President’s Corner
By Rob Earley, CPCU

We are coming to the end of a challenging and rewarding year for the Chapter. A good chapter board and leadership for 2005/2006, elected at the May Chapter meeting, assure that next year will be successful as well.

The 2004/2005 chapter year saw the following accomplishments:

Good Works – The chapter made a contribution of $1,750 to Gateway Community Services who provide needed services to the Lansing area community.

Scholarships – Recently the chapter awarded 3 - $1,000 college scholarships to deserving students. This helps bring bright young minds into our industry. We also contributed $100 to the Insurance Education Foundation and $870 to the CPCU Loman Foundation.

Publicity – Awareness in the community about the Chapter and the CPCU designation was enhanced by numerous articles about chapter activities published in the Lansing State Journal and CPCU ads published in the State Journal and the Greater Lansing Business Monthly.

Education - The keystone of our educational efforts, I-day, addressed the hot topic of identity theft. And, of course, every chapter meeting featured informative and entertaining speakers, including a meeting devoted to a discussion of ethics in the insurance industry.

Member involvement – In addition to incentives for attendance at chapter meetings, the first annual chapter survey to measure the job the chapter is doing in meeting member needs, and gauge member satisfaction, was published.

Planning for the Future – efforts were made to organize information from the various committees and board officer positions so that the

cont on pg. 4
Chapter Meeting Schedule for 2004-2005

Mark your calendars **now** for these important dates!

**Final event of the year!**

**Thursday, June 16***  
**Event:**  
Joint Golf Outing with the Central Michigan Underwriters Association  
**Place:**  
Brookshire Inn and Golf, Williamston  

* - **Note this is a Thursday not a Tuesday**

This is the final newsletter of the chapter year. The article deadline for the September newsletter is August 23rd.

If you know of promotions or other noteworthy accomplishments involving CPCU’s, please send them to the editor anytime.

Why not check out the Chapter’s Website? We hope this site will become a major communication tool for our Chapter. It contains a lot of useful information for our members. Please pay it a visit and login to the site using your member login.

To get there go to: [www.midmichigan.cpcusociety.org](http://www.midmichigan.cpcusociety.org)

Mark your calendar for the next Annual Meeting & Seminars which will be held in Atlanta, October 22-25, 2005

This year’s event will feature Keynote speaker Lou Dobbs of CNN and well known political commentator George F. Will as the Conferment Speaker.

Chapter Awards College Scholarships

The Mid-Michigan Chapter has awarded three $1,000 scholarships to deserving students from the Olivet College Insurance program. These students have shown a commitment to academic excellence as well as to the Olivet Insurance program and the Gamma Iota Sigma Insurance Fraternity. Formal recognition will be given to these students at the Chapter’s September meeting. Many thanks to Merle Boehmer and the Scholarship committee for their work in determining this year’s winners. The winners are:

- **Gabe Pringel**  
  Gabe will be a senior in the fall. He has a grade point average of 3.95.

- **Craig Carpenter**  
  Craig will be a junior in the fall. His current grade point average is 3.83.

- **Matt Jezior**  
  Matt will be a junior in the fall. His grade point average is 3.34.
## June 2005

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If you have items for upcoming months, please let us know so they can be placed on future calendars

## July 2005

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transition to new leadership in future years will be enhanced.

Based on the achievements cited above, and others, it is our feeling that the chapter will qualify for the Circle of Excellence Award, possibly the Gold (highest) level of recognition, from the CPCU society.

The chapter doesn’t accomplish these worthy goals without the participation of skilled and able volunteers. It is appropriate that we thank the following individuals for their contributions:

Dale Phinney – Vice President
Don Simon – Treasurer
Lisa Martin - Secretary
Gary Mandley - Director
Lateresa Baker – Director and I-Day Chairperson
Dan Briggs – Newsletter and Webmaster
Debbie Harris – Membership
Merle Boehmer - Scholarships
Ken Armbrustmacher – Circle of Excellence
Sally Dettmer – Good Works

Looking ahead to next year, the chapter has a talented incoming board and committees to meet the challenges of the coming year.

Here is the 2005/2006 Board of Directors:

Sally Dettmer - President
Don Simon – Vice President
Joe Dykhuis – Treasurer
Lisa Martin – Secretary
Bruce Cowgill - Director
Barb Cook – Director
Rebecca Mengerink - Director

Committees for the upcoming year are as follows:

Newsletter – Dan Briggs
Webmaster – Dan Briggs
I-Day – Lateresa Baker, chairperson, Pat Orr, Sarah Crispin, Debbie Harris, and Steve Whiting
Membership – Debbie Harris
Scholarships – Merle Boehmer, chairperson, and Gary Mandley
Publicity – Rob Earley
Good Works – Sally Dettmer, chairperson, Mark Cotter and Darline Walker
Circle of Excellence – Phil Minshall, chairperson, and Ken Armbrustmacher

If you are interested in being involved in some capacity during 2005-2006, we can always use your help. Contact any board member.
Chapter Past President Joseph DeChatelets

The Executive Committee at Auto-Owners Insurance has named Joseph P. DeChatelets, Assistant Vice President, Sales. Joseph will be responsible for the Sales and Group Sales departments in Home Office. In addition, a number of Regional Vice Presidents will report to him regarding regional sales activities.

Congratulations Joseph on this promotion!

Chapter Treasurer Joseph Dykhuis

James C. Schumacher, Assistant Vice President, Applications Development at Auto-Owners Insurance, is pleased to inform you that Joseph L. Dykhuis has been promoted to the position of Director, Application Research and Development. Joe will be responsible for coordinating the research of new application technologies and processes as well as the training of application developers.

Congratulations Joseph on this promotion!

NLI a Big Success!

The CPCU Society’s National Leadership Institute made its way to Lansing on Friday May 20th at the Radison Hotel. Three concurrent day-long seminars were held. More than 50 people attended the event, an excellent turnout! The participants broke up the day of learning with a wonderful lunch and were treated to a terrific speech by Roger Looyenga, CPCU, CEO of Auto-Owners Insurance.
**2005 Combined Golf Outing -**  
The Mid-Michigan Chapter of CPCU and The Central Michigan Underwriters Association

**When:**  
**Thursday, June 16th, 2005**

**Where:**  
**Brookshire Inn and Golf**  
205 W. Church St., Williamston, MI

**Details:**  
Tee times starting at 11:00 a.m.  
Dinner around 5:30 p.m.

- 18 hole scramble  
- Hole prizes  
- Team score prizes (high and low!)  
- Drink Tickets  
- A delicious Steak dinner from the Brookshire kitchen

**Cost:**  
$55.00 per person  
(Includes: 18 holes of golf w/ power cart, Lunch at the turn, Dinner, Drink tickets & Prizes.)

**Note:**  
Tee times will be assigned. *If you have a foursome, please send in the names together.* Singles, twosomes and threesomes will be grouped into foursomes. We will fax, call or email the contact person with your tee times.

**Deadline:**  
**Please make reservations by Friday, June 10th.**  
Cancellations no later than Monday, June 13th please.

Fax, Email, Phone or Snail-mail your reservations to:  
Dan Briggs, CPCU, at Farm Bureau Insurance  
- Fax: 517.323.6617  
- Email: Dbriggs@fbinsmi.com  
- Phone: 517.323.7000 (ext. 3573)  
- Address: PO Box 30400, Lansing, MI 48909-7900

Please provide the following when making your reservation:

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- Number for lunch, golf, ½ cart and dinner @ $55.00 each:  
- Number for lunch, golf, ½ cart (no dinner) @ $45.00 each:  
- Number for dinner only (no lunch, golf or cart) @ $25.00 each:  

**Total Amount Due:**  
$_______

**Names of golfers in your group:**

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**Phinal Phinneyisms**  
*Dale A. Phinney, CPCU, AU, Chapter Vice-President*

**Battle Scars** If you don't already have them, you will in years to come. I certainly have my share and think about them quite often. The treatment for feeling better is to change your mood. Act upbeat, show resilience, bounce back on your own. Don't allow yourself to wallow in negative emotions like anger, disappointment, or blame. You can be bitter about how your career gets affected, or you can demonstrate your ability to take a punch. You can carry a grudge to your grave or you can "get over it". What's best for your career?

**Challenge** Do more than exist, **Live**. Do more than look, **Observe**. Do more than read, **Absorb**. Do more than hear, **Listen**. Do more than listen, **Understand**. Do more than think, **Ponder**. Do more than talk, **Say Something**.

**Creed** I believe that a person gets what he or she goes after, that one deed done today is worth two deeds tomorrow and that no person is down and out until he or she has lost faith in themselves and their profession.

**Thank You** I enjoyed serving on the Mid-Michigan Chapter Board for 5 years. I learned about leadership and I grew as a person. Most of all, I came to know the value of associating with great people like yourself. Thank you for holding me as your own.

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**CPCU Society Strategic Goals and Objectives**

**Mission Statement**  
*The CPCU Society is dedicated to meeting the needs of professionals who have earned the CPCU designation, so that they may serve others in a competent and ethical manner.*

**Goal 1**  
The Society pursues excellence in education, information and research.

**Goal 2**  
The Society promotes the CPCU designation

**Goal 3**  
The society promotes ethical behavior and high ethical standards.

**Goal 4**  
The Society provides networking, career enhancement opportunities, and other service for members.
Chapter Member Survey Results

The chapter recently conducted a survey of the membership to garner input from our members on how they view the chapter and what their thoughts are on a variety of topics. 59 persons responded to the survey, better than 1/3 of the chapter’s membership. A brief summary of the results are listed below. The chapter board will be discussing the results in more detail at a future board meeting. If you did not take the survey but still wish to you can. There is a link to the survey on the Chapter website.

- The top three needs members want from the chapter are Education/Information (27%), Networking (21%) and career development (18%).

- Better than 80% of respondents felt the chapter is meeting their needs and that chapter meetings are being well run.

- While 48% said they attended 4 or more meetings during the past year, another 21% did not attend any chapter activities. Scheduling conflicts (55%) and work keeping them too busy (27%) were the main reasons for not attending meetings.

- Lunch is by far the preferred time for chapter meetings, with 64% making that their choice. The long time standard, dinner meetings, came in a distant third.

- An interesting result was the question of how often the chapter should hold meetings. 49% said monthly meetings (10 per year) should be held, with a surprising 45% indicating the chapter should only meet every other month (5 meetings per year).

- Meeting topics that interest respondents the most were: Insurance Regulation (14%), Insurance legislation (14%), Consumer Attitudes (10%), Leadership and Career development (10%).

- An overwhelming 96% feel chapter membership is beneficial and would recommend it to a co-worker.

- 91% of you have your dues paid for by your employer.

- 71% feel that we should communicate with you on a monthly basis, with email being the preferred method of communication (91%).

- 70% read the chapter newsletter on a regular basis. However, only 10% access the chapter website with any regularity.

- More than 60% have worked in insurance for better than 20 years.

- The breakdown of members by line of insurance: Property/Casualty (38%), Personal (15%), Commercial (20%), Workers Compensation (15%), Life and Health (3%).

We appreciate all of you that took time to participate in the survey. If you have comments or questions about the survey or results, please feel free to contact the newsletter editor.

Since this is the final newsletter for the chapter year, I just wanted to thank everyone who contributed in any way to this publication. It makes my job a lot easier! If you have ideas/suggestions please contact me.

Have a great summer!

Dan