer service, airline, printing, travel and temporary staffing. Lynn has her Bachelor's degree from the University of Wisconsin-Stout and hopes to pursue a master's degree in human resources or related field. Lynn is passionate about recruiting and making the right match between the candidate and the job. Her biggest accomplishments in recruiting are a few weeks or months after a hire and good feedback is given from both the manager and the employee that things are going well. Over the last five years Lynn has done several seminars internally at The Hartford on resume writing and interviewing.

Jan has been a staffing consultant with The Hartford for five years, initially at the home office in Simsbury, CT and then relocating to Minnesota a couple of years ago. In addition to corporate recruitment, she also worked as a Human Resources Generalist with Proctor and Gamble and GAF Materials Corporation and owned and managed a vocational rehabilitation consulting business. She holds a Bachelor of Arts degree in English and Sociology from the University of North Dakota, and has completed her coursework for a Master of Arts degree in Counseling & Guidance. She is also passionate about recruitment and staffing.

Their presentation will explore the process of preparing a resume and the topics of internal networking, internal job shadowing, informational interviewing, how to sell yourself in an interview, know the job you are interviewing for, tips on how to present yourself and involvement in project teams and committees.

Spring Seminar (continued)

Complete the Dream

Speaker: Dan Cassada, Sales, Minneapolis Office of Hartford Life

Dan Cassada began his life insurance career in 1976 qualifying for the Million Dollar Round Table in 1978 through 1981. From 1981 to 1984 he managed an insurance agency. After 1984, for eleven years he was a partner in independent financial and estate planning firm managing hundreds of financial and estate planning cases. He continued his insurance career a Business Development Manager and then Regional Director for Manulife Financial from 1995 through 1999. Since 1999 to present he has managed the Minneapolis Life Sales Office for Hartford Life earning the Premier Manager award in 2003 and 2004. He is an active member of the National Association of Insurance and Financial Advisors (NAIFA), and Society of Financial Services Professionals (SFSP).

He will speak to us on a timely marketing concept to help advisors and their clients recover lost market values for assets that are intended to be left for the next generation. This concept, "Complete the Dream..." utilizes the unique **Life Access Accelerated Benefit Rider**.

Securian Retirement – Financial Security for the Long Run



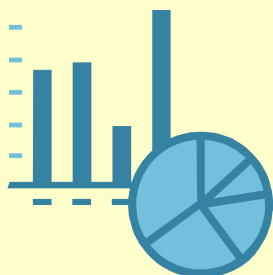
Kerry Geurkink

Marketing Director, Securian Retirement Distributors

Kerry Geurkink is the Marketing Director of **Securian Retirement Distributors**, a Minnesota Life wholesaling structure for individual annuities and retirement plans. Kerry's team is responsible for marketing Minnesota Life's Individual Annuity product line. She represents Securian at meetings sponsored by the National Association for Variable Annuities (NAVA) and serves on the LIMRA Retirement Income Roundtable. Kerry holds the Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), Certified Employee Benefit Specialist (CEBS) designations and the Chartered Advisor for Senior Living (CASL) designation. She is an Investment Advisor Representative and Registered Principal of Securian Financial Services, Inc. Kerry earned her bachelor's degree in Management from Cardinal Stritch University.

Charity – Ready for Success

Ready for Success provides low income women in the Twin Cities, with personal presentation suggestions, as well as clothing and accessories suitable for job interviews and the workplace. With help from IBM and Wells Fargo, **Ready for Success** now offers clients additional assistance in preparing for the job interview in its' new initiative, "Interviewing 101". **Ready for Success's** Program Manager, Sue Veazie, is pleased to announce their spring campaign, "Fresh as a Daisy", personal care product drive. Items needed include toothpaste/toothbrushes, shampoo, conditioner, deodorant, mascara, lotion, eye shadow, soap, plus-sized pantyhose, knee-high nylons, trouser socks, and personal hygiene products.



Upcoming Fall Recognition Dinner Meeting

Date: Tuesday, October 6, 2009

Location: Securian, Saint Paul, MN

Speaker: Bob Ehren, Minnesota Life Insurance Company, A Securian Company, Senior Vice President of Life Product Manufacturing

Hold the date for the Fall Recognition dinner meeting. Bob Ehren, Senior Vice-President of Life Product Manufacturing, will be our guest speaker. More details to come.

LOMA Society of the Twin Cities Holds Winter Meeting

The LOMA Society of the Twin Cities of Minneapolis and St. Paul held its Winter Meeting on March 3 at Edinburgh USA in Brooklyn Park. Following a buffet dinner, Society President Genevieve Stadler welcomed the attendees and conducted a brief business meeting.

The evening's keynote speaker was Bill Gould, Second Vice President, Individual Actuarial & Finance, from the Minnesota Life Insurance Company, who delivered a presentation entitled, "Challenges & Opportunities for 2009."

Mr. Gould's talk began with a recap of the dramatic financial downturn in 2008. It was noted that the equity markets declined from 30-50% and the market capitalization of public insurers plunged. Many companies experienced substantial losses. Yet, the life insurance industry fared better than most. Investments are generally of a higher quality and there is often a longer duration on liabilities. Additionally, cash flows remain strong and there has been far less leverage in the industry.

However, Bill noted that we could clearly expect more government involvement as a result of the Troubled Assets Relief Program (TARP) and the Capital Purchase Program (CPP), the new federal assistance programs. However, insurance companies must form or buy a bank holding company in order to be eligible for TARP/CPP assistance. Many major companies have applied for assistance, including Hartford and Prudential.

The insurance industry can also expect additional regulations from the various regulatory agencies such as the Financial Industry Regulatory Authority (FINRA), the National Association of Insurance Commissioners (NAIC), the Securities and Exchange Commission (SEC), and the state insurance departments. Yet, there may be opportunities for regulations to become more focused, which could improve certain aspects of the regulatory process.

Mr. Gould also noted that one overriding issue is consumer trust, which is paramount to our industry. Rating agencies will take a hard look at the industry and greater emphasis will be placed on liquidity, solvency, and diversification. More companies may find themselves in financial distress and there may be additional consolidations and acquisition opportunities.

Bill concluded his insightful and engaging talk by commenting that insurance products did not drive these current problems. A "flight to quality" is occurring and prudent companies will be rewarded even in these difficult times.

At the conclusion of the meeting, door prizes were awarded and the Society's upcoming Spring Seminar on May 19, 2009 was announced.

2009 LOMA Twin City Board Members

Genevieve Stadtler, President and Education Chair,
FLMI, ACS, AALU
Prudential Financial
(763) 519-2435
genevieve.stadtler@prudential.com

Dixie Carroll, Vice President and Society Committee
Chair, FLMI, AIRC, ACS
Ameriprise Financial Services, Inc.
(612) 678-4177
dixie.carroll@ampf.com

Kevin Laskowski, Secretary, ChFC, CLU, FLMI, FFSI,
AAPA, AIRC, ARA, ACS, AIAA
Thrivent Financial for Lutherans
(612) 844-6834
kevin.laskowski@thrivent.com

LuAnn Maxfield, Treasurer and Past President, FLMI,
ACS, FALU
Hartford Life
(763) 255-7390
luann.maxfield@hartfordlife.com

Julie Printz, Program Chair, FLMI
Thrivent Financial for Lutherans
(612) 844-8372
julie.printz@thrivent.com

Rolf T. Anderson, Membership Chair, FLMI, FFSI,
ACS, AIRC
New York Life Insurance Company
(952) 885-1229
rolf t anderson@newyorklife.com

Barb Prinz, Communication Chair, FLMI, AIRC, ACS
Ameriprise Financial Services, Inc.
(612) 678-7259
barbara.x.prinz@ampf.com

Claudia Wiebold, Member at Large, FLMI/M, ACS
Securian Financial Group
(651) 665-3032
claudia.wiebold@securian.com

Paul Lindemann, Member at Large, CLU, FLMI, ACS
Catholic Aid Association
(651) 470-0170
plindemann@catholicaid.org



2009 Scholarship Program Guidelines

- Amount:** One \$500 Scholarship will be awarded
- Eligible Students:** A child, grandchild, or dependent of either:
- A LOMA Society of the Twin Cities member in good standing, OR
 - A new FLMI eligible for membership in the LOMA Society of the Twin Cities (designation earned prior to submission deadline of June 30, 2009)

Requirements:

1. Money to be used toward the post-secondary education program (post-high school) of the eligible candidate. Student may be an accepted first year or continuing student. (Photocopy of letter of acceptance or attendance may be requested for verification.)
2. Student will submit a statement of personal goals OR a development plan that demonstrates how they will utilize their educational achievements.
 - Typewritten, not to exceed one page
 - Double spaced, 12 point typefont or larger, margins 1" or wider
3. The member will also submit a statement of how their LOMA educational achievements or society membership have helped them personally in their career or interactions with others.
 - Typewritten, not to exceed one page
 - Double spaced, 12 point typefont or larger, margins 1" or wider
4. No Grade Point Average eligibility requirement, other than proof of acceptance or regular attendance at an institute of post-secondary education.

The LOMA Society of the Twin Cities will retain the full ownership right to all scholarship submissions and may, at their discretion, share excerpts in future newsletters, publications, or society events.

Submission Deadline:

All application materials, attached to a copy of these Guidelines, must be submitted to a Board Member of the LOMA Society of the Twin Cities NO LATER THAN June 30, 2009. (Time extensions will not be granted.)

Applicant Name

Member or Associate Member Name and Company

Member Address and Daytime Telephone Number

Date Received By/LOMA Society Board Member Name



**LOMA Society of the Twin Cities
Half Day Spring Seminar**

Tuesday, May 19, 2009

Registration & Breakfast Buffet 8-8:30 AM

Seminar Presentations 8:30 AM – 12 PM

Topic: "Weathering Challenging Times"

Speakers: Lynn Card & Jan Steffen, HR, Hartford Life, "Preparing Resumes to Advance Your Career"

Topic: "How the Economy is Affecting the Fraternal Insurance Industry"

Speaker: Harald Borrmann, Sr. VP & Secretary/Treasurer, Catholic Aid Association

Topic: "Fin'l Security for the Long Run"

Speaker: Kerry Geurkink, Marketing, Securian Financial Group

Topic: "Complete the Dream"

Speaker: Dan Cassada, Sales, Minneapolis Office of Hartford Life

Location: Catholic Aid Association
3499 Lexington Avenue
St. Paul, MN 55126

Please respond by Friday, May 8, 2009 to:

LuAnn Maxfield, FLMI, ACS, FALU, CLU
Hartford Life Companies
500 Bielenberg Drive
Woodbury, MN 55125
Phone: (763) 255-7390
Fax: (763) 255-8523
E-mail: luann.maxfield@hartfordlife.com

LOMA Society Spring Seminar

Fee: \$30 members
\$40 non-members

Company Name (if applicable): _____

Name: ** _____ member ___ non-member

Designation(s): _____

**Please submit this form and a check payable to LOMA Society of the Twin Cities to the above address by Friday, May 8th. Thank you.

