

Coastal Bend Association of Health Underwriters

Denise's Thoughts

CALENDAR

July 12, 2011

**Monthly Luncheon
Hilton Garden Inn
Includes a One
Hour CE
Provided by Ron
Ledgerwood,
"Are you a Peddler
or a Benefit
Advisor?"**



INSIDE THIS ISSUE

Schedule of Events

Healthy Notes/Recipe



July 3, 2011

My first newsletter of my second Presidency! Yes, I'm BAAAACK. With so much changing in our industry I am very interested in remaining "tuned in". All of us should be.

Mahatma Gandhi once said, "We must become the change we want to see" and Albert Einstein said, "We cannot solve our problems with the same level of thinking that created them". These two quotes seem to fit the challenge we are faced within our industry. We must "engage" and be a part of the solution. It is important that we don't lose sight of the power of our organization at the Grass Roots level. If we don't stand up and be heard at the local level the efforts at the State and National level will be for naught.

It's time to take credit for the late nights you spend pouring over options on behalf of an employer's renewal; working through a claim problem for an employee of one of your cases that has a very ill child; helping a small employer understand privacy and what it means to them; or conducting an enrollment meeting and explaining why the deductible and premium have been increased. Insurance Agents are professionals with a very important role and it must be preserved.

I am extremely proud to represent our chapter. I know most of you personally and have been fortunate to work with many of you. I have seen firsthand the obstacles Agents have had to manage this last year. From the reduction in commission, the uncertainty of our roles in the industry, to the communication of ever changing health care reform mandates and I stand beside you when I say it is time we be heard all the way to Washington D.C.

Until next month, "The world is divided into people who do things, and people who get the credit. Try, if you can, to belong to the first class. There is far less competition." Dwight Morrow 1935

Have you checked out our updated website? Its www.cbahu.org and it is full of resources regarding upcoming events, links to industry websites, and a library of newsletters. Tiffany Pharis, Newsletter Chair, has been busy working with our WebMaster updating the site.

NAHU Region 6 Meeting will be held in New Orleans, LA August 4-6th. If you are interested in more information please contact Elsie Gaertner at elsiefg@swbell.net or checkout www.NAHU.org.

CBAHU Executive Board

President	Denise Villagran
President Elect	Nedra Clingan
Treasurer	Elsie Gaertner
Secretary	Shelley Love
Past President	Polly Harris

Committee Chairs

Membership	Bob Corrigan
Awards	Denise Villagran
Hospitality	Mandy Castillo
Legislative / GRIP	Leo Barrera
Grip	Bob Corrigan
Education	Polly Harris
Media	Tina Durand
Public Service	Open
Newsletter	Open
Website	Tiffany Pharis
Sponsorship	Open
Care Chair	Cindy Gentry

Trustees

Rick Ott, Nedra Clingan, Robbie Burgess, Tina Durand

Trustees Emeritus

Denise Villagran, Laura Hebert, Annie Castro, Kelli Champion, Diane Lee, Kathy Greene



Healthy Notes

Warm up before you rev up

Take 8 to 10 minutes before you start an activity to warm up your body. It may reduce your risk of injury and increase your speed, strength, and endurance.

Get the most from your warm-up. Spend the first couple of minutes easing into the activity, to get blood circulating and muscles warmed up. Hold a stretch for 30 seconds to a minute for those body parts that you'll use most during your activity.

Source: Sandy Reid, certified group fitness instructor

Want a Personal Trainer??



There's an app for that! iPhone users can download the Nike Training Club App, Blackberry and Android users can download the Jefit App. Both Apps provide daily workouts, set programs, workout reminders, instructional videos, log books, ability to synch your music with your workout along with many other features. It's like having your very own personal trainer in the palm of your hand. There are various other apps available including pedometer and cardio apps, all you have to do is go to your market and search "fitness".

Strawberry Soup

- 2 ½ cups fresh strawberries
- 2 cups plain, low-fat yogurt
- ½ cup orange juice
- ½ cup sugar
- ½ cup water
- Blend strawberries in blender until smooth.
- Slowly add yogurt. Keep blending.
- Pour mixture into large bowl.
- Add orange juice, sugar and water.
- Chill in refrigerator for at least 1 hour.

Local Market News

If you have any news to Share, please forward to dsvillagran@ebc-ywb.com

Calendar Updates

August 9	CE presented by Quida Peterson
September 13	Medicare CE presented by Mike Smith
October 14	Annual Sales Symposium 6 CE's Scheduled
November 8	2 Hour CE presented by Jacqueline St. Hilaire
December 13	CE and Holiday Celebration
January 10	CE presented by Carolyn Goodwin

The National Association of Health Underwriters National Conference was held at the Grand Hyatt in San Antonio, Texas, June 26 through 29. Attendees included Polly Harris, President; Denise Villagran, President Elect; Elsie Gaertner, Treasurer (first time); Tina Durand, Past President; Diane Lee, Trustee Emeritis; Kelli Campion, Trustee Emeritis; and Will Heavin.

The programs were excellent and included several hours of CE, now referred to as Professional Development, two key-note speakers, and many opportunities to share ideas with peers about running a successful chapter that meets the needs of its members.

Leading Producers' Round Table qualifiers (LPRT) were Tina Durand, Kelli Campion, Diane Lee, Denise Villagran and Will Heavin. They attended a Monday evening event at the Buckhorn Saloon and Museum by invitation only.

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers. Through the hard work of the LPRT committee members, LPRT will offer new membership benefits, exclusive LPRT events, and new categories and qualification requirements.

CBAHU Annual Strategic Planning Meeting for the 2011-2012 Year

All members are invited to attend. This is an opportunity to provide input to the direction of our organization, activities, and programs for the coming year.

This event will be held on Friday, July 15th from 12 – 5 p.m. at the Corpus Christi Yacht Club. Lunch is from 12-1 (Dutch treat) and the meeting will take place from 1-5 p.m.

Please RSVP to Mandy Castillo at mcastillo@keetchins.com by Tuesday, July 12.



Join us for our monthly
CBAHU Luncheon
Hilton Garden Inn
Tuesday, July 12, 2011

**Swearing in of 2011/12 CBAHU Board by
Joanna Antongiovanni, TAHU President**

One (1) Hour CE

**Are You a Peddler or a Benefit Advisor
Course # 83630**

\$30.00 per member with RSVP

\$40.00 per member with no RSVP

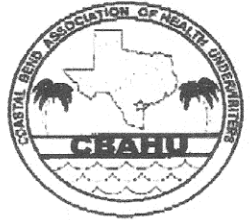
\$30.00 per guest of member with RSVP (single visit)

\$40.00 per non-member/guest

(Waived if you join CBAHU at the meeting!)

**RSVP to Mandy Castillo, Hospitality Chair @
mcastillo@keetchins.com by noon Friday, July 8th**

**COASTAL BEND ASSOCIATION OF HEALTH UNDERWRITERS
NAHU MEMBERSHIP APPLICATION**



Last Name	First Name	Designation (s)	
Company	Title	Referred by / Sponsor	
Mailing Address	City	State	Zip
Telephone	Fax	Email Address	
Home Address (for Legislative Purposes)	City	State	Zip
			Home phone number

Full NAHU Membership:	NAHU Dues \$270.00	<input type="checkbox"/> Check payable to NAHU	Local Affiliate Member: \$55.00 Renewable billed Jan 1 st (Current full member of another TAHU Chapter)
	TAHU Dues \$100.00	<input type="checkbox"/> Monthly Bankdraft \$32.08/mo	Local Associate Member: \$50.00 Renewable billed Jan. 1 st (support staff not working in sales capacity)
	CBAHU Dues \$15.00	<input type="checkbox"/> VISA, M/C, AMEX	Bank draft not available for Affiliate & Associate Memberships.(Checks payable to CBAHU)
	Total Dues \$385.00		

Credit card # _____ Signature: _____

Expiration Date: _____ Val. Code _____ Circle One: VISA M/C AMEX

Bank Draft Authorization: I / We hereby authorize the National Association of Health Underwriters to initiate debit entries to my / our account named at the Bank below, hereinafter called BANK. This authority is to remain in force and effect until BANK has received written notification from me / us of its termination in such time and in such manner as to afford BANK a reasonable opportunity to act on it.

(A BLANK VOIDED CHECK FROM THE ACCOUNT YOU WISH TO HAVE DEBITED MUST ACCOMPANY THIS APPLICATION)

Name _____ Bank Routing _____ Account _____

Signature _____ Date _____

Mail Application & Check to: Polly Harris - Membership Chair Ph# 361-852-9000
Via email: polly@pollyharrisins.com

Please indicate your area of practice:

<input type="checkbox"/> Long Term Care	<input type="checkbox"/> Disability	<input type="checkbox"/> Managed Care	<input type="checkbox"/> Retirement
<input type="checkbox"/> Individual	<input type="checkbox"/> Large Group	<input type="checkbox"/> Small Group	<input type="checkbox"/> Worksite Marketing
<input type="checkbox"/> TPA	<input type="checkbox"/> Self Insured	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Dental

Board Committees I'd to help on:

Membership Special Events Newsletter Education events (CE)

Legislation Anywhere I can be useful

NOTE: A portion of your dues are tax deductible: NAHU \$146.25, TAHU \$60 & CBAHU \$15