



The View

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MESSAGE FROM THE PRESIDENT:

Fellow FWAHU'ers,

Thank you all for having me as your Madam President for the 2010-2011 chapter year. I promise to increase your commissions and lower your complaints from clients. Oh wait, I already won so I don't have to over promise and under deliver anything to you anymore. Kidding aside, this year along with your board, I hope to provide you with information and resources you find useful and relevant all while having a good time and strengthening friendships along the way. You will find our 12 month calendar of events in each newsletter and I am open to your feedback. Reach out to me via email with any ideas.

"Act the way you want to feel"

Gentry Pool
 US Health and Life
 2010-2011 FWAHU President

**FWAHU welcomes
 our newest members!**

- Martin Bauman**
- Natalie Christiansen**
- Ryan Clifford**
- Erin Cobb**
- Addi Hall**
- Tammera Hollerich**
- Glenda Sue Kitching**
- Cindy Maddin**
- Crystal Millican**
- Rachael O'Reilley**
- Ashley Ross**
- Laura Zeller**

Visit our website
www.FWAHU.com

MISSION STATEMENT

The Fort Worth Association of Health Underwriters exists to inform and protect the consumer through the professional growth of its members.

WHAT'S NEW AT FWAHU

JULY LUNCHEON SPONSOR IS:



Please join the Fort Worth Association of Health Underwriters on Thursday, July 8th, we will be introducing our 2010-2011 board and will have a legislative update from Lee Manross. The meeting will begin at 11:30 am and end around 1:30 pm. The member price for this event is \$20, the non-member price is \$30, and season pass holders get in free.

Go to www.fwahu.com to register.

ABOUT OUR SPEAKER:

Lee Manross, TAHU Lobbyist

Lee Manross joined the TAHU legislative team in 2001, after more than two decades of work in the insurance business. Combining his insurance experience with earlier work in the legislative and political arenas allowed him to bring a deep understanding as one of TAHU's lobbyists about the way things work in the Texas Legislature.

Lee recently finished his 16th legislative session as point man on the TAHU legislative front. Those sessions included five regular sessions which take place every other year for 140 days and 11 special sessions which were called for a variety of subjects.

Lee's initiation into politics came as an intern in the office of the late Austin Congressman J. J. "Jake" Pickle and in a variety of Texas political campaigns. He worked at the state capitol for two House of Representatives committees, State Rep. Dan Kubiak, and later drew on his communication and newspaper backgrounds in working for the Texas Secretary of State, the Texas Constitutional Convention and State Comptroller Bob Bullock.

Lee's insurance background is almost as varied. He owned his own "scratch" P&C agency in the 1980s which he developed into a full, multi-line agency offering a wide array of business and personal P&C products as well as life and health insurance plans. He also worked as employee benefits specialist with two Austin P&C agencies.

For relaxation and pleasure, Lee likes to talk politics (?), run (slowly), read junk novels, and cook. He has no cats or dogs and only one ex-wife.

READY TO JOIN FWAHU?

Are you ready to join FWAHU? Regardless of the role you play in the delivery of benefits (broker/agent, agency employee, insurer), membership in Fort Worth Association of Health Underwriters provides you with many rewards. Here are just a few:

- * Meet your CE requirements
- * Learn from other professionals in our industry
- * Stay abreast of current industry issues
- * Great networking opportunity
- * Automatic membership to TAHU and NAHU

Visit us at www.fwahu.com/membership to find our interactive membership application!

WHAT'S NEW AT FWAHU...continued

SEASON PASS AVAILABLE JULY 1ST!

Members will have another opportunity to obtain a FWAHU season pass! For the price of \$200 you can attend all luncheons and all 30 hours of CE at no additional cost from July 1st, 2010 thru June 30, 2011!



WITHOUT A SEASON PASS:

**30 CE hours at \$10 each = \$300 +
\$20 for lunch each month = \$240**

A SEASON PASS IS A \$540 VALUE FOR ONLY \$200!!!

ANCILLARY BENEFITS

Wondering whether to offer dental, disability and vision insurance to your clients? If you don't, someone else will! A well-rounded benefits package helps retain clients long-term and limits your competition. Small groups often request ancillary benefits too. Amid salary and health care benefit cuts, ancillary benefits such as group dental, life insurance, long-term disability, long-term care benefits and group vision coverage can communicate an employers' concern for their employees as well as serve as recruitment and retention tools. These benefits can be funded by the employer, the employee or both. Don't miss out! Contact your ancillary sales rep today!

If you're not sure who can help you, just ask around at the next FWAHU luncheon, you will find many carrier reps that are willing to assist.

HERE'S WHAT YOU MISSED AT OUR LAST LUNCHEON:



JUNE LUNCHEON RECAP

The luncheon started with 2009-2010 TAHU President Rusty Rice speaking on the importance of the agent's role in our industry and informing us that we still have a lot to do to make sure we are included in the new health care reform. Then 2009-2010 FWAHU President Tonya Booth gave a great speech regarding the importance of change and recognized the outgoing board, the people who do the prayer and pledge and the wait staff. Special awards were then given to Tiffany Bullock for New Member Volunteer of the Year, Eric Johnson for Volunteer of the Year and Kasey Buckner for

Member of the Year!

The highlight of the luncheon was the presentation of the Donna Carnall Career Achievement Award, the most prestigious honor that the Fort Worth Association can bestow upon a member, to Wesley Foster.

Danielle Kunkle and our charity chair, Stacy Cochran asked our membership to contribute to World Elder Abuse Awareness – our chapter donated \$184 out of the goodness of their hearts. A huge thank you from the Tarrant County Adult Protective Services board of directors. The contributions will be used for food, clothing and personal care items for elderly people who have no resources.

KASEY'S KORNER: A Legislative Update from Kasey Buckner



Operation: Draw The Line

So much attention has been placed over the last year on the health insurance reform initiative (and rightly so) that we sometimes forget there are bigger threats to our industry than that bill. I believe that the rules from this law (and those who will be writing those rules) can do more harm to us than the law itself. It's time to focus on the big picture – the passing of the law was only the first stroke of the brush. Over the next few, and up to ten, years, those who are in power at both state and Federal levels will be interpreting, regulating, and (hopefully) rescinding parts of this legislation. It is imperative that we influence WHO will be in those positions of power. And make no mistake, we CAN make an influence, right in our own back yard.

To start this wave of influence, I am calling on all FWAHU members to participate in **Operation: Draw The Line**. What is "The Line?" Metaphorically speaking it is the line we all need to draw and dare those who would Governmentalize our industry to step over. We have to take such a stand in our hearts.

Physically, the line is much more real. It is the line that separates and outlines the Federal Congressional districts in our state. These are the lines that have been used by many ill-meaning politicians around the country, for the last two-centuries, to pad the apportionment of seats in the House of Representatives. Those lines are drawn by the State Legislators which YOU elect to office in Austin. Those Representatives who win elections this November will be the ones drawing the lines that determine apportionment for House seats for the next ten years.

We need to "Draw The Line" and ensure that well-meaning, non-gerrymandering, servant-minded people make it to Austin this election! Only such people will make sure the lines that are drawn will be fair and accurate, and will reflect the true diversity of each district, and not create districts that are unnaturally biased and easily exploited by politicians of less-than-virtuous character. History, AND the present, is replete with such examples. We need to draw the line, so that history does not repeat itself.

How do we begin drawing that line? Involvement. And just a little bit of time. I will spend more time on this in months to come, but in a nutshell we need all FWAHU members to reach out to their state representative, or their opponent, who you think will fit the above-needed characteristics, and get in front of their face ONCE! It's easy, and exciting, and WILL make a difference.

Again, more to come each month as we lead up to the election. But for now, here is one little bit of homework. If you've read this far, take five minutes more and do one project for me. If you don't know your state representative or district number, find out right now. Go to <http://www.fyi.legis.state.tx.us/> and find out. Write down their address, phone, email, etc., and put it in your cell phone, Outlook, wherever you need to in order to reference it later. That's it.

Next month: Getting the Line Started.

Counting the Cost

As most of you know, or should know, N.A.H.U.'s House of Delegates voted to increase annual dues at the national level by \$75 per member. Your local board has decided to vote "yes" to the increase. And I think it is time we count the cost. I support the increase, though \$75 is no pocket change to me. As I look at the big picture I see that we in our industry are in the middle of the most pivotal era in insurance. Many may think that since the reform bill passed that the game is over. It is NOT over. In fact, the real battles are just beginning.

First the bill that has now come into law could have been much worse for us. Without the efforts of NAHU, AHIP, NAIFA and other organizations, it would have been. The fact that within this legislation there is still room made for the agent and broker community is due entirely too professional organizations like ours for shouting to Congress on our behalf.

Passed though it has, this battle is far from over. In fact I believe it has only just begun. The regulations and technical specifications of this bill are still to be determined in many areas. The people in Washington, elected and appointed, will be making those regulations over the coming two to three years. THIS is the time that our voice MUST continue to be heard. We have a great opportunity to continue to influence those who will design the regulations, those who will be in position to rescind parts of the bill, and those who still champion its repeal. And we are. But more help is needed.

A large portion of the dues increase will go directly toward hiring more staff at NAHU to specifically be involved in the above-mentioned efforts. It is more than our current staff can adequately handle at this time. The staff additions would include regulation specialists and on-staff legal counsel. Our wings are spread as our influence grows in DC, and to clip those wings due to lack of funds is tantamount to giving up the fight.

All great endeavors have a cost. All the things that we hold dear we keep at a cost. All things worth fighting for are fought at a cost. It is time for each member to count that cost. \$75 per year— it is \$1.44 per week— less than one half of a Starbucks coffee per week. I encourage each of you to keep the fight alive, and know the cost is being counted on our behalf, and continue with us in the fight. Renew your membership and let us all renew our commitment.

Kasey Buckner
Legislative Chair

FWAHU 2010– 2011 CALENDAR OF EVENTS

July 8, 2010

11:30 – 1:00 Rolling Hills Country Club

Introduction of new Board
Perfect Storm Brewing At Legislature-Preview
of the 82nd Texas Legislature
1 Hour CE Pending
Lee Manross, TAHU Lobbyist

August 12, 2010

11:30 – 1:00 Rolling Hills Country Club

Specialty Pharmacist and Control Cost
1 Hour CE Pending
Carol Bailey, Action RX

September 8, 2010

10:00 – 4:00 Location TBA

Medicare CE Day
5 Hours CE Pending
Mike Smith, The Brokerage, Inc
Danielle Kunkle, Consumer Benefits Group
Eric Johnson, First Horizon Healthcare Financial

October 14, 2010

10:00 – 1:00 Rolling Hills Country Club

Vendor Day
Pending "Creating Alternative Revenue
Streams With Alternative Products"
1 Hour CE Pending
Kelly Dills, Benefitmall

November 11, 2010

11:30 – 1:00 Rolling Hills Country Club

Privacy Compliance Under HITECH, HIPAA
and GLB
1 Hour CE
Course # 80490
Provider TAHU #32408
Audra Sullivan, VP Granite Benefits, Inc

December 9, 2010

11:30 – 1:00 Rolling Hills Country Club

"Politics, Religion, and Sex, Yes We Are Talk-
ing All 3"
2 Hour CE Pending
Eric Johnson, Comedy CE
Gentrie Pool, US Health and Life Company

January 13, 2011

8:30 – 3:30 Rolling Hills Country Club

"COBRA, and HIPAA" 4 Hour CE Pending
"Ethics the NAHU Way"
2 Hour CE
Course # 3101
Provider TAHU #32408
Ouida Peterson, Conexis

February 10, 2010

11:30 – 1:00 Rolling Hills Country Club

"Computer Security/Flood Protection for Agencies"
1 Hour CE Pending
Bob Garner

February 14 -16, 2011 Hyatt Regency, Washington, DC

NAHU Capitol Conference

March 3, 2011

3:00 – 4:00 TBA

Membership Call Blitz

March 10, 2011

11:30 – 1:00 Rolling Hills Country Club

"Art of Rebuttals & Social Networking"
1 Hour CE Pending
Eric Johnson, First Horizon Healthcare Financial
Gentrie Pool, US Health and Life Company

April, 2011

11:30 – 1:00 Rolling Hills Country Club

Legislative Panel
1 Hour CE Pending
Kasey Buckner, Granite Financial Group

April 14, 2011

11:30 – 6:00 TBA

FWAHU Annual Golf Tournament
2 Hour CE Pending for non-golfers
Danielle Kunkle, Consumer Benefits Group

May 5-7, 2011 Westin La Cantena, San Antonio Texas

23rd Annual TAHU Convention

May 12, 2011

8:30 – 12:30 Rolling Hills Country Club

"Self Insurance"
4 Hour CE Pending
Kevin Chambers

June 3, 2011

7:30 – 4:00 Rolling Hills Country Club

"Small Employer Health Benefit Plan Specialty
Certification"
8 Hour CE
Course Number: 30527
Provider, TAHU 32408
Misty Baker, Lonestar Benefit Solutions

June 9, 2011

11:30 – 1:00 Rolling Hills Country Club

Donna Carnall Awards Luncheon

June 26-29, 2011 Grand Hyatt, San Antonio Texas

NAHU Annual Conference

July Luncheon Menu

Tossed Greens Salad
Sliced Roast Beef with Red Onion Cream Sauce
Twice Baked Potatoes (if they can be prepared w/o bacon)
Or Mashed Potato Supreme
Carrot, Broccoli & Cauliflower Medley

Brownies and Cookies

Sponsored by:





2010—2011 Sponsorship Rates

Lunch Sponsorship: \$200

- 5 minute commercial at lunch
- Signage at Lunch/Pass out marketing materials and business cards
- Month long advertisement via website
- Month long advertisement via newsletter
- Month long advertisement via email blasts

Monthly Newsletter Advertisement:

- \$200 full page
- \$125 half page
- \$75 quarter page

Website Advertisement:

Revolving Banner Ad:

- \$500 chapter year (July 1—June 30)
- \$300 half chapter year
- \$200 quarter year

Stationary Ad:

- \$600 chapter year (July 1—June 30)
- \$400 half chapter year
- \$250 quarter year

Individual Bio & Ad: One time fee

- Free to membership

Enhancements:

- \$25 for logo
- \$50 logo and link to your company's website or your email.



For more information please contact Eric Johnson at eric.johnson@agentallies.com

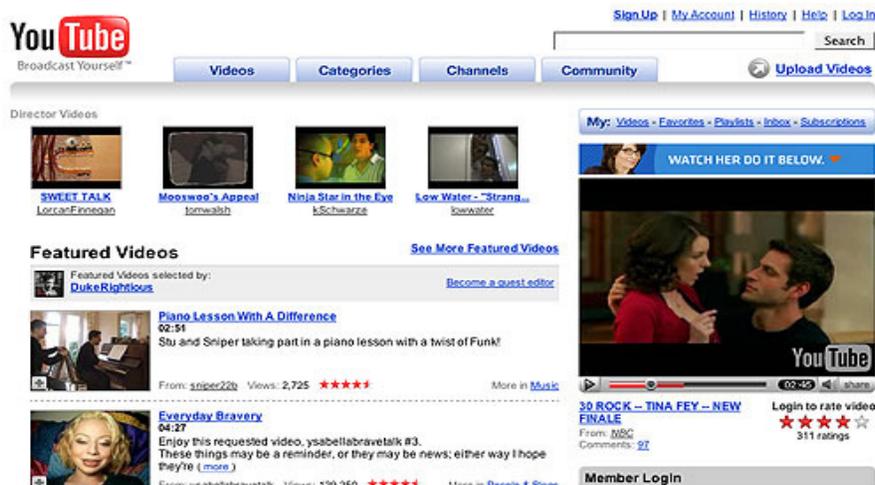
As I was running at the gym the other night, a CNN headline caught my eye. Across the country, universities are incorporating YouTube into the college application process. The segment focused on a handful of eager high school seniors who were out to prove they were the most deserving candidates for the limited admission slots they sought. The YouTube component of their applications provided insight into the personalities and eccentricities of these students. Admission counselors at the universities praised the integration of the new medium into the admission process claiming that it allowed them to see the applicants from a new, more personal angle. No longer were they a combination of test scores, class ranks and essays. With the YouTube component, the students became living human beings.

The classic admissions essay was limited to a 500 word, one-shot-only chance at expressing the passions, desires and likeable qualities about a student. However, this self expression was destined to fail in achieving its end goal. When we communicate, the words we speak (or write) only convey about 7% of our intended message. The remaining 93% is captured in vocalics and kenisics. Tone, pitch, gestures and posture bring life to the words.

If the traditional higher education institutions can embrace the new mediums available to them, so can you. Take a page out of the college admissions book and realize that much like these anxious high school seniors, you too must learn to capitalize on the opportunity to bring a personal element to your business. Relationships are the basis of your business. With the power of online video, you can now become more than a 500 word "About Us" section that greets the traffic on your website. No longer are you limited to sharing only 7% of your message.

You have the ability to express what makes you and your business unique before you even meet a prospect face-to-face. You can share the person behind the business- the person that both creates and sustains the relationships. With a few easy steps, you can transform the story about your business and proclaim your mission in a memorable way. You can provide the personal leverage points that will allow viewers to connect with you and your company. The message comes from you and YouTube helps you leverage the power of being personal.

Article by: Addi Hall
Gus Bates Company
2010-2011 FWAHU Marketing Chair



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Member Login



EVERY LITTLE BIT HELPS!!!

We will be accepting food/money donations to support the efforts of the Tarrant Area Food Bank at every meeting.

Help us by donating non-perishable food items. Please bring your items EACH MONTH.

Together we can help make a big difference in many lives so please help!

Thank you!!!



NEW FWAHU MEMBERS!!!

Let's roll out the red carpet for our newest members:

- ⇒ **Martin Bauman**
- ⇒ **Natalie Christiansen – Alt Bentley Yates**
- ⇒ **Ryan Clifford – Preservation Benefit Solutions**
- ⇒ **Erin Cobb – Assurant**
- ⇒ **Addi Hall – The Gus Bates Company**
- ⇒ **Tammera Hollerich – Insurance Benefits by Tamara Hollerich & Associates**
- ⇒ **Glenda Sue Kitching-Jeffries – AllTex Insurance Agency**
- ⇒ **Cindy Maddin – DFW Wellness**
- ⇒ **Crytsal Millican – Consumer Benefits Group**
- ⇒ **Rachael O'Reilley – Alt Bentley Yates**
- ⇒ **Ashley Ross – Trustmark Insurance**
- ⇒ **Laura Zeller – Optum Health Financial**

