



Kentucky LOMA Society Newsletter

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Outgoing President's Message from Meredith Hettinger

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I am happy to introduce our new President, Carolyn Fiske. Carolyn worked several years in the financial services industry and is also a former board member of the Kentucky LOMA Society. Carolyn brings many talents to the Society – she's energetic, likes to seek learning opportunities and has lots of ideas. The Society will benefit from her leadership and fresh perspective. You can learn more about Carolyn by reading this newsletter's Member Profile.

I am also pleased to introduce two new board members for 2010: Monica Fitzpatrick of AEGON and Anthony Cecil, formerly with AEGON. Both Monica and Anthony will be profiled in upcoming newsletters.

In 2009, the Society received two Outstanding Service Awards from our national LOMA organization. This is the second year in a row! We could not have accomplished those awards without your support of the KDF Academic Challenge and the Ronald McDonald House.

2009 offered three diverse presentations that provided one hour of continuing professional education at zero cost to attendees: "Managing Multiple Generations in the Workforce" (March), "Update from Kentucky Department of Insurance" (July) and "Adapting to Change" (December.) We appreciate your participation at these functions, which further the educational goals of the Society.

In October 2009, we co-sponsored a low-cost event with the Louisville Chapter of the Institute of Internal Auditors. The presentation, "A Discussion on Compliance and Ethics" fulfilled the two-hour ethics requirement for Certified Public Accountants licensed in the state of Kentucky. The event was held at the Springhurst Republic Bank. The east-end location provided an alternative to members that do not work or live near downtown Louisville.

Finally, I would like to thank the departing 2009 board members for their service and dedication to the Society. Karen Christensen, Eddie Cook and Jeremy Vessels may no longer be board members, but I'm glad that we'll see them at upcoming Society events.

May we all grow and prosper from the Society's educational programs and networking opportunities in the upcoming year.

Thank you for supporting the Kentucky LOMA Society.

Meredith Hettinger, 2010 KY LOMA Society Board Vice President

*Remember to renew
your 2010 membership.
Application is on the
website*

www.kyloma.org

Member Profile of Incoming Board President

Member Profile - Carolyn Fiske, 2010 Kentucky LOMA Society President

1. Please provide your title or department where you work. Also, please provide a little background about the work that you do. What do you find to be challenging about your job? What do you find to be rewarding about your job?

Operations Consultant IT Security Administration for Humana. My job requires a vision for the future along with compliance for security controls. Challenge - It's different everyday - hard for project planning and great for agile methodology. Rewarding - Working with different areas of the company and the people with vision toward Perfect Service.

2. How long have you worked in the financial services industry? What industry(ies) did you work in before getting a job at an insurance company?

I've worked in the Insurance industry for many years in many different areas including data center operations, actuarial, valuation, risk analysis, marketing and strategic planning.

3. Please let us know how many LOMA designations you have achieved. FLMI Fellow, Life Management Institute

MOM, PMP, CISA

4. Why did you decide to study and take LOMA exams?

- Strengthen my knowledge of insurance and financial services industry.
- I like to learn new things.
- Financial incentives by my employer
- Seeking promotional opportunity

5. Please tell us a little bit about your education. What was your major and where did you go to school?

UofL, BS Business Administration Sullivan, AS Computer Science, Accounting and Business Management

6. Please provide anything that you would like to share about your career.

I like to learn and enjoy change.

7. If you are willing, please provide a little personal background information (e.g. married, kids, pets, native of KY, etc.)

Married to the love of my life, 1 son, 2 daughters and a stepson! We've hosted teenagers from France and Austria over the past few years and my older 2 have traveled to France and Austria. I like to learn and enjoy cultural diversity in friends and food.

8. What activities do you like to do in your spare time?

I am interested in motorcycling, children's ministry, classic rock (my husband plays in 3 bands) and I enjoy providing taxi service for my kids. We enjoy family dinner night with friends on Sunday evenings - kids can bring guests!

December 3, 2009 Meeting Summary - "Adapting to Change".

Article submitted by Allison Craig-Richards.

Holly Waters, Senior Manager of Employee and Organizational Development at AEGON was the featured speaker at the Kentucky LOMA Society annual banquet held December 3, 2009. Ms. Waters gave an informative presentation on adapting to change, which was particularly timely given that several of our society members are experiencing downsizing and/or layoffs from their jobs. Change is equated with stress, whether we are going through a predictable transition or a major life change. Our personal filters help us navigate through these changes, particularly as we look back to see how we've navigated change in the past.

As we begin to navigate change, we need to ask several questions of ourselves. In the past, how have you prepared for change? What was the greatest fear or difficulty that you faced with regard to the change? How did you overcome it/what methods did you use? What did you learn? Looking at your primary fear or thing that you are most concerned about can help you focus and prepare appropriately for that change. We look at change as danger and opportunity. How people handle change as a process is very predictable and involves four phases.

The four phases of change consist of denial, resistance, exploration, and commitment. Denial is the first phase people experience when they are faced with change. In this phase, we tend to be self protective and minimize the impact of the change. This gives us a chance to absorb the change. In this phase, we tend to change the subject, ignore the facts, or even put blinders on. The second phase deals with resistance. We start to cope by building up energy around change and begin to experience resentment and anger. Time is spent focusing on the past instead of the future. One of the biggest challenges when facing a major change is the possible loss of control.

To lead the way from resistance and to the third phase of exploration, we need to ask questions like, what am I losing because of the change, what can I personally control and what lies ahead? Exploration deals with a shift in emotion. In the exploratory phase, we are more creative in our thinking because we begin to adapt and to look for opportunity in the change and even start to have feelings of acceptance about the change.

The fourth phase deals with commitment. In this phase we realize the new norm and the new reality that we are functioning in. Here we realize what a long way we've come. We also realize that we can't go back to the way things were before. We even become comfortable with our new environment and begin to have a sense of control again. It may not be as clear cut as moving from one phase to the next in some neat little progression. Many people oscillate back and forth between phases before finally reaching commitment to the change.

In adapting to change we must envision the future. How have things turned out? What is the environment like? Who is there? How are you adapting and how are you feeling? It's important to visualize ourselves on the other side of the change and determine if what we visualize is possible.

In order to build personal power we have to rethink our beliefs. Here it is important to have empowering beliefs versus limiting beliefs, i.e., I have a lot of experience to offer versus no one is going to want to hire someone my age. We need to take responsibility about what we can manage about the change and focus on those things we can control versus what we cannot. We need to create affirmation and rehearse positive imagery. If necessary, go back to the idea of visualizing and rechannel negative energy into excitement.

We are often afraid of the unknown. One of the first things we must do to adapt to change is to gather information to help us prepare for the change. It's also important to build a support network. Depending on the type of change we are experiencing, we can look to those we go to

for good sound advice, friendship, learn new things, for acceptance and approval, when we are having a problem, and even those we go to when we need to play.

A major key in adapting to change is to start preparing for the change so that it becomes more predictable. This can help you manage the change more effectively. Think about the changes going on in your life right now: what phase are you in? Can you find some small way to take control of the change and view it from a positive perspective? The only constant in life is change and more change will always certainly lie ahead. By working your way through the four phases of change and using some of the other techniques mentioned here, you should feel confident that you can handle anything that comes your way.

The 2009 Annual Banquet also featured a delicious hot lunch that was catered by Gracious Plenty. In addition to listening to Holly's presentation, Society members collected personal items and aluminum pull-tabs for the Ronald McDonald House and the 2010 Officers and Board Members were recognized and confirmed. No election was held, as there were no contested positions. Linda Sullivan, Vice President for 2009 and a Board Member for the current year, was the 2009 recipient of the Catherine Brumleve Distinguished Service Award. This award, which is sponsored by AEGON, is given based on merit and participation in Society events.

We also recognized new LOMA designations that were achieved in 2009: Regina Cravens – AEGON (ALMI), Thomas Bookout – Investors Heritage Life Insurance Company (ACS), Delinda Geary – Prudential Financial (ARA), Allison Craig Richards – AEGON (ALMI, FLMI), and Wesley Maraman – AEGON (FLMI). Congratulations to everyone on their achievements.

	2010 Officers and Board Members
President	Carolyn Fiske, FLMI, PMP, CISA Humana cfiske@humana.com (502) 580-3317
Vice President	Meredith Hettinger, FLMI, CPA ResCare, Inc. mhettinger@rescare.com (502) 420-2502
Treasurer	Allison Craig Richards, AIRC, ALMI, FLMI allison.craig@insightbb.com (502) 609-4737
Secretary	Polly Stone, FLMI, CPA Atria Senior Living Group, Inc Polly.stone@atriaseniorliving.com (502) 779-7480
Board Member	Anthony Cecil, FLMI Cecil5604@insightbb.com
Board Member	Mark Evans, FLMI/M, FSA, MAAA AEGON mevans@aegonusa.com (502) 560-2338
Board Member	Monica Fitzpatrick, FLMI AEGON mfitzpatrick@transamerica.com (502) 560-2585
Board Member	Dianne Jensen, FLMI diannej@gmail.com (502) 290-8600
Board Member	Linda Sullivan, PMP, FLMI, CMA AEGON lsullivan@aegonusa.com (502) 560-4671

2010 Events

Tuesday, April 20, 4:00 – 5:00 p.m.: Joint Event with IIA.

Anita Clemons, Wealth Management Group at Stock Yards Bank will present on the current local, state, and national economic conditions and outlook. To be held at ResCare, 9901 Linn Station Road. Look for the meeting announcement with details.

Ongoing : Pull Tab Collection for Ronald McDonald House

KDF Academic Challenge. Regrettably, the Kentucky Derby Festival Academic Challenge, which is normally held in April, has been cancelled due to lack of sponsorship and venue. The Kentucky LOMA Society has been a long time advocate for this event because it promotes education and celebrates academic achievement. We hope to see the tournament resume next year, if not rescheduled later this year.

2009 Annual Treasurer's Report	
Membership Dues	300.00
Annual banquet	155.00
Total Income:	455.00
Annual banquet	248.04
Total Expenses:	248.04
Net Income	206.96
Beginning Balance:	4,841.16
Ending Balance:	5,048.12