



# Iowa ChapterGram

CPCU Society Iowa Chapter March 2009

[www.cpcu-iowa.org](http://www.cpcu-iowa.org)

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## Upcoming Events

Tuesday, March 24	Olmsted Center Drake University	Ethics Seminar
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Thursday, April 16	Historical Building	Speaker: Bob Skow Topic: Current Legislative Issues
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Thursday, May 21	Foxboro Conference Center in Johnston	Speaker: Jim Jones Topic: Insurance Industry and Sustainability
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Thursday, May 21	Olmsted Center Drake University	Iowa Insurance Hall of Fame Ceremony

What does March signify to you? For CPCUs, March signifies Ethics Month. Even though March has been selected as the month where CPCUs promote ethics awareness, CPCUs are bound by a Code of Ethics. As a result, ethics should be a part of our everyday lives and not just something we practice or think about during the month of March. You will want to read an article in this issue that was submitted by our Director of Professional Development, Karen Wassather, which highlights some ethical behaviors.



As in previous years, our chapter is co-sponsoring an Ethics Day. The event will be held at Drake University on Tuesday, March 24. The featured speakers are Jerome Mayne, who is a speaker, trainer, and author, and was previously known as Federal Inmate Number 08657-041 and Iowa Insurance Commissioner, Susan Voss. Our chapter's Ethics Chair, Bruce Kelley, will be the Master of Ceremonies. The program is being submitted for 3 hours of Ethics CE credits and 1 hour of General CE Credit. Complete program details can be found in this issue of the ChapterGram.

At our February meeting, we were privileged to hear Shaun Tarbuck, the Chief Executive of the International Cooperative and Mutual Insurance Federation, speak about the pros and cons about being a mutual insurance company as opposed to a stock company. He also provided us with insight as to what the mutual insurance industry in the United Kingdom has done to promote self regulation. In addition, he shared some insight into the differences between insurance regulation in the United Kingdom and the US.

Make plans now to attend the CPCU Society's Leadership Summit, April 21-25 in Phoenix, AZ. The curriculum is designed to provide superior, cost-effective leadership training for insurance professionals. Nine different seminars are available, including seminars on building facilitative skills for leaders, creative thinking for insurance professionals, and critical thinking-harnessing intelligence to achieve results. Complete seminar details can be found on the Society's web site at [www.cpcusociety.org](http://www.cpcusociety.org).

If you know of an individual within your company who is a high performer and has not started taking CPCU courses, they may qualify for an Institute scholarship. In January 2009, the Institutes announced that they will offer 100 CPCU scholarships. The scholarships are available to company employees as well as students at educational institutions. The scholarships are available on a first-come first-granted basis. Complete scholarship details may be found on the Institutes web site at [www.aicpcu.org/cpcu\\_scholarship.htm](http://www.aicpcu.org/cpcu_scholarship.htm) or by contacting Kathy Hinkle, Director of Customer Relations, (610) 644-2100 ext. 7849 or [Hinkle@cpcuiia.org](mailto:Hinkle@cpcuiia.org).

Jody Ochsner, President, Iowa Chapter CPCU

***"All of us might wish at times that we lived in a more tranquil world, but we don't. And if our times are difficult and perplexing, so are they challenging and filled with opportunity."***

***— Robert F. Kennedy (1925–1968)  
U.S. Senator and Attorney General***

## Regarding Ethics

by Karen Wassather, CPCU

March is Ethics Awareness month—a time to celebrate our high ethical standards. It's also a time to focus attention on our shared commitment to these standards by reviewing the Canons and Rules of Professional Ethics (this information is available at [www.cpcusociety.org](http://www.cpcusociety.org)).

As a fellow CPCU, I encourage you to continue your efforts to spread the word about good ethical values during March and throughout the remainder of the year. Below are a few light-hearted thoughts I would like to share with you as I focus my attention on ethics this month.

Some of you know that I spend an enormous amount of time with my three-year-old Australian Shepherds named Hans and Frans. *(After naming the dogs, I learned it is not advisable to choose names that sound too much alike. It turns out similar sounding names can be very confusing for dogs. Lucky for me, Hans and Frans are smarter than average, so this situation has not caused us any serious problems.)*

### Canine Code of Conduct

As CPCU's we agree to adhere to a code of conduct. It is clear to me that a strict code of conduct also governs behaviors in the canine world. If they could speak, I believe Hans and Frans would contribute the following helpful tips for living a harmonious and ethical life:

- **Practice obedience.** Live by your code of conduct. Your efforts will be consistently rewarded. For rewards, we strongly recommend one of our favorites: milk bone doggy biscuits topped with peanut butter and bacon bits.
- **Don't worry, be happy.** When feeling blue, take delight in simple pleasures. Dance around. Wrestle. Roll in something disgusting. Knock over a garbage can. Never ever pass up the opportunity to go for a joyride—pure ecstasy!
- **Give loyalty beyond reason.** Whether your human has been gone for five minutes or for five years, when they return home, run to greet them wagging your entire body, shivering with excitement, and slobbering excessively. Unfailing loyalty is essential.
- **Bond with your pack.** Do not harbor grudges. Never retaliate at someone who may have hurt you. Always avoid biting when a simple growl will do. Peace in your pack is your number one priority.
- **Silence is golden.** When your humans are having a bad day, be silent, sit close and nuzzle them gently to let them know you care. Nothing more is required.
- **Daily Routines.** Make happiness a part of your daily routine. Delight in the simple joy of a long walk. Eat with gusto and enthusiasm. Run, romp, and play. Tree a squirrel. Bark until your eyes water.
- **Keep cool when the heat is on.** When things heat up, lap up lots of cool water. Locate a quiet spot under a shade tree. Snooze until things simmer down. Take a refreshing dip in the pond.
- **Push the envelope.** Go ahead and chase that skunk. Nothing beats the thrill of the chase. Should the unthinkable occur, your local vet very likely stocks a shampoo product called "Skunk Out." From past personal experience, we highly recommend this product.

Many of you are also pet owners have additional insights gleaned from observing your four-legged family members. Reflect on these insights during March. In addition, I encourage you to visit our local and national CPCU websites to find information about new activities, articles, polls and other interesting tidbits on the subject of ethics.

**Note:** *This article was inspired by a message posted at [www.geocities.com/HotSprings/Spa/4951/pals.html](http://www.geocities.com/HotSprings/Spa/4951/pals.html)*

### Peg German, CPCU

**Occupation:** Manager, Development Services  
—Grinnell Mutual

**Background:** Peg graduated from Central College in Pella, Iowa in 1978 with a BA in Elementary Education. She substitute taught and tutored for a year. Peg started working at Grinnell Mutual in 1979 in the Direct Underwriting department. Four years later, she transferred to the Education department, training Marketing Reps and teaching INS classes. She currently manages the Development Services area which is responsible for the basic/intermediate training and development of employees. This entails overseeing the basic training of Underwriters, Claims Specialists, Marketing Reps, Loss Control Reps, and Special Investigators; teaching all levels of AICPCU classes, from INS to API to CPCU, as the need arises; core skills training for employees and management; and documentation of education and training for all employees. Prior to earning her CPCU designation in 2008, Peg earned the following designations: AIM, AU, API, AIC, AIS and AAM.



**Off-the-Job Interests:** Peg enjoys spending time with her family, playing golf, and taking photos. She serves on the local Dollars for Scholars board as well. Peg and her husband Randy are also part owners of German Plumbing, Heating & Cooling in Grinnell. They have two grown children and the cutest granddaughter ever! Their daughter Brooke, a third grade teacher and her husband Kevin, live in Phoenix, AZ. They are the parents of three-month-old Kamryn. Their son Cole works as an HVAC tech in West Des Moines.

## 2009 Scholarship News for Iowa Chapter Members

This spring the Iowa Chapter of CPCU will again be awarding two \$1,500 scholarships, one of which is the Ted Lussem Scholarship, to Iowa Chapter members and/or their dependents. This has been a very successful program and we are glad to continue to offer this opportunity to our members.

The scholarships will be available to graduate and undergraduate students. To be eligible, graduate applicants must be an Iowa Chapter of CPCU member and attend an accredited graduate college or university. For undergraduate applicants to be eligible, they must be sophomores, juniors, or seniors attending a four-year accredited college or university in the state of Iowa and maintain an overall GPA of at least 2.75 on a 4.0 scale. Preference will go to students majoring in business and/or an insurance related area of study. NOTE: The undergraduate scholarship can also be used by a current Iowa Chapter member that is pursuing a four-year degree.

Please use the applicable form provided in this ChapterGram. The forms are also available on our website at [www.cpcu-iowa.org](http://www.cpcu-iowa.org). Applications should be sent to Doug Nuehring by Friday, March 13, 2009.

# Undergraduate Scholarship Application

Iowa Chapter of CPCU  
2009 Undergraduate Scholarship Application

Scholarship Amount: \$1,500 toward tuition during recipient's sophomore, junior or senior year.  
Amount may be applied to spring, summer or fall tuition.

**Eligibility:**

- a. Iowa Chapter of CPCU members or one of their dependents; and,
- b. Sophomores, Juniors or Seniors attending a four-year accredited college or university in the state of Iowa; and,
- c. Maintaining an overall G.P.A. of at least 2.75 on a 4.0 scale. Preference will be given to students majoring in business and/or insurance related area of study.

Applicant Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

Permanent Mailing Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_ CPCU Member Name \_\_\_\_\_

Year in school: Sophomore / Junior / Senior

Major: \_\_\_\_\_

Minor: \_\_\_\_\_

Grade Point Average: \_\_\_\_\_ Anticipated Graduation Date: \_\_\_\_\_

Please complete and return this form and the following information by Friday, March 13, 2009:

- 1. A résumé that includes information regarding applicant's scholastic honors, extracurricular activities, employment history and other information you believe is important for consideration.
- 2. A statement explaining your career goals and your thoughts about why you are deserving of consideration for this scholarship award. Also, if you are majoring in or have an emphasis in insurance, please explain your interest in that career path.

Please mail the completed application, résumé and statement to:

Doug Nuehring, CPCU  
Iowa Chapter of CPCU  
c/o EMC Insurance Companies  
Box 712  
Des Moines, IA 50306-0712

Alternatively, you can email the documents to "Doug.W.Nuehring@EMCIns.com".

# Graduate Scholarship Application

Iowa Chapter of CPCU  
2009 Graduate Scholarship Application

Scholarship Amount: \$1,500 toward tuition at an accredited graduate college or university. Amount may be applied to spring, summer, or fall tuition.

**Eligibility:**

- a. Iowa Chapter of CPCU members only; and,
- b. Attending an accredited graduate college or university

Applicant Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

Permanent Mailing Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_ Graduate Program: \_\_\_\_\_

Please complete and return this form and the following information by Friday, March 13, 2009:

1. A résumé that includes information regarding applicant's scholastic honors, extracurricular activities, employment history, and other information you believe is important for consideration.
2. A statement explaining your career goals and your thoughts about why you are deserving of consideration for this scholarship award. Please state why your graduate degree will help you on your path to your career goals.

Please mail the completed application, résumé and statement to:

Doug Nuehring, CPCU  
Iowa Chapter of CPCU  
c/o EMC Insurance Companies  
Box 712  
Des Moines, IA 50306-0712

Alternatively, you can email the documents to "Doug.W.Nuehring@EMCIns.com".

## Insurance Association of Greater Des Moines

Professional Development Day  
April 23, 2009 – 1:00 PM to 4:00 PM  
Des Moines Public Library  
1000 Grand Ave  
Des Moines, Iowa

For just \$30 you can take in two sessions on how to better yourself with your own company. You can pick from three programs in two sessions that will last about an hour and twenty minutes each.

At 1:00 PM your options will be:

Leadership – What Employers Want  
Jeff Jennings, Nationwide Insurance

Making Sense of Designation Alphabet Soup  
Peg German, CPCU, Grinnell Mutual  
Pat Knueven, CLU, ChFC Principal Financial Agent

Technology and Your Career  
Bob Conroy, CPCU, CIC, GuideOne

At 2:40 PM your options will be:

How Regulators and Laws Can Impact Your Career  
Bob Skow, CPCU, Independent Insurance Agents of Iowa

Why Teamwork Matters  
Al Hodgeman, Grinnell Mutual

Positioning Yourself for Your Next Job in Your Company  
LuRae Crawford, Continental Western

For more information or to make a reservation, contact:

Angelique Damstrom  
Nationwide Agribusiness  
(515) 508-3529  
[adamstro@nationwide.com](mailto:adamstro@nationwide.com)

# ETHICS DAY – 2009

Kelley Insurance Center – Drake University

In cooperation with

*The Iowa Chapter, CPCU Society; Society of FSP, Central Iowa Chapter;*

*NAIFA – Central Iowa; and the Des Moines Area Association of Health Underwriters*



<b>DATE:</b>	Tuesday, March 24, 2009
<b>LOCATION:</b>	Olmsted Center ♦ Drake University ♦ 2875 University Avenue ♦ Des Moines, Iowa
<b>AGENDA:</b>	7:30 — 7:55 AM Registration & Continental Breakfast
	7:55 — 8:00 AM <b>Welcome by Master of Ceremonies</b> Bruce Kelley, CPCU, CLU CEO, EMC Insurance Companies
	8:00 — 8:50 AM <b>“All That Ethical Jazz!”</b> <b>PART ONE</b> Jerome Mayne – Speaker, Trainer, Author
	9:00 — 9:50 AM <b>◆◆ BREAK ◆◆</b> <b>“All That Ethical Jazz!”</b> <b>PART TWO</b> <b>◆◆ BREAK ◆◆</b>
	10:00 — 10:50 AM <b>“All That Ethical Jazz!”</b> <b>PART THREE</b>
	11:05 — 11:55 AM <b>Insurance Commissioner’s Regulatory Update</b> Susan E. Voss, Iowa Insurance Commissioner

**RESERVATIONS:** Registration and payment must be received by March 18, 2009.

**COST:** For four hours of continuing education, parking, and Continental Breakfast **\$50.00**

**PARKING:** Parking in the Olmsted Lot will be validated at the Registration Table

## QUESTIONS?

Doug Ireland (515) 271-2133  
[doug.ireland@drake.edu](mailto:doug.ireland@drake.edu)

Barb Sullivan (515) 225-5445  
[barb.sullivan@fbfs.com](mailto:barb.sullivan@fbfs.com)

Kathy Mountain (515) 321-7355  
[FSPexec@netins.net](mailto:FSPexec@netins.net)

Clark Smith (515) 279-2185  
[NAIFACentralia@membermgmt.com](mailto:NAIFACentralia@membermgmt.com)

Joe Evans (515) 331-6636  
[evansregion@aol.com](mailto:evansregion@aol.com)

## “All That Ethical Jazz!”

Jerome Mayne is a speaker, trainer, and author. But for over two years, his name was, Federal Inmate Number 08657-041. Before that, Jerome was the founder and CEO of two corporations, respected in the financial community and the father of two young boys. In 1999 he received a twenty-one month prison sentence for conspiracy to commit mail fraud, wire fraud and money laundering – crimes that took place four years earlier. On November 4, 1999, he reported to the Federal Prison in Yankton, South Dakota, and his career and his life were changed forever. Jerome now speaks on fraud and ethics for associations and Fortune 500 companies around the country.

Oftentimes when professionals think of ethics or fraud presentations and classes, they think, ‘boring.’ Not with Jerome and not with his presentations and workshops! He has been called, ‘*the seriously humorous speaker.*’ He takes serious issues, but makes the information easy to digest because it is presented in a humorous fashion.

He is a columnist with several mortgage industry publications and is also the author of the book, *Life Saving Lessons – the diary of a white collar criminal.*

**PLEASE NOTE:** THIS PROGRAM HAS BEEN SUBMITTED TO THE IOWA INSURANCE DIVISION FOR THREE HOURS OF ETHICS CE CREDIT AND ONE HOUR OF GENERAL CE CREDIT.







The CPCU Society's annual spring Leadership Summit is set for the Pointe Hilton Squaw Peak Resort in Phoenix, Ariz., April 21–25, 2009. Join CPCU Society volunteer leaders and industry experts for affordable, flexible and innovative programs that help leaders become better positioned to meet individual and collective strategic challenges.

### ***Pushing the Boundaries of Strategic Leadership***

Effective leaders know they can't do it alone. At the 2009 Leadership Summit, develop the skills and strategies you need to inspire, motivate and empower volunteers to assume active roles and shared responsibilities.

With your colleagues — Society governors, chapter and interest group leaders, and task force and committee members — you will draw on customized integrated learning experiences to build new skill sets that will enable you to achieve excellence in promoting new strategies and best practices and in connecting actions to outcomes.

Taught and facilitated by industry thought experts, the highly personalized CPCU Society Center for Leadership courses and interactive volunteer leader workshops are designed to enhance your performance and impact as a leader.

**Register today!** For detailed information on the 2009 Leadership Summit, go to the Society's web site at [WWW.CPCUSociety.org](http://WWW.CPCUSociety.org).

## 2009 Golf Outing

- Please mark your calendars for an afternoon of golf on June 8th at Copper Creek in Pleasant Hill.
- Our outing is a 4-Person Best Shot tournament. This tournament is open not only to CPCUs but to all insurance industry employees, family, friends and business associates.
- Your entry fee includes 18 holes of golf, range balls, carts with GPS, real time scoring and dinner. There will be flight prizes, contest holes and door prizes.
- If you prefer, you can join us for GOLF ONLY or DINNER ONLY as well.
- This year our chapter is raising money to support the flood relief efforts.
- Any questions, please call Dorothy Reser , CPCU at 515-508-7348 or e-mail her at [reserd@nationwide.com](mailto:reserd@nationwide.com) or call Brian Wright , CPCU at 515-345-2686 or e-mail him at [brian.w.wright@emcins.com](mailto:brian.w.wright@emcins.com)
- Additional information will be sent out as it is available.

## 2009 CPCU Events

Tuesday, March 24, 2009 7:30-12:00	Olmsted Center Drake University	Ethics Seminar
Thursday, April 16, 2009 11:30-1:00	Historical Building	Speaker: Bob Skow Topic: Current Legislative Issues Note: Election of New Officers
Thursday, May 21, 2009 11:30-1:00	Foxboro Conference Center in Johnston	Speaker: Jim Jones, Regional Governor Topic: Insurance Industry and Sustainability Note: Installation of Officers
Thursday, May 21, 2009	Olmsted Center Drake University	Iowa Insurance Hall of Fame Ceremony
Monday, June 8, 2009 1:30	Copper Creek Golf Course in Pleasant Hill	2009 CPCU Golf Outing

## Iowa Insurance Hall of Fame

The Iowa Insurance Hall of Fame was founded in 1997 to recognize outstanding contribution to the Iowa insurance industry. Each year a selection committee evaluates nominations on standards that include the individual's impact on the industry and their communities.

The Hall is seeking nominations for consideration for the 2009 selection process by April 1st.

Let us not forget those who built our state into one of the major insurance centers in the world by nominating them to the Iowa Insurance Hall of Fame.

You may find complete information on the Iowa Insurance Hall of Fame website at [www.iihof.org](http://www.iihof.org). This includes past inductees' profiles and nomination information. You may also contact Jeff Jeffus, CPCU at [jeff.jeffus@stateauto.com](mailto:jeff.jeffus@stateauto.com).

The Iowa Insurance Hall of Fame would also like to thank CPCU for their continued support.