

December 2006

From the President...

Welcome to the 4th quarter newsletter published by the LOMA Society of Greater Des Moines! Thank you for taking the time to read what's going on with the Society. I hope you enjoy!

It's hard to believe that the 2006 year is over. I always like to take the time to look back at the events we had throughout the year. Below is a summary:

- February 4, 2006 – Wine/Cheese event held at Summerset Winery in Indianola (free to all dues paying members).
- Quarterly volunteer dates at St. Mary's Family Center: March 10, June 23, September 15, and December 8.
- Quarterly newsletters – March, July, September and December.
- April 2006 – Scholarship winner announced - Julie Harmon, granddaughter of member Kathy Harmon who works for Amerus.
- April 4, 2006 - Principal Financial Group Education Fair
- April 6, 2006 – Spring meeting held at PappaJohn Higher Education Center. Speakers included:
 - Kent Sovern – Des Moines Higher Education Collaborative
 - Bobbie Bishop – Red Cross of Des Moines
 - Dr. Lynn Martin – Des Moines Osteopathic Medicine, Depression in the Workplace
 - Susan Voss – State of Iowa Insurance Commissioner
- April 18, 2006 – Farm Bureau Lunch-n-Learn
- June 8, 2006 - Mini Golf and Pizza outing at West Grand Golf
- August 3, 2006 - Farm Bureau Wellness and Education Fair
- September 30, 2006 – Volunteered at Light the Night Leukemia Lymphoma Walk
- October 17, 2006 - Fall Meeting at Des Moines Public Library
 - Mary Ryan, Assistant Vice President, LOMA Business Development
 - Kay Runge, Director, Des Moines Public Library
 - Cindy S. Schmell, Insurance Fraud Bureau Chief for State of Iowa Insurance
- October 30, 2006 – Sofftek Lunch-n-Learn at Principal Financial Group
- December 15, 2006 - 2007 Membership Early Bird Campaign

After reading all of the events, this makes me proud of a being part of another successful year for the LOMA Society of Greater Des Moines. Some of you might have heard me talking at the Fall Meeting in October, but if not, I'm expecting baby #2 in March. With the new family demands just around the corner, I've decided to step down as President from the Society. So I challenge all of you to keep the Society active and going. If you are ever interested in volunteering some of your time to help plan or coordinate an event, please let one of the current board members know. They would greatly appreciate any help they can get in making the Society more beneficial to you, the members.

Thank you for your continued support!

Sincerely,
Denna Large
President
LOMA Society of Greater Des Moines
515-248-2556
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 or through the web site at www.loma-dsm.com



LOMA Society of Greater DSM Calendar of Events

Jan 31, 2007 Wednesday

Have you sent in your 2007 membership?

Mail to Joni Burrell to join us for another great year!

March 10, 2007 Saturday

2:00pm to 4:00pm

**Free Networking -
Wine Tasting Event**

Jasper Winery

Newton, IA.

April 1, 2007 Sunday

2007-08 Scholarship Entries Due

See page 7 for more details

April 19, 2007, Thursday

8:00am – noon

Spring Seminar

Call or email Joni Burrell to sign-up

Wakonda Club

3915 Fleur Drive, DSM

May 1, 2007 Tuesday

2007-08 Scholarship Winner Announced

See upcoming news for more details

May 4, 2007 Friday

10am-12pm; 12pm-2pm

Volunteer Opportunity

Call or email Joni Burrell to sign-up

St. Mary Family Center

1815 Hubbell Ave., DSM

For more information please contact Carol Gonzales at 515-283-4880 or gonzales.carol@principal.com or Joni Burrell at 515-247-6580 or burrell.joni@principal.com.

LOMA Calendar of Events

February 5-7, 2007

Distribution Technology Conference San Antonio, TX

February 7-9, 2007

Emerging Technology Conference San Antonio, TX

February 28-March 2, 2007

Customer Service Conference Las Vegas, NV

March 18-21, 2007

LOMA International Underwriting Congress Shanghai, China

April 16-18, 2007

The Life Ins Conference Atlanta, GA

April 18-20, 2007

The Retirement Industry Conference Atlanta, GA

April 30-May 1, 2007

Critical Illness Study Group Mtg Nashville, TN

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

2006 Distinguished Member Award

On behalf of the LOMA Society of Greater Des Moines, this year's Distinguished Member Award goes to Rita Oetker. Rita is currently employed at National Chiropractic Mutual Insurance Company in Clive, IA.

Rita has been an active member with the Society for several years, and when I say active, I mean she's attended almost every event that the Society has sponsored. Just this year alone, she's attended the Wine/Cheese outing, Spring Seminar, and Mini Golf Outing. In fact, you can see a picture of Rita with her family at the Mini Golf Outing in our Summer 2006 Newsletter on page 5, http://www.loma-dsm.com/pdf/Summer_2006_Newsletter.pdf.

It takes supportive members like Rita to keep the Society active and running, which we all know is very important. So thank you Rita for all your support over the years! We look forward to several more exciting years ahead. The Society wouldn't be successful without members like you!

2006 Ed Rep of the Year Award

On behalf of the LOMA Society of Greater Des Moines, this year's Ed Rep of the Year Award goes to Sheri Rice. Sheri is an Administrative Assistant/Education Representative in the Learning Solutions department at Farm Bureau Financial Services in Wes Des Moines, IA. Sheri and the folks in her area have been a huge supporter of LOMA programs and the LOMA Society of Greater Des Moines.

It takes a special Ed Rep to keep employees interested in taking continuing education classes and exams and Sheri does a great job of this at Farm Bureau Financial Services. Sheri has gone out of her way to invite our Society to several events sponsored at Farm Bureau. Two of those events for this year were the Farm Bureau Lunch-n-Learn on April 18, 2006, and the Farm Bureau Wellness and Education Fair on August 3, 2006. Sheri has done a phenomenal job with making sure that our Society has the opportunity to come and share the benefits of all the various LOMA programs offered, as well as the benefits of joining the LOMA Society of Greater Des Moines.

So thank you Sheri for your continued support over the years and we look forward to working with you again in the future!

2007 Networking/Wine Tasting Event

Saturday, March 10th, 2007
Jasper Winery
518 West 3rd street north, Newton, IA 50208
2:00 – 4:00 PM

“Hidden among the rolling hills of Iowa, growing in a swerve towards the sun, are the luscious grapes that have come to a juicy end in a bottle of Jasper wine. Located in Newton, Iowa, Jasper Winery produces high-quality wines using grapes varieties that thrive in the relatively cold climate of the Midwest. This is done using innovative winemaking techniques, creative blending, and a great deal of personal attention in both the vineyard and winery. As a result, we achieve well-balanced wines that are truly hand crafted for unique style” taken from <http://www.jasperwinery.com>

Time to get together, and enjoy the good taste of an Iowan wine. Come and join us in our first membership drive event of 2007.

Three main activities will be conducted on our visit to Jasper winery: Tour to the winery installations, 101 talk (wine facts and history) and finally testing of 6 different type of wines that Jasper offers to the public (sweet and dry and red and white). Cheese and crackers will be provided!!!

- Checkout more information about Jasper Winery at its website: <http://www.jasperwinery.com>
- Where is Jasper Winery? And How to arrive (follow the link)?: [518 West 3rd street north, Newton, IA 50208](http://www.jasperwinery.com)

Please fill out the sign in form before March 5th to confirm your participation. Help us make this event a success!!!



2007 Networking/Wine Tasting Registration

SIGN IN – FORM

LOMA Society of Greater Des Moines

Saturday, March 10th, 2007

Jasper Winery

518 West 3rd street north, Newton, IA 50208

2:00 – 4:00 PM

_____ **Free for 2007 Society Member**

_____ **\$5 Non-Society Member/Guest**

Light snacks (cheese and crackers) will be offered during the event. Wines will be available for purchase (take home).

Name: _____

Company: _____

E-mail: _____

Daytime Phone: _____

RSVP Deadline: Please email this form before Monday, March 5, 2007 to Burrell.Joni@principal.com.

Payments will be received the day of the event at the door, make checks payable to LOMA Society of Greater Des Moines. For more information, contact Joni Burrell at (515) 247-6580 or Burrell.Joni@principal.com.

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

2007 Spring Seminar Information

Spring Meeting Details

April 19th, 2007

Wakonda Club

3915 Fleur Drive, Des Moines, Iowa

8 am to noon *tentatively*

Be sure and mark your calendar for this interesting event!

Susan Kerr, with the IA Insurance Commission

Will provide an in-depth look at Identity Theft - Hour long presentation entitled

'Identity Theft... Don't Let It Happen To You!'

The program begins with a brief introduction about the Attorney General's office, provides an overview of identity theft, and offers practical advice along with precautionary steps that consumers can take to reduce their risk of becoming an identity theft victim. The program includes a handout that outlines the PowerPoint slides and includes a fun 'Identity Theft Risk Assessment Quiz' which consists of 8-simple yes/ no questions at the beginning of the program to get you thinking about your own identity and risk assessment!

A little about Susan Kerr ...

Susan worked for the Attorney General's Office as an investigator in the Consumer Protection Division for ten years. She came from mainly a law enforcement background. Prior to working for the Attorney General's Office, Ms Kerr was an Iowa State Trooper for eight years and prior to that a Polk County Deputy Sheriff for two years.

As a consumer protection investigator, her expertise ranges from identity theft, to credit card billing problems, home improvement issues to telecommunication disputes. She has been researching and working on identity theft and privacy issues for the last nine years. Susan has authored two identity theft brochures which have achieved national recognition. The Attorney General's Office was instrumental in introducing legislation which was enacted in 1999 making identity theft a crime in Iowa and continues to strive for privacy protection for all Iowans.

Susan is just one of our speakers that morning. Please plan to join us and share in some very informative sessions, CE and CPE credits available.

Susan is just one of several speakers planned for this eventful morning!

LOMA Society of Greater Des Moines

YES! I want to be a member!

Membership Form

(Membership Fee: \$35.00 – The membership fee includes admission to 2 Society Networking Events to be announced during the 2007 calendar year)

NAME _____

HOME ADDRESS _____

COMPANY _____

BUSINESS PHONE _____ E-MAIL ADDRESS _____

Which LOMA designations have you earned? _____

Did you receive a new LOMA designation this year? _____ Designation/Date rcvd: _____

Do you want your name included in a membership roster which may be listed on our website? Yes No

Area of Expertise:

Please indicate your specialty

- _____ Accounting
- _____ Actuarial
- _____ Claims – individual and group
- _____ Information Systems
- _____ Group
- _____ Individual Insurance
- _____ Pension
- _____ Policy Owner Services
- _____ Marketing/Sales
- _____ Other not listed above, please specify _____

Interests:

Please mark the topics that most interest you

- _____ Accounting- general, financial reporting and tax
- _____ Actuarial
- _____ Claims – individual and group
- _____ Information Systems
- _____ Group Insurance – underwriting, issue and admin
- _____ Individual Insurance – underwriting, issue, admin
- _____ Pension – underwriting, issue and administration
- _____ Policy Owner Services
- _____ Marketing/Sales
- _____ Other not listed above, please specify _____

How did you hear about the LOMA Society of Greater Des Moines membership drive?

- _____ My employer's Education Representative
- _____ A Society meeting
- _____ A Society Board member
- _____ The Society's newsletter
- _____ The Society's website
- _____ Colleague or co-worker
- _____ Other – please specify _____

**Please return this form and a check for \$35.00 per member made payable to
LOMA Society of Greater Des Moines to:**

2007-8 Scholarship Information

LOMA Society of Greater Des Moines

This package contains information and directions for applying for the LOMA Society of Greater Des Moines Scholarship. One \$1000 (\$500 each semester) scholarship is awarded annually to a student who is interested in pursuing a career in the insurance or financial service industry and meets the requirements set out below. The award may be used for educational expenses at an accredited institution of higher education. The check will be made out jointly to the student and the educational institution of their choice. The award is for one year only, an applicant must reapply for future years.

Eligibility Requirements

Meet one of the following requirements:

1. Applicant is a member of the LOMA Society of Greater Des Moines
2. Applicant is an immediate family member of the society member. We define an immediate family member to be the spouse, child, step-child, or grandchild of a society member.

We define current society member to be someone who has paid dues for the calendar year the scholarship is being awarded. Those serving on the scholarship committee and their immediate family are excluded from consideration.

- § Full or part-time student applications are acceptable.
- § Student must demonstrate academic potential, with a GPA of at least 3.0 or equivalent.
- § Student must be enrolled in or plan to enroll in an accredited institution of higher education and pursue a business or related major.
- § Student must be interested in pursuing a career in the insurance or financial service industry.

What to Submit

- § Completed Application
- § Most recent transcript or grade report
- § Two letters of recommendation
- § A typed statement of your educational and career goals, approximately 500 words.

The application package is due April 1 (postmark). The recipient will be notified May 1.



LOMA Society of Greater Des Moines
Scholarship Form

Name: _____

Address: _____

Telephone number: Day(_____)_____ Evening(_____)_____

Are you a(n): _____Member of the LOMA Society of Greater Des Moines
_____Immediate family member

Society member's name _____

If currently a student, name of educational institution _____

Name and address of educational institution you plan to attend in the upcoming school year

Will you be a full or part-time student? _____FT _____PT (_____semester hours)

Will you be employed during the school year? _____Yes (____FT ____PT) _____No

What will be your major area of study? _____

What degree/certificate are you working toward? _____

When do you expect to complete your current course of study? _____

Be sure your name is clearly marked on each page of your application.

Mail application package to:

LOMA Society of Greater Des Moines Scholarship Program
PO Box 93432
Des Moines, Iowa 50393-3432

The application package is due April 1 (postmark). The recipient will be notified May 1.

2006 Fall Meeting/Luncheon Review

Speakers

Cindy S. Schmell, Insurance Fraud Bureau Chief for the State of Iowa Insurance Division gave a superb presentation and discussion on this hot topic!

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.

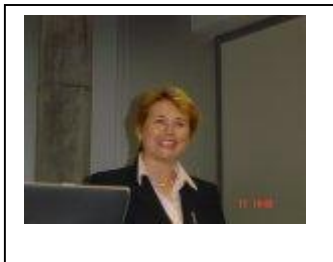
Insurance fraud pushes up the cost of everything you buy and use. Cindy will be joining us to discuss more about Insurance Fraud specifically here in the state of Iowa. She has been with the Insurance Fraud Bureau for almost 10 years. Prior to this she served as a state investigator for 16 years, in 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.

Kay Runge, Des Moines Public Library Director, brought the planning and eventual creation of the "plane" to life for us. She is a very dynamic speaker and quite an interesting personality. The tour of the library was a must see, great facility.

Mary Ryan, of LOMA Home Office, discussed additional learning opportunities with LOMA.

Several new designees were honored for their achievement. Invitation to the luncheon and meeting is extended to all those who receive either an FLMI or FFSI designation - prior to 10-2006 and after 10-2005. Free Society membership certificates for the next year were also given. The new 2007 Board was voted in. Lunch was provided by La Mie.



2006 Fall Meeting/Luncheon Survey Results

This survey was sent to our members after the Fall Meeting.

1. Did you attend the Greater DSM Loma Society Awards Recognition Luncheon at the Des Moines Library on Tuesday, 10-17-06?

		Response Percent	Response Total
Yes		32.4%	12
No		67.6%	25
Total Respondents			37
(skipped this question)			0

2. If you answered No, why were you unable to attend? (Please select all that apply)

		Response Percent	Response Total
Unaware of the event		20%	5
Costs too much		4%	1
Inconvenient location		8%	2
Inconvenient day/time		32%	8
Not interested in the guest speaker		0%	0
Other (please specify)		48%	12
Total Respondents			25
(skipped this question)			12

"Other" Detail for Question #2

If you answered No, why were you able to attend

1. Could not take the time to attend because of business priorities
2. Out of town
3. Conflicting Appointment
4. Didn't ask permission
5. Conflicts in time
6. Another event same day
7. Work meeting
8. Too busy at work
9. Did not receive the invitation
10. I had a conference call
11. Work conflict
12. Another commitment

3. If you didn't attend the luncheon, please provide us with any additional feedback on how we could make this an event that you could attend.

	Total Respondents	13
	(skipped this question)	24

1. The only reason I didn't attend was the date. I was out of state. The downtown location is always good since I am able to walk back to work afterwards.
2. I don't come downtown much during the day, thanks to freeway construction.
3. I simply couldn't get out of the office. No other reason.
4. As one of the department's Education Representatives, the other rep does not attend not attend Society events and I feel that I cannot go if she isn't able to attend her functions.
5. It would have to be in the evening. It was my busy time of the month.
6. I have received a short notification from my company for a event. LOMA sent me the information with time ahead.
7. The date and time and location was ok, the meetings the schedule it after so I couldn't do anything.
8. I liked the evening event better.
9. 1 I need to be aware of it. 2. I need to have time available. This Tues. Oct 17, I would have been available.
10. Get me a less demanding job that pays as well as the one I currently have.
11. I was not notified of the luncheon until I spoke with Jean Welsh (about a week ago). By that time, there were seminars scheduled during work time and would have been difficult to change. Holding it in the evening or weekend would work better for me. The topics sounded interesting and I would have attended had it been held at a different time and I had received advance notice.
12. We need a basis to facilitate more group interaction. The environment, not the speaker, or event was boring. People are friendly we have a great basis for not being boring! Perhaps a basis of interaction, communication, and/or comraudery needs to be sought out ... Also, an awareness of what we would like members to do, and participate in to make the society better collectively needs to be communicated when we have the chance to be in front of them.
13. I would have liked to attend. I like the idea of a luncheon during the week; I would not change it.

4. If you attended the luncheon, please answer the following based on your expectations:

	Exceeded Expectations	Met Expectations	Not Met Expectations	Response Average
Advance Publicity	8% (1)	83% (10)	8% (1)	2.00
Meeting Location	58% (7)	42% (5)	0% (0)	1.42
Facilities	58% (7)	42% (5)	0% (0)	1.42
Food	42% (5)	58% (7)	0% (0)	1.58
Speaker - Mary Ryan (LOMA)	17% (2)	67% (8)	17% (2)	2.00
Speaker - Kay Runge (DSM Public Library)	92% (11)	8% (1)	0% (0)	1.08
Speaker - Cindy Schmell (IA Dept of Insurance)	100% (12)	0% (0)	0% (0)	1.00
Total Respondents				12

(skipped this question)

25

5. If your expectations were not met, please explain.

Total Respondents

3

(skipped this question)

34

1. More advance notification.
2. It seemed like a commercial, and –too- panoramic. Specific how-tos and application to the individual was not developed and if stated, was way too cursory to be pictured by the individual or to capture interest. Although, I believed the speaker’s sincerity and interest in LOMA it was not “caught” by me in any way. The other speakers developed their topic well and were remarkably interesting...They made it look easy...On those topics they knew their subject matter well and I “caught” their interest, enjoyment, and conviction....
3. Mary’s topic was very high level for the audience. Her info was nice to know, but for the most part, the audience didn’t connect with her.

6. If you attended this event, we're interested in your feedback and comments on how we could improve future events. Please comment below.

Total Respondents

4

1. Very good logistic –Very good preparation – Very good communication. It was good option to make the tour to the Library, this way we can interact with other DSM LOMA members.
2. I like the downtown location for the afternoon sessions.
3. Please see above – keep the good, throw out the bad...
4. Great seminar...even if I am board member ;~)

7. Please provide suggestions for future speakers or future speaking topics.

Total Respondents

3

(skipped this question)

34

1. –Identity Theft – Invite Insurance companies representatives in order to meet new companies/ways to operate
2. The recent speakers have been very good!
3. not sure yet...Perhaps a speaker on home school education or adoption...????

LIMRA May Merge With LOMA

NU Online News Service, Nov. 28, 2006, 3:51 p.m. EST

The leaders of 2 major insurance research groups have started talking about combining their organizations. LIMRA International, Windsor, Conn., and LOMA, Atlanta, could take as long as a year to discuss and execute a merger, according to LIMRA President Robert Kerzner and LOMA President Thomas Donaldson. A merger would make sense because LOMA and LIMRA offer complementary services, and teaming up could create a bigger, stronger, more efficient organization, Kerzner and Donaldson say. LIMRA, which has 800 member companies, conducts research and provides consulting services related to distribution and marketing of life insurance and related products.

LOMA has 1,200 member companies. It runs research programs and educational programs focusing on improving the operations of life insurers and other financial services companies. LIMRA and LOMA already co-sponsor many insurance industry conferences, group executives say. "These are great organizations with powerful brand equity, highly respected for our expertise in the areas we serve," Kerzner says in a statement about the merger talks. "We very much intend to preserve the brand and identity of each as we investigate the best way to combine."

Survey Finds Consumers Unwilling To Accept Tradeoffs

BY ARTHUR D. POSTAL

Washington Bureau -- NU Online News Service, Nov. 14, 2006, 5:35 p.m. EST

Americans still want their health plans to be more flexible, but they are unwilling to pay more for that flexibility.

Researchers at the National Organization for Research at the University of Chicago have published that finding in *Health Affairs*, a health care administration journal.

"Overall, Americans seem to be looking for a better deal, [but] there is little evidence of self-sacrifice," said Daniel Gaylin, an author of the NORC article. "They want employers and the government to do more to help pay for coverage but they still want the right to choose from different policies."

Industry Articles of Interest, cont'd

Authors of another article in the latest issue of Health Affairs, which focuses on the private health insurance market, report that only about 25% of private-sector employees worked at companies that offered retiree health benefits in 2003, down from 32% in 1997.

Although a high percentage of government employers still offer retiree health benefits, those benefits are also under pressure, according Thomas Buchmiller of the University of Michigan and other study authors.

Researchers at Yale University and Harvard University note in another article in Health Affairs that Americans who still have employer-based health coverage are getting to be older and wealthier than the general population.

The aging of commercial group plan members will "make it harder for health insurers to pool risks, since fewer younger people with lower health costs are covered by these plans," the researchers write.

Researchers Estimate Health Tax Break Costs

NU Online News Service, Nov. 14, 2006, 5:29 p.m. EST

Total federal and state "tax subsidies" for employer-sponsored health coverage will average about \$2,778 per worker this year.

Thomas Selden, a researcher with the federal Agency for Healthcare Research and Quality, and Bradley Gray, a researcher at CNA Corp., Alexandria, Va., have published that estimate in a study sponsored by the federal Agency for Healthcare Research and Quality.

Bush administration officials have emphasized the cost of tax exemptions for purchases of health insurance in proposals to cap employers' federal health insurance tax exemption.

Exemptions for employers' purchases of health coverage are costing state and federal governments about \$208 billion in tax revenue this year, with federal tax breaks accounting for \$185 billion of the total and state tax breaks accounting for \$23 billion, the researchers estimate.

The average total tax subsidy is about \$1,573 per worker with single coverage and \$3,825 per worker with family coverage, the researchers report.

The average subsidy per covered worker is \$3,283 at establishments where the median income is more than \$23.07 per hour, and \$2,268 at establishments where the median income is less than \$10.43 per hour, the researchers estimate.

Greater DSM Society Photo Album & Tidbits

Early Bird Membership Campaign

Kerry Vanderkieft

Congratulations, Kerry!

Kerry is the winner of our drawing for the 2007 Early Bird Membership campaign for membership in our LOMA Society of Greater Des Moines. Kerry won \$50 for submitting his membership by 12-15-06 and being selected in our drawing!!!! Proving it pays to get your membership in early! Way to go Kerry!

Last Year to Use FLMI 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!!



Congratulations!!

2007 Greater Des Moines

LOMA Society Board

Elected Officers



From L to R: Michael Wright, Vice President;
Joni Burrell, Treasurer;
Carol Gonzales, President;
Linda Agan, Secretary

Treasurer's Report – Balance Sheet

January 1, 2006 through September 30, 2006

Submitted by Treasurer, Joni Burrell

Revenue

2006 Membership Dues	\$	3167.50	
Spring Seminar Fees	\$	890.00	
Golf Outing Fees	\$	15.00	
Total Revenue			\$ 4,072.50

Expenditures

Website Revision and Maintenance	\$	600.00	
Website Annual Fee	\$	180.00	
Scholarship Payments	\$	1,500.00	
Charity Matching Donations	\$	25.00	
Postage and Misc Disbursements	\$	74.07	
Spring Seminar Expenses	\$	431.14	
Winery Tour & Golf Expenses	\$	212.04	
Fall Meeting Expenses	\$	315.00	
Total Expenditures			\$ 3,337.25

Net Gain (Loss)	\$	735.25
Checkbook Balance as of 9/30/2006	\$	2,687.68
Money Market Balance as of 9/30/2006	\$	5,258.06
Total Cash on Hand as of 9/30/2006	\$	7,945.74



2006 Board Members

PRESIDENT, DENNA LARGE

PRINCIPAL FINANCIAL GROUP

515-248-2556

E-mail: large.denna@principal.com

VICE PRESIDENT, CAROL GONZALES

PRINCIPAL FINANCIAL GROUP

515-283-4480

E-mail: gonzales.carol@principal.com

SECRETARY & TECHNOLOGY CHAIR,

LORI CAHILL

Principal Financial Group

515-247-7487

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TREASURER & MEMBERSHIP CHAIR,

JONI BURRELL

Principal Financial Group

515-247-6580

E-mail: burrell.joni@principal.com

EDUCATION CHAIR, SHERYL PARKER

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515-248-0403

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PUBLIC RELATIONS CHAIR, LINDA AGAN

Principal Financial Group

515-362-1857

E-mail: agan.linda@principal.com

PROGRAM CHAIR, ERICA LOHRMANN

American Equity Investment Life Ins Co.

515-457-1846

E-mail: elohrmann@american equity.com

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^{3/4}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

HOW TO CONTACT US

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

Visit our web site at 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

