

## From the President...

Welcome members!

I hope all of you have had a wonderful summer! It's hard to believe that school has started for most of the kids and Fall is just around the corner. Time sure does fly by!

I know many of the member companies offer their employees Volunteer Time Off (VTO). Are you one of those lucky employees?

- ✓ If so and you haven't used all your time up, we have one more opportunity to volunteer at St. Mary's Family Center. The date is Friday, December 8. St. Mary's Family Center is located at 1815 Hubbell Ave, Des Moines.
- ✓ If your company doesn't offer this or you've already used all your time up, don't be disappointed. We also have decided to volunteer at the Light the Night Walk - Leukemia & Lymphoma Society for the second year in a row. Members will be able to help count monetary donations the night of the walk or participate in the walk and raise money for a worthy cause. All money raised by members will be matched by the LOMA Society of Greater Des Moines. The event is scheduled for the evening of Saturday, September 30 at Nollen Plaza in downtown Des Moines.

The board is currently busy planning for the Fall meeting, which is scheduled for October 17, 2006. The speakers are lined up and the details are about done. So check out page **4-6** for more information.

The board has even worked ahead and got a jump start on the Spring Seminar for 2007!! The date is set for April 19<sup>th</sup>. Two speakers are already booked and we are currently checking with 1-2 more speakers to make this half day seminar a success. So go ahead and mark your calendar now for April 19, 2007 and watch for more details to come in the next newsletter.

The board is also looking for volunteers to fill some of our open 2007 board positions. I will be stepping down and becoming a Past-President after serving on the board for the last 6 years. I look forward to the new ideas and suggestions that new board members will be bringing to the Society. This experience has been wonderful! I've had the opportunity to network with so many individuals across many different companies. I've also been lucky enough to travel to many wonderful locations to attend the Annual LOMA Conferences, such as Seattle, San Antonio, Boston, and Orlando. If you're interested in serving on the board for LOMA Society of Greater Des Moines, please let me know. New board members will be voted on during the Fall meeting on October 17, 2006.

If you have any questions, please feel free to contact me at any time.

Denna Large

President

LOMA Society of Greater Des Moines

Ph. 515-248-2556

[large.denna@principal.com](mailto:large.denna@principal.com)

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Editor: Linda Agan

Be sure to send your news for future issues to editor [agan.linda@principal.com](mailto:agan.linda@principal.com) or through the web site at [www.loma-dsm.com](http://www.loma-dsm.com)



## *LOMA Society of Greater DSM Calendar of Events*

<b>Sept 30, 2006 Saturday</b> See page 9 for details	<b>Volunteer Opportunity</b> Call or email Joni Burrell to sign-up	<b>Light the Night Event</b> Nollen Plaza DSM
<b>October 17, 2006 Tuesday</b> 11:30am to 3pm	<b>Fall Luncheon Meeting</b>	<b>Des Moines Public Library</b> 1000 Grand Ave., DSM
<b>Dec 8, 2006 Friday</b> 10am-12pm; 12pm-2pm	<b>Volunteer Opportunity</b> Call or email Joni Burrell to sign-up	<b>St. Mary Family Center</b> 1815 Hubbell Ave., DSM

For more information please contact Denna Large at 515-248-2556 or [large.denna@principal.com](mailto:large.denna@principal.com), or Joni Burrell at 515-247-6580 or [burrell.joni@principal.com](mailto:burrell.joni@principal.com).

## *LOMA Calendar of Events*

<b>Sept 19-20, 2006</b>	<b>LOMA &amp; Deloitte Life Insurance Acctg Cs Statutory Acctg</b>	<b>Chicago/Nbrook, IL</b>
<b>Oct 4-6, 2006</b>	<b>Life Insurer's Council – Home Service Mktg and Property &amp; Casualty Workshop</b>	<b>San Francisco, CA</b>
<b>Oct 23-24, 2006</b>	<b>Policyowner Service Seminar</b>	<b>Savannah, GA</b>
<b>Oct 25-26, 2006</b>	<b>Contact Center Workshop</b>	<b>Savannah, GA</b>
<b>Nov 8-9, 2006</b>	<b>Life Insurer's Council – Pre-Need /Final Expenses Forum</b>	<b>Atlanta, GA</b>
<b>Nov 12-14, 2006</b>	<b>Compliance &amp; Mkt Conduct Exchg</b>	<b>Orlando, FL</b>

For more information visit <http://www.loma.org/Sched.asp>

## 2006 Fall Meeting Information

**Tuesday, October 17, 2006  
Des Moines Public Library – Room #1  
1000 Grand Ave, Des Moines  
11:30am – 3:00pm**

We look forward to seeing everybody at the event. There is a lot of good information that we're sure everybody will enjoy and learn from. The speakers that we have scheduled for the event are listed below.



1hr CPE credit  
available, CE  
credit submission  
waiting for final  
approval from the  
state of Iowa.

### Speakers:

#### **Cindy S. Schmill, Insurance Fraud Bureau Chief for the State of Iowa Insurance Division**

##### **Insurance Fraud: The "Hidden Tax"**

Insurance fraud is a crime that affects you. Insurance fraud costs Americans at least \$80 billion a year, or nearly \$950 for each family.

##### **Who pays for insurance fraud? You Do.**

Insurance fraud pushes up the cost of everything you buy and use.

Cindy will be joining us to discuss more about Insurance Fraud specifically here in the state of Iowa. She has been with the Insurance Fraud Bureau for almost 10 years. Prior to this she served as a state investigator for 16 years, in a variety of areas that included health care fraud, controlled drug diversion, unemployment fraud, and welfare fraud.

The Insurance Fraud Investigation Bureau confronts the problem of insurance fraud through the prevention, investigation, and prosecution of fraudulent insurance acts in an effort to reduce the amount of premium dollars used to pay fraudulent claims. In 2004 the Fraud Bureau received 415 fraud referrals from insurance companies, law enforcement agencies, and the public. The associated dollar amount with these referrals is \$6,813,623.

#### **Dorothy J. Kelley, Assistant Director, Des Moines Public Library**

Dorothy has been the Assistant Director at the Des Moines Public Library for 20 years. She is responsible for a variety of tasks, some of which include managing the library's operating budget of \$6 million, planning and administering the library's capital improvements program, managing recruitment, selection, and placement of the 150 employees, as well as training and development, and negotiating with library unions.

Dorothy will spend her time discussing the new downtown library with us, as well as giving a tour of the facilities.

#### **Mary Ryan, Assistant Vice President, LOMA Business Development**

Mary will be providing information to all attendees about what else is available to you after you've earned a LOMA designation, as well as what LOMA has to offer you and your organization that will help you going forward.

## 2006 Fall Meeting Information, cont'd

### Lunch:

#### Three options to choose from:

**Cobb Salad** – romaine lettuce, ham, turkey, egg, tomato, bleu cheese and roasted tomato vinaigrette.

**Marche Chicken Salad** – hand pulled meat with celery, walnuts, cranberries and tarragon dressing.

**Crepe Cristo** – sliced turkey, smoked ham, egg crepe, basil pesto and provolone cheese.

**Beverages** – tea, lemonade, and water will be available.

### Map/Parking:

#### Where to Park at the Central Library?

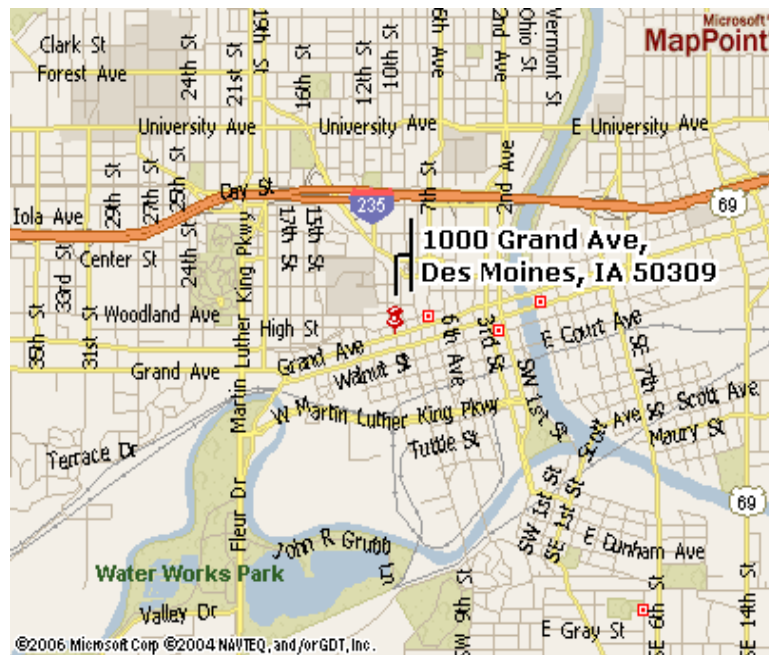
The new library is located at 1000 Grand Avenue between Locust and Grand and Tenth Street and Twelfth Street. Underground parking with approximately thirty spaces is available under the library and can be accessed from the Grand Avenue circle driveway.

If you are traveling from the East on I-235, take the Seventh Street exit and follow Seventh to Grand Avenue. Turn right (West) on Grand Avenue and continue past Tenth Street. There are two-hour parking meters located on each side of the street.

If you are coming from the west side of Des Moines, take the Martin Luther King exit off Interstate 235, to Ingersoll. Continue along Ingersoll to Tenth Street and turn south.

If you are coming from the south side of Des Moines, take Fleur Drive to Locust Street, where you will find 19 two-hour parking meters in the two block area north of the library. If you are on Twelfth Street and going north or south of the Library, you'll find seven four-hour parking meters. There are thirteen four-hour parking meters and seven two-hour parking meters along Grand Avenue.

Handicapped parking spots can be found in the underground parking and at specially marked meters on Locust and Grand.



# 2006 Fall Meeting Registration Form

## REGISTRATION FORM

**LOMA Society of Greater Des Moines  
Fall Meeting – October 17, 2006  
Des Moines Public Library – Room #1  
11:30am – 3:00pm**

**Please check one item from each list:**

- |  |   |
|--|---|
| <input type="checkbox"/> \$25 - Society Member                             | <input type="checkbox"/> Cobb Salad           |
| <input type="checkbox"/> \$35 - Non-Society Member/Guest                   | <input type="checkbox"/> Marche Chicken Salad |
| <input type="checkbox"/> \$5 - New LOMA designee<br>(new FLMI, FFSI, etc.) | <input type="checkbox"/> Crepe Cristo         |

Lunch will begin being served at 11:30am, with our first speaker scheduled to begin at noon.

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

Company: \_\_\_\_\_

E-mail: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

**RSVP Deadline:** Please send this form to the address below by **Wednesday, October 12, 2006**. Please make checks payable to *LOMA Society of Greater Des Moines*. For more information, contact Denna Large at (515) 248-2556 or [large.denna@principal.com](mailto:large.denna@principal.com).

**LOMA Society of Greater Des Moines  
P.O. Box 93432  
Des Moines, IA 50393-3432**

**Community Service Project: Voluntary donations will be collected for the St. Mary's Emergency Food Pantry. All donations are tax deductible. **LOMA Society of Greater Des Moines will match all monetary contributions.****

## 2006 LOMA Designees



### Congratulations to those who earned a LOMA designation in 2006!!

*Your dedication and hard work have paid off, you've reached another milestone. No matter which designation(s) you earned, each is a great asset and an accomplishment you can be proud of. **We are very proud of our members!***

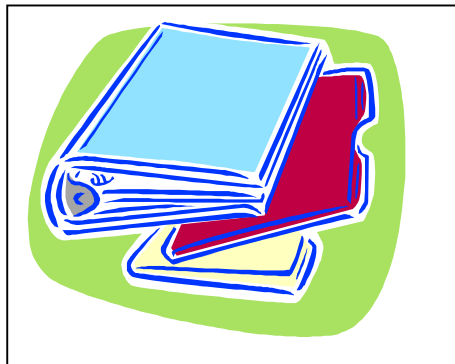
\*This list covers Oct 5, 2005 through Sept 1, 2006

\*\* This list is provided to our Society by LOMA Organization - the designations are not tracked at a local level. We apologize in advance for any errors or omissions.

Linda	Blockhus	Mark	Anderson
Julie	Remus	Larissa	Baldwin
Kerry	Vande Kieft	Adam	Berry
Theresa	Backham	Sonya	Bonnett
Rick	Berg	Kenneth	Bouma
Joseph	Blunck	Kathy	Bowman
Darla	Brendemuehl	Jeana	Boyd
Linda	Bryant	Kayla	Brady
Tonja	Bush	Scott	Brady
Lisa	Church	Pamela Sue	Cantrill
Matthew	Darling	Anne	Clodi
Denise	Dean	Dona	Cretors
Cheryl	Dralle	Kyle	Cropp
Warren	Freeman	Britne	Dietz
Louis Andrew	Gennarelli	Blaine	Doerrfeld
Ryan	Goins	Darren	Douglas
Ryan	Goodrich	Dawn	Eslinger
Tammie	Gulling	Theresa	French
Tom	Hamilton	Kari	Fuller
Annette	Havens	Janice	Gajewsky
Vivian	Hayashi	Carol	George
Jean Anne	Kompsie	Karen	Goodale
Laura	Larson	Michele	Grace
Janelle	Leatherman	Mary	Grieser
Debbie	Lewis	Stephen	Gustin
Catherine	Liang	Lori	Hagen
Sandra	Lockhart	Kathryn	Hancock

## 2006 LOMA Designees (cont.)

Sally	Mairet	JoAnn	Hansen
Eric	Marovets	Maria	Head
Dean	Miller	Rebecca Lynn	Howe
Jill	Niswander	Sam	Howells
Christine	Olson	John	Johnston
Michelle	Ostert	LuAnn	Julstrom
Jeff	Patchin	Gloria	Leeper
Adam	Perpich	Derrick	Livingston
Greg	Priebe	Erica	Martin
Cathy	Rankin	Melissa	Metcalf
Lester	Richardson	Teresa	Meusburger
Shaun	Riley	Pamela	Nelson
Dana	Sanders	Debra	Peters
Tammi	Schappaugh	Cindy	Pierce
Kimberly	Sims	Angie	Plagman
Brian	Stanley	Deanna	Polson
Sasha	Veenstra	Molly	Presthus
Lisa	Volden-Toben	Tina	Pritchett
Rose Ann	Williamson	Lori	Quinlin
Carrie	Willis	Shannon	Reeves
Mike	Wright	Teri	Reihmann
Linda	Wyatt	Sherilyn	Rice
Nicole	Ihrig	Wendi	Richtsmeier
Rosemary	Surber	Jack	Rogers
Kimberly	Bormann	Rita	Rosenberg
Matthew	Hartle	Tony	Schwantes
Rosemary	Parson	Donna	Scott
Robin	Petersen	Sheilah	Scott
Kari	Wiegert	Amy	Stephenson
Jane	Arenholz	Dan	Surls
Sheryl	Moeller	Shelly	Thompson
Sue	Oldenburger	Debra	Wagers
Kori	Sinnwell	Deanna	Watters
Barb	Andersen	Krista	Wiseman
Gina Renee	Hampshire		



## LOMA MEMBERS HELP LIGHT THE NIGHT

It is already September and there is a new chill in the air. Before long we'll be celebrating the holidays and welcoming in the New Year. This is the time of year that I like to take inventory and consider the things that I have yet to accomplish in 2006. If volunteering for a worthy cause is still on your list, we have a great volunteer opportunity this month!

Light The Night is the Leukemia and Lymphoma Society's annual evening fundraising walk campaign to celebrate and commemorate lives touched by cancer. Let's join them at Nollen Plaza, September 30, 2006 to help them find a cure! ***More than a walk, Light the Night is a community celebration and coming-together, providing help and hope for thousands of cancer patients and their families!***

Q: What is Light the Night?

A: Walkers carry illuminated balloons to celebrate and commemorate the lives touched by cancer. Families, friends, company teams and civic groups raise funds and walk along a two-to three-mile route in their communities, carrying lighted balloons - white for survivors, red for supporters.

Q: How will the funds from this event be used?

A: Funds raised support our mission: Cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families.

Q: Who can participate?

A: Anyone can participate. Children, adults and seniors are all welcome. This is a casual walk with no fitness requirements.

Q: What types of volunteer options are available?

A: There are many volunteer opportunities before, during and after the event:

**Tally Pledges** - Accounting and Financial Professional volunteers needed to verify incoming pledges (approximately 4 pm - 8 pm)

**Event Assistance** - Setting up tables, blowing up balloons, take group photos, guide walkers, clean-up, etc. (approximately 4:30 pm - 9 pm)

**Special Need:** *Anyone interested in face painting at the event - please let us know!!!*

Q: How can I participate in the event?

A: You can walk as an individual or form a team of walkers. You can use the following link, [www.register.lightthenight.org/LTNRegistration/app](http://www.register.lightthenight.org/LTNRegistration/app), to register online or contact the Society at (515) 270-6169.

Q: How can I learn more about the Leukemia and Lymphoma Society?

A: Please visit their website at: <http://www.leukemia-lymphoma.org>. You can also find information about our local Iowa Chapter by using the Chapter Finder option at the link above.

Our participation will help save lives! Let's join together to help the Leukemia and Lymphoma Society in their fight against blood cancers by supporting Light the Night with hope and the volunteer power to help raise funds to find cures!

**Date:** Saturday, September 30, 2006

**Beginning Time:** 5:30 pm

**End Time:** 9:00 pm

**Location:** Nollen Plaza (Downtown), Des Moines, IA 50309

For more information and to sign up, please contact Lori Cahill at [cahill.lori@principal.com](mailto:cahill.lori@principal.com) or (515) 247-7487.

## Farm Bureau Education Fair

Recently the LOMA Society of Greater Des Moines participated in a member company's 2006 education fair. It was held at Farm Bureau Financial Services on August 3rd, 2006.

This year the theme was "Growing with Education and Wellness" and board officers Carol Gonzales and Joni Burrell were in attendance. This was a combined education and wellness event with over 400 employees in attendance. This was a great opportunity for Farm Bureau employees to pick up information about continuing education and think about their personal development plans. A variety of LOMA merchandise and door prizes were handed out to those employees who stopped by and visited our booth. Joni even brought in extra produce from her garden to share with attendees!

To request the presence of a LOMA booth for your next Education Fair, contact Denna Large at (515) 248-2556 or [large.denna@principal.com](mailto:large.denna@principal.com).



Carol Gonzales, our LOMA Society VP (pictured below) and Joni Burrell, our LOMA Society Treasurer, (both pictured above L to R.).



Carol Gonzales, our LOMA Society VP (pictured above) and Joni Burrell, our LOMA Society Treasurer, (pictured below).



## 2005 Outstanding Society Awards

Recently our Society was notified we will receive all **5 Outstanding Society Awards** again this year!

It takes your help and involvement to win the awards...so a BIG THANKS to you!!

AND...

a BIG THANKS to our President, Denna Large!

Denna spends hours putting together the documentation needed for our Society to be considered for the awards, and obviously does a great job at it! **One additional note – only 3 other LOMA Societies received all 5 awards for 2005!!**

**Great TEAM work everyone!!**

From: LOMA Society  
Sent: Monday, August 07, 2006 12:55 PM  
To: Large, Denna  
Subject: Outstanding Society Awards

Denna,

The Outstanding Society Awards results are in and it is our pleasure to inform you that the LOMA Society of Greater Des Moines has won in all five categories!

Communications & Public Relations  
Community Service  
Education  
Membership  
Special Achievement

Congratulations to you and all of the Greater Des Moines Society members! You guys worked hard to earn this award and you deserve it!

We will officially recognize and honor all 2006 OSA winners during the Officer Training Workshop at LOMA's 2006 Annual Conference and Conferment on Sunday, September 17th in San Francisco, CA. In addition, our LOMA Society Support team will post a list of the OSA winners on the LOMA Society Web site and in the LOMA Society News section of Resource Magazine. We'll return your OSA entries by mail in the upcoming weeks.

Again, congratulations and I look forward to seeing you in San Francisco!

Angie Campbell  
Communications Coordinator  
LOMA Society Support Team

## Industry Articles of Interest

### GAO: HHS Should Commit To Standardizing Health IT

BY ALLISON BELL

NU Online News Service, Sept. 1, 2006, 5:42 p.m. EDT

The U.S. Department of Health and Human Services must come up with more specific plans for simplifying the exchange of electronic health information throughout the country. David Powner, director of information technology management issues at the U.S. Government Accountability Office, makes that argument in testimony prepared for the House Subcommittee on Federal Workforce and Agency Organization. President Bush called in April 2004 for widespread adoption of interoperable electronic health records within 10 years.

Doctors, hospitals, government health care agencies, private health carriers and other players in the U.S. health care system now use many different clashing systems to store and transmit health care and health finance information. Representatives for private health insurers have argued that successful efforts to standardize the flow of information in the government health care sector could help streamline electronic data exchange in the private health care market and eliminate billions of dollars in administrative costs.

Although HHS has started to come up with general plans about how to proceed and has taken some of the steps described in its strategic framework, "it still lacks the detailed plans, milestones and performance measures needed to ensure that its goals are met," Powner says in a written version of the testimony posted on the GAO Web site. Officials responsible for turning the strategic framework into detailed plans and milestones could not say when that would happen, Powner says.

"Given the complexity of the tasks at hand and the many activities to be completed, a national strategy that defines detailed plans, milestones, and performance measures is essential," Powner says. "Without it, HHS risks not meeting the president's goal for health IT." A copy of the Powner's testimony is on the Web at <http://www.gao.gov/new.items/d061071t.pdf>

### Persistent Savings Yield 401(k) Growth: Report

NU Online News Service, Aug. 24, 2006, 3:30 p.m. EDT

Despite the arrival of a severe bear market in the period, the average account balance among American workers who consistently held 401(k) accounts from 1999 through 2005 increased 50%. That was one of the findings of a new study of 401(k) account holders by the Employee Benefits Research Institute and the Investment Company Institute, both in Washington. For workers studied, the average account balance increased 10% last year. The average account balance rose to \$102,014 at year-end 2005, from \$67,785 at year-end 1999, among participants who maintained accounts for the entire period. The EBRI-ICI database contains a snapshot of account information for almost 18 million 401(k) plan participants—about 37% of the estimated 47 million U.S. workers who took part in 401(k) plans at year-end 2005, EBRI says. The average 401(k) balance of all participants at year-end 2005 was \$58,328, while the median balance (half of all accounts held more, and half less) was \$19,398. EBRI cautions, however, such year-to-year snapshots can be misleading, since the sample of 401(k) participants changes as older, high-value account workers leave the 401(k) system and younger, low-value account workers enter. Among the study's other findings:

- Company stock as a percentage of 401(k) plan assets continued to fall in 2005.
- Lifestyle and lifecycle mutual funds continue to gain popularity, especially among newly hired workers. Recently hired 401(k) participants in their 20s hold a larger share of their 401(k) accounts in balanced funds, including lifestyle and lifecycle funds, than did their peers in 1998.
- On average, 68% of participants' assets were invested in equities at year-end 2005 through equity funds, the equity portion of balanced funds, and company stock.
- Only 10% of 401(k) participants approaching retirement age have an outstanding loan from their plan.

"The data demonstrate the power of persistence and the impact it has on an individual's ability to accumulate sizeable gains in a 401(k) account," commented ICI senior economist Sarah Holden, a coauthor of the study.

## Greater DSM Society Photo Album & Tidbits

Please Consider Joining Us  
for our final Volunteer Opportunity for the 2006 calendar year!!

Friday Dec 8th, 2006  
St. Mary's Family Center  
1810 Hubbell Ave.  
Des Moines, Iowa  
10 am to 12 noon or 12 noon to 2pm

Contact Joni Burrell at [burrell.joni@principal.com](mailto:burrell.joni@principal.com) or  
Denna Large at [large.denna@principal.com](mailto:large.denna@principal.com) to sign up.

*You will be glad you did!*

### 2007 OFFICERS

It is time to request nominations for 2007 officers. Is there anyone interested in serving as an officer of the LOMA Society of Greater Des Moines? What can an officer position do for you?

- Enhance your leadership skills
- Enhance your organization skills
- Enhance your communication skills
- Enhance team collaboration skills
- Build creativity
- Helping others and networking
- Coordinate and plan activities

We have a number of committees to choose from as well. Just contact us and see what we can do to help you grow! Please contact Joni Burrell or Denna Large by **September 30th** if you are interested in any of the officer positions or committees.

### Last Year to Use FMLI credits!

December 31, 2007 is the last date you can use FLMI course completions as credits to earn the FFSI designation. So if you are thinking of taking a course, now would be a great time to do so!!



# Treasurer's Report – Balance Sheet

January 1, 2006 through June 30, 2006

Submitted by Treasurer, Joni Burrell

## Revenue

2006 Membership Dues	\$ 3,167.50
Spring Smirn Fees	\$ 890.00
Golf Outing Fees	\$ 15.00

**Total Revenue** \$4,072.50

## Expenditures

Scholarship Payments	\$ 1,000.00
Website Revision and Annual Maintenance	\$ 600.00
Postage, Misc	\$ 66.77
Spring Seminar Expenses	\$ 431.14
Charity Matching Donations	\$ 25.00
Winery Tour and Golf Outing Expenses	\$ 212.04

**Total Expenditures** \$2,334.95

<b>Net Gain (Loss)</b>	\$ 1737.55
<b>Checkbook Balance as of 6/30/2006</b>	\$ 3689.98
<b>Money Market Balance as of 6/30/2006</b>	\$ 5250.19
<b>Total Cash on Hand as of 6/30/2006</b>	\$ 8940.17



## 2006 Board Members

**PRESIDENT, DENNA LARGE**

PRINCIPAL FINANCIAL GROUP

515-248-2556

E-mail: [large.denna@principal.com](mailto:large.denna@principal.com)

**VICE PRESIDENT, CAROL GONZALES**

PRINCIPAL FINANCIAL GROUP

515-283-4480

E-mail: [gonzales.carol@principal.com](mailto:gonzales.carol@principal.com)

**SECRETARY & TECHNOLOGY CHAIR,**

**LORI CAHILL**

Principal Financial Group

515-247-7487

E-mail: [cahill.lori@principal.com](mailto:cahill.lori@principal.com)

**TREASURER & MEMBERSHIP CHAIR,**

**JONI BURRELL**

Principal Financial Group

515-247-6580

E-mail: [burrell.joni@principal.com](mailto:burrell.joni@principal.com)

**EDUCATION CHAIR, SHERYL PARKER**

Principal Financial Group

515-248-0403

E-mail: [parker.sheryl@principal.com](mailto:parker.sheryl@principal.com)

**PUBLIC RELATIONS CHAIR, LINDA AGAN**

Principal Financial Group

515-362-1857

E-mail: [agan.linda@principal.com](mailto:agan.linda@principal.com)

**PROGRAM CHAIR, ERICA LOHRMANN**

American Equity Investment Life Ins Co.

515-457-1846

E-mail: [elohrmann@american equity.com](mailto:elohrmann@american equity.com)

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*LOMA is a non-profit trade association in the financial services industry, committed to a business partnership with its world-wide members in the insurance and financial services industry<sup>3/4</sup> to improve their management and operations through quality employee development, research, information sharing, and related products and services. To find out more about LOMA and the learning opportunities the Association offers, visit LOMA's Web site at [www.loma.org](http://www.loma.org)*

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### HOW TO CONTACT US

Please feel free to call or e-mail any officer, or

Visit our web site at [www.loma-dsm.com](http://www.loma-dsm.com), or you can write to us at:

**LOMA Society of Greater Des Moines**

Post Office Box 93432

Des Moines, IA 50393-3432

