



## **NAHU Board of Trustees Meeting Agenda**

**Monday, June 19, 2017**

**Conference Call**

**4:00-5:30 p.m. EDT**

### **NAHU'S MISSION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

**Call to Order & Reading of Antitrust Statement\*** (*Jim Stenger*)

**Roll Call of Attendees** (*Dane Rianhard*)

**Approve Agenda** (*Jim Stenger*)

### **Consent Items** (*Jim Stenger*)

- BoT Meeting Minutes – May 15, 2017
- EC Meeting Minutes – June 12, 2017
- Committee Reports
  - Membership Council
  - Awards Committee
  - Chapter and Leadership Development Committee
  - Finance Committee
  - Governance Committee
  - Media Committee
  - Professional Development Committee
    - PDC Survey Analysis
- New Charter
  - Downtown Chicago AHU
    - Charter
    - Bylaws
    - Executive Summary
- 2017-2018 Committee Approval
  - Legislative Council
  - Membership Council
  - Awards Committee
  - Chapter and Leadership Development Committee
  - Finance Committee
  - Governance Committee
  - LPRT Committee
  - Media Relations Committee
  - Professional Development Committee
  - Vanguard Committee

### **Financial Reports** (*Pat Griffey*)

- NAHU April Financials

### **Strategic Discussion**

- **2020 Vision** (*Janet Trautwein*)



### **Motion for Adjournment**

**\*NAHU's Anti-trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.



## **NAHU Board of Trustees Meeting**

**Monday, June 19, 2017**

**Meeting called to order at 4:02 P.M. EDT by Jim Stenger**

## **NAHU'S VISION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

## **Reading of Antitrust Statement** *(Jim Stenger)*

## **Roll Call** *(Dane Rianhard)*

**Attendees:** President Jim Stenger, President Elect Mike Embry, Vice President Rusty Rice, Treasurer Pat Griffey, Secretary Dane Rianhard, Immediate Past President Don Goldman, NAHU Executive VP & CEO Janet Trautwein, Region I Vice President Paul Smith, Region II Vice President Erica Hain, Region III Vice President Denise VanPutten, Region IV Vice President Alycia Riedl, Region V Vice President Julian Lago, Region VI Vice President Kelly Fristoe, Region VII Vice President Roseanne Wolfe, Region VIII Vice President Linda Rose Koehler, Legislative Council Chair Dave Mordo, Membership Council Chair Paige Phillips

## **Absent:**

**Staff:** Jennifer Murphy, Brooke Willson, Marcy Buckner, Chris Hartman, Illana Maze, Megan Caputo, Kelly Loussedes, Farren Baer, Bob Tretter

**Guests:** Legislative Council Vice-Chair Annette Bechtold, Membership Council Vice-Chair Deb Crouch, Professional Development Chair David Smith, Secretary Candidate Eugene Starks, Region 1 VP Candidate Jeannie Comins, Region 3 VP Candidate Mike Deagle, Region 7 VP Candidate Ray Magnuson

## **Adoption of Agenda**

**MOTION:** Pat Griffey made the motion to adopt the posted agenda.  
Motion passed unanimously

## **Consent Items** – *(Jim Stenger)*

- BoT Meeting Minutes – May 15, 2017
- EC Minutes – June 12, 2017
- Committee Reports
  - Membership Council
  - Awards Committee
  - Chapter and Leadership Development Committee
  - Finance Committee
  - Media Committee



- Professional Development Committee
  - PDC Survey Analysis
- New Charter – Downtown Chicago AHU
  - Charter
  - Bylaws
  - Executive Summary
- 2017-2018 Committee Approval List

**MOTION:** Rusty Rice moved to approve the Consent Agenda

**DISCUSSION:** The May BoT minutes need to be amended: 1) only February and March financials accepted, no April. Paul is listed as absent, he was at the meeting. Mike Embry requested that the Committee List be pulled.

**MOTION:** Rusty Rice amended his motion to approve the Consent Agenda without the 2017-2018 Committee Approval List

Motion passed unanimously

#### **2017-2018 Committee Approval List**

**MOTION:** Mike Embry moved to waive the required five-day rule for the approval of the 2017-2018 Committee List.

Motion passed unanimously

**MOTION:** Mike Embry moved to accept the 2017-2018 Committee List

**DISCUSSION:** Identified misspelled names and incorrect assignments. Changes were made as directed.

Motion passed unanimously

#### **Financial Report**

Discussed the Finance Committee's decision to not approve reimbursement for Membership and Legislative Council VCs to attend the Budget Meeting. Looked at options of finding the funding in other areas of the budget, the bottom line is the money, regardless where it comes from it will effect the bottom line. Questions about a Schedule A item in the Leg Chair's budget. The answer will be shared with the entire Board of Trustees.

**MOTION:** Mike Embry moved to accept the April Financials.

Motion passed with Dave Mordo abstaining

#### **Strategic Discussion**

The next discussion will have the categories in chart format and will look to the next steps. Getting the committees involved with a clear action plan.



### **New Business**

- Julian Lago and Rosanne Wolfe expressed their appreciation and gratitude for the time they served.
- Orlando is resort casual but Board members were encouraged to be professional in their attire and attitude
- The President's Reception will be held Saturday night by the pool. All Board members are invited.

### **Motion for Adjournment**

**MOTION:** Paul Smith moved to adjourn the meeting at 4:58 P.M. EDT

Motion passed unanimously

**\*NAHU's Anti-trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

Respectfully submitted,  
Dane Rianhard  
NAHU Secretary



## **NAHU Board of Trustees Meeting**

**Monday, May 15, 2017**

**Meeting called to order at 3:59 P.M. EDT by Jim Stenger**

## **NAHU'S VISION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

## **Reading of Antitrust Statement** *(Jim Stenger)*

## **Roll Call** *(Dane Rianhard)*

**Attendees:** President Jim Stenger, President Elect Mike Embry, Vice President Rusty Rice, Treasurer Pat Griffey, Secretary Dane Rianhard, Immediate Past President Don Goldman, NAHU Executive VP & CEO Janet Trautwein, Region I Vice President Paul Smith, Region III Vice President Denise VanPutten, Region IV Vice President Alycia Riedl, Region V Vice President Julian Lago, Region VI Vice President Kelly Fristoe, Region VII Vice President Roseanne Wolfe, Region VIII Vice President Linda Rose Koehler, Membership Council Chair Paige Phillips

**Absent:**, Region I Vice President Paul Smith, Legislative Council Chair Dave Mordo

**Staff:** Jennifer Murphy, Brooke Willson, Marcy Buckner, Chris Hartman, Illana Maze, Megan Caputo, Kelly Loussedes, Farren Baer, Bob Tretter

**Guests:** Legislative Council Vice-Chair Annette Bechtold, Membership Council Vice-Chair Deb Crouch, David Smith, Professional Development Chair, Secretary Candidate, Eugene Starks, Region 7 VP Candidate, Ray Magnuson

## **Adoption of Agenda**

**MOTION:** Mike Embry made the motion to adopt the posted agenda.  
Motion passed unanimously

## **Consent Items** – *(Jim Stenger)*

- BoT Meeting Minutes – April 17, 2017
- EC Minutes
  - April 10, 2017
  - May 8, 2017
- Committee Reports
  - Legislative Council
  - Membership Council
  - Awards Committee



- Proposed changes to 2018 Landmark & Pacesetter Awards
  - Chapter and Leadership Development Committee
  - Finance Committee
  - Governance Committee
    - Updated Regional Conference Revenue & Expense P&P (03-03-F) Letter of Acknowledgement
  - Gordon Committee
  - LPRT Committee
  - Media Committee
  - Professional Development Committee

**MOTION:** Rusty Rice moved to approve the Consent Agenda

**DISCUSSION:** Paige Phillips requested the Governance Committee Report be removed from Consent Agenda.

**MOTION:** Rusty Rice amended his motion to approve consent agenda without the Governance Committee Report

Motion passed unanimously

#### **Governance Committee Report**

- A question was asked about how the regional representation for the Professional Development Committee will work moving forward. It was explained that representation on or the Professional Development Committee should not be required because there are times when a region may not have a qualified or interested members. The intent is for each region to have representation, but not to just fill the seats.

**MOTION:** Julian Lago moved to approve the Governance Committee Report

Motion passed unanimously

#### **Amended Bylaws**

- Kansas City AHU
- Central Florida AHU

**MOTION:** Pat Griffey moved to accept the amended bylaws. Motion to Approve Changes

Motion passed unanimously

#### **Financial Reports** (*Pat Griffey*)

- Brief discussion of March Financials

**MOTION:** Mike Embry moved to accept the February, March and April financials

Motion passed unanimously

#### **Bylaws Amendment – Adding Professional Development Chair to the Board of Trustees**



- An explanation of how things are very different now with professional development versus the past. This morphed into a discussion about the future of NAHU and the incoming president's vision. The theme will be "Teamwork makes dreams work" as we continue to build upon and work on Vision 2020

**Executive Session – 4:50 p.m. (Don Goldmann)**

**MOTION:** Don Goldmann moved to approve on an increase to Janet's compensation effective 9/1/17  
Motion passed unanimously

**Motion for Adjournment**

**MOTION:** Paul Smith moved to adjourn the meeting at 5:17 P.M. EDT  
Motion passed unanimously

**\*NAHU's Anti-trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

Respectfully submitted,  
Dane Rianhard  
NAHU Secretary





## **NAHU Executive Committee Meeting Notes**

**Monday, June 12, 2017**

**4:00 pm – 5:00 pm EST**

**Meeting Start Time: 4:01 EST**

**Attending:** President – Jim Stenger, President Elect - Mike Embry, Vice President – Rusty Rice, Treasurer – Pat Griffey, Immediate Past President – Don Goldmann, NAHU Executive Vice President and CEO – Janet Trautwein, Jennifer Murphy, Brooke Willson

**Absent:** Secretary – Dane Rianhard

### **Agenda: OPEN FORUM**

- Jim expressed his appreciation of everyone's participation and support of the EC calls.
- Discussed the pros and cons of the Consent Agenda and ways that may help get the committees a chance to share more
- Reviewed the agenda for Annual Convention BoT meeting. Will look at having the members complete free personality profile surveys. The strategic discussion will review the upcoming steps and committee involvement. Not enough time to do a complete review. This can be done for new board members upon request.

Meeting Adjourned at 5:28 PM EST

Respectfully submitted,  
R. Dane Rianhard  
NAHU Secretary



## MEMBERSHIP COUNCIL REPORT

**Chair: Paige Phillips**

**Board Liaison: NONE**

**Month: June 2017 – year in review**

It's been a challenging year for sure for the Membership Council. Retention continues to be a major issue in all chapters. However we did accomplish many projects over the past year and outlined them below:

Projects Membership Council worked on this year:

- New member microsite completed and active. This is a microsite that the new members can view a snapshot of what they should expect or receive as a member. The website is [www.welcometonahu.org](http://www.welcometonahu.org)
- Our Bank Draft contest was a huge hit. It ran from August through December and again January through May. We drew gift cards for various winners who renewed or joined via bank draft.
- March Madness membership contest was also a success bring in 134 members in just a 2 week period



- Redesigned the Triple Crown pin to reward members for 3,5,10 years on consecutive Triple Crown. The first pins will be given out at convention in Orlando
- Developed a testimonial campaign called "I'm In" where members can email testimonials to use in ABS magazine as well as chapter websites and the NAHU website
- Dedicated 2 pages per issue in ABS magazine to committee updates called "Member Corner". We wanted to bring this information straight to the members who might not be getting it via other outlets.
- Developed a full "Member Manual" in word document for all members and chapters to send to members outlining all benefits and value of membership
- Developed a member to value flyer relating prices to certain benefits
- Restructured the GAIN contest to include more member involvement in areas such as bank draft, LPRT, Membership, Retention and Triple Crown and delegates to convention.
- Vice Chair Deb Crouch has developed our annual membership survey which is currently being sent to members and we should have some results back by convention to discuss with BOT and Membership council meeting

- There were a couple of storm disasters this past year in TX and FL and we contacted local leadership and was informed no affected members so we did not have to put into action our UNITE program
- We are now sending notecards to anniversaries of members from staff thanking them for renewing.
- Council sent monthly updates to chapter membership leaders with all activities and important items regarding membership matters
- Awarded several scholarships to Cap Conference for members who recruited members. If they recruited at least 3 additional members from Cap Con to annual Convention they would get one more scholarship.
- Developed a Facebook page dedicated just to membership leaders where we can exchange ideas and issues among chapters

## MEMBERSHIP NUMBERS

Our number continue to decrease and we continue to lapse more members than we are bringing in making retention an urgent issue.

Below is a recap of the last couple of years

As of 3-31-17 - brought in 2,051 members in the contest period lapsed 3,960

As of 3-31-16 – brought in 2,680 members in the contest period lapsed 3,350

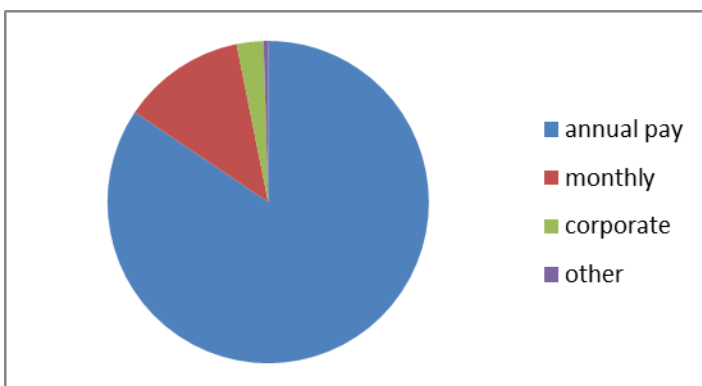
Of the lapsed members, annual pay continues to be the highest percentage at 84%

3,348 members were on annual pay

493 were paying monthly

107 corporate ( 73 were AFLAC)

18 other ( lifetime, list bill, temporary etc)

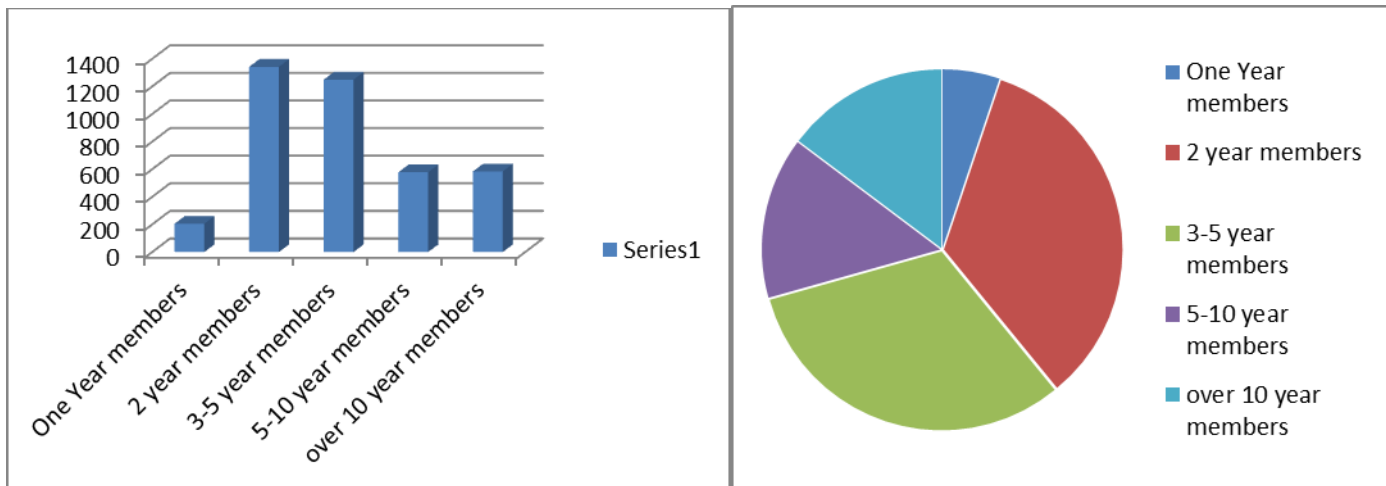


## Zenefits

352 Zenefits members lapsed last year

234 still active and up for renewal November 2017

What we found unusual this year is the length of membership of the ones that lapsed. It seems more members were involved longer periods of time which is opposite of previous years. I feel this may be a growing trend with so many of our members being in the baby boomer age and retiring soon. Only 205 members were 1<sup>st</sup> year members.



We are in the process of gathering year end reports from all the regions. Below are a few we have in at this time

## Region 6

Most of the chairs are getting ready for the convention or summer vacation. Ann Borah of Oklahoma City is the only person to return a phone call in Oklahoma. Other chapter in Oklahoma is doing well along with state. Both Kansas chairs are returning and doing a good job. Arkansas is struggling with leadership. Will continue to try and help next term. Louisiana has good leadership on the membership side but has a few leadership issue which we will address next term.

## Region 7

1-Lapsed List: Please indicate what is being done by each chapter to address the lapsed members. Please ask that your chapters do their very best to get a reason for the membership lapsing and make sure that is indicated.

Arizona: email blast to the board to follow up on the lapsed list. They have had a lot of new membership over the past couple of years in AZ, and that has also caused a higher number of lapsed membership.

Colorado: email lapsed report to each of the membership chairs at the local chapters to have them follow up in their area.

Idaho: email blast to the board to follow up on the lapsed list. Currently having their state membership call every other month.

New Mexico: email blast to the board to follow up on the lapsed list.

Utah: email blast to the board to follow up on the lapsed list.

2-Chapter Leadership: Indicate any issues that are brought up by the chapters during your discussions with regards to leadership. Let the chapters know that you will be bringing this up to council and we will get Chapter and Leadership Development involved to assist them.

No issues reported on the call, regarding leadership with any of these chapters.

3-Membership Issues: Indicate any issues that are brought up by the chapters during your discussions with regards to membership. Be sure to get as many details as possible so that it can be addressed in the board report.

Most of the chapters have reported concerns about not having a lot of new agents entering the industry, which makes it hard to recruit new members. They are continuing outreach to existing agents/agencies, that have not yet joined our association.

4-Membership Focus: List how each of the chapters have focused on Membership and Retention the prior month. Did they have any contests, did they discuss at member meetings, etc....

Arizona: No current State contest to report.

Colorado: They are using an Annual Summary of Accomplishments to try and recruit new members to the association.

Idaho: They had a State membership contest to award \$20 for every new member recruited during the current fiscal year. They also awarded \$100 for most recruits.

New Mexico: They are volunteering at Community Health Clinics to try and get some exposure in the community to help with recruiting.

Utah: They have been targeting active agents that are not members of NAHU, and they are personally visiting them as a board to invite them to be a part of our association.

5-Membership Meetings: Were any membership meetings held? Do they need assistance with topics? If no meeting held, why?

Each of the chapters have either had their State conference or are preparing for their State conference coming up. They will strive to recruit new members by offering discounted pricing to members, by providing CE credits, and by having the most up to date information for their members.

6-Communications: How are your chapters communicating with their members about membership issues? Are the contests that national are holding being shared at the state/local levels? If not, why?

Each of the chapters are using email blasts to communicate with the state board regarding membership issues. They are also using email blasts to communicate with their members about state and national membership contests. Four out of the five active states

(-Col) are using a monthly newsletter to remind members about these contests.

## REGION 4

### Lapsed List:

#### **Chapter:**

Iowa  
Minnesota  
Nebraska  
South/North Dakota  
Wisconsin

#### **Name of Chapter Contact:**

Joe Evans  
Richard Lett  
Paul Scholz  
Brittney Snyders  
Grant Garson

### Leadership Issues:

#### **Chapter:**

Iowa  
Minnesota  
Nebraska  
South/North Dakota  
Wisconsin

#### **Issue:**

None  
None  
None  
Neither state is a chartered chapter  
None

### Membership Issue:

#### **Chapter:**

#### **Issue:**

Iowa	None
Minnesota	Getting better people focused on membership
Nebraska	None
South/North Dakota	Neither state is a chartered chapter
Wisconsin	Getting board involved in membership

#### **Membership Focus:**

##### **Chapter:**

Iowa	<b>Details:</b> Iowa Symposium; June 6/7, change of board 7/1, expanding membership committee
Minnesota	Promoting all contests - sent out separate promotion for CE and joining
Nebraska	Promoting contests, operation shouts and Paul nominated Brian McPike to Region IV Membership Chair
South/North Dakota	Neither state is a chartered chapter
Wisconsin	No Report

#### **Membership Meetings:**

##### **Chapter:**

Iowa	<b>Details:</b> Held quarterly, most recent November 2016
Minnesota	Holding regular meetings.
Nebraska	All chapters Holding Regular meetings.
South/North Dakota	Neither state is a chartered chapter
Wisconsin	Working at starting ce meetings again No report

#### **Communications:**

##### **Chapter:**

Iowa	<b>Details:</b> Quarterly promotion at CE mtgs - GA promotion for list bill
Minnesota	Using a variety of ways to communicate with members.
Nebraska	Using a variety of ways to communicate with members.
South/North Dakota	Neither state is a chartered chapter
Wisconsin	Wisconsin is re-discovering NAHU value and focusing on better meetings



## **AWARDS**

**Chair: Alexis Weilmuester**

**Board Liaison: Dane Rianhard**

**Month: June**

The committee is prepping for the new combined leadership forum with Membership and Chapter Leadership & Development.

Everything is ready for the Awards Breakfast. We are excited to present the winners with their hard won awards.

Steps are being taken to update the guidebook and award applications with all of the changes.



## **CHAPTER & LEADERSHIP DEVELOPMENT**

**Chair: Carolyn Beck**

**Board Liaison: Patricia Griffey**

**Month: June, 2017**

### **Report:**

- **5/4/17 Held incoming leaders Zoom call led by Lou Reginelli, incoming CLD Chair.**
- **5/23/17 CLD committee Zoom call held. Lou discussed returning committee members and new committee members that will be on the CLD committee.**
- **The majority of the CLD monthly teleconference focused on upcoming Incoming Officers forum at Annual Convention.**
- **Requested committee provide a reminder on their next regional call to have the Chapters get in their Delegate forms in by the stated deadline.**
- **Provided committee with details on a meeting being held for the current and new committee members that will be at 1:00 on Monday, June 26<sup>th</sup> just prior to the Incoming Officers forum meeting.**
- **Leadership mentoring project is still moving forward. Committee members have supplied input and now Lou and Arty are creating an outline.**
- **Continue to work with Brooke and Kelly regarding the CLD video which will be debuted at the Annual Convention Incoming Officer forum.**
- **Brooke is sending out a survey to incoming leaders regarding concerns, questions, and topics that they wish to discuss during the Incoming Officer forum at convention.**
- **Progress is being made regarding the Leadership curriculum course. The CLD committee would like to introduce this future offering at Annual Convention.**





## Finance Committee Teleconference Minutes

Date: June 9, 2017

### **AGENDA**

1. Roll Call  
Present: Pat Griffey, Rosanne Wolfe, Denise VanPutten, Kelly Fristoe, Ross Pendergraft, Janet Trautwein, Jennifer Murphy  
Absent: Rusty Rice, Dane Rianhard, Marsha Tellesbo,
2. Agenda Approved: Motion – Kelly Fristoe
3. Acceptance of the April 2017 Financial Statements: Motion - Rosanne Wolfe
4. As per P & P 03-01-B the Finance Committee did not approve travel expense reimbursement for Vice Chairs to attend the September 2017 Budget Meeting. Motion by Kelly Fristoe
5. New business - None
6. Adjourn

Submitted by:

Patricia Griffey, Treasurer



## **MEDIA RELATIONS**

**Chair:** Dave Cluley

**Board Liaison:** Rusty Rice

**Month:** May

### **Chair Report**

Discussion this month was about the lack of and need for a communications committee. A communications committee would facilitate better communication to the members and increase member participation on committees.

It seems more members might be willing and interested in serving on a communications committee than on media relations. The former is easy for most people to understand. The latter is mysterious foreign territory to most. However, it may prove easier to help people migrate to media relations by having served in a communications capacity.

While some states and locals may have communications chairs, the MR committee members agreed that communications as a committee has largely gone by the wayside with the emphasis being placed on media relations.

The social media-working group may be the logical evolutionary step to reinstituting communications committees as, in the past, the purpose of communications committees was newsletter production and distribution. Technology has pushed newsletters digital with email distribution, if they produced at all.

Social media makes it possible to break down newsletter content into its component elements; permitting delivering the message in “sound bites” that millennials understand and in the way they want to receive information.

Social media is the new communications platform. We should embrace this technology and make it work for us. It should help with recruitment and retention of younger members in particular. Social media and email allows content delivery in the form and format the user prefers and is most likely to use to receive the message.

After all, receiving and understanding the message is the goal. It will require a bit more work than most care to do, but it can be spread over multiple committee members; thus, increasing member involvement.

I like to quip that smart phones are “smart” because they have figured out how to make the user do all the work. It is up to us to outsmart the technology and make it work for us. Reinstating communications committees in the guise of social media may be a step to increased member participation and increased recruitment and retention.

**Regional Reports** (no chairs for Regions 2 and 4)

**Region 5 – Bill Hendrickson**

Working with some local chapter people to do some letters to the editors, but they have not yet appeared. Will continue to pursue this.

**Region 8 – Patrick Burns**

Lots of Media action in California during this last month, mostly related to the single payer bill

- 1) CAHU distributed the results of our statewide poll, which we paid for (cost of \$25,000) showing that single payer was against the will of the people. We sent that to a number of outlets plus the state legislature during our day at the capital.
- 2) Single payer was passed out of the state senate, and we were interviewed on at least five different radio and TV stations across the state. We issued a press release across the state, and had a take up of 161 entities that had used the press release.
- 3) Our talking points and our poll were used on the senate floor during the debate where almost every senator spoke. We were specifically named by two senators during their remarks, and our poll was delved into specifically by the Vice Chair of the senate health committee, Janet Nguyen.
- 4) We have engaged with a PR firm to develop press releases and other activities on behalf of CAHU on a go forward basis to fight this single payer bill, and further in the future, most likely statewide voter initiative.

No other reports received.



## PROFESSIONAL DEVELOPMENT

**Chair: David C. Smith**  
**Board Liaison: Rusty Rice**  
**Month: June 2017**

This is my final report as Chair for the NAHU Professional Development Committee. It has been a great honor to serve in this capacity and serving as a catalyst for raising the profile and quality of our committee's work during this year. One particular advantage of the freedom to innovate is having great people to work with, and I've been very blessed by working with a great committee and a truly incredible, hard-working staff. Farren Baer's professionalism and dedication to our association is occasionally lost in the noise of everything else that goes on – we owe her a great deal of appreciation for all she does to make this work.

---

Given my “dual role” gained from also serving on Governance during the last two years, and the perspective gained from participating on BOT calls and meetings (my apologies for participating too much), there have also been important lessons I hope that gets carried forward within this committee and hopefully other aspects of our association's vital committee work.

Committee Survey. I thought about this idea over the holidays and, like many things I do, procrastinated for a while before getting it into gear. But during May, I sent out a survey to the members of our committee and received fourteen responses (summary attached). From their responses, and the year's lessons, I gleaned a couple major points:

- Running the committee's calls and agenda is a responsibility that the Chair should have, and not staff. It's not fair to staff to dump the agenda on them, but building it together can become an important exercise for volunteer leaders to not just bask in the attention, but to build a stronger team with key staff members.
- Turning a communications-oriented committee into a policy-outcomes one requires better involvement of committee members. This lesson is one which I feel confident my successor will do far better than I did. Folks want to be involved and if we're going to turn our “subcommittees” into the very effective working groups that Legislative Council has, we need to put some formality to it.
- Accountability means listening to what people say, owning mistakes and helping others not commit the same ones in the future. This survey I think could be an effective tool for other committees, and if continued next year by PDC, should expand to include other projects and committee work assessment to help the entire committee move forward.

Perpetuation. A comment someone made on a Governance call this winter struck me as sadly true: most vice chairs don't care much for their chairs. In thinking about why this is, I realized that a part of it was the failure to get everyone in the committee's volunteer leadership invested in one another's success. I also came to realize that there was vital knowledge about “how things work” that would make future leadership better prepared to do well in their jobs day one.

One piece I put in place this year was an informal monthly call between myself, Ashley and Karen to discuss these kinds of topics and to better focus our work. We've recently expanded that group to include Jill Pedersen who I hope will be PD chair one day in the future (which complete compliance with a recently passed P&P requires no formal offers yet...). From this group, we have I think done a good job in making succession seamless and empowering. It's a best practice that I hope will be considered for other committees.

Immediate Past Chair. A decision to include an ongoing chair seems counterproductive in many situations – I was guilty of saying often when I was Immediate Past President of my state chapter that being past president was being past caring. That might have been me having to deal with my predecessor as NCAHU President (some of you may remember Johnny more fondly than I do), but I also came to realize that the quiet learned voice helps in many situations.

Liaison to other committees. I will say that my service as Chair was also heavily influenced by listening to well-run meetings. Board calls and meetings have been good guides for how things should be done and how to promote good conversations about important topics – and also how to “do the business” in a clean and efficient manner through the consent agenda. I'd also be remiss if I didn't also say that I gained more than I'm willing to admit in participating in Legislative Council calls. David's efficiency and manner in running their meetings reflect his great balance of formality, professionalism and sarcasm that keeps everyone engaged. We probably ought to do more to teach folks how to be good at the running the calls part even more.

Thank you for indulging my reflections on serving as chair of Professional Development as a means of wrapping up my work.

---

**2017-18 COMMITTEE.** With committee leadership pouring through the applications, we hope to have our recommendations for the coming year's committee to the Board soon.

**RUNNING YOUR BUSINESS.** This is one piece that I am the most proud of being able to get in place this year. Largely the result of Jill Pedersen's drive, we have had our first “Running Your Business” quarterly webinar series for NAHU members only. There are over 450 registered attendees for our first class. But I believe it will quickly grow into a vital piece of value for our members. We're planning on an Intro to Prezi class in September and then looking at these topics in the future: Financials, Business Structures, sales/service training, small shop vs. large shop and adding technology to your business/office.



**CERTIFICATIONS:**

- Benefits Technology Certification was very well received during BenefitsPRO Expo in Indianapolis during April.
- Advanced Self-Funded Certification (four hour course) was provided to over 40 attendees in Boston on June 9! It was very well received and a strong reflection of our intended goal of providing “next level” professional development to the established self-funded consultant and NAHU member. Quote from new MassAHU Board member who attended:

***“I’ve been doing self-funding for over 30 years, and I left your class with six pages of notes. The NAHU Advanced Self-Funding Certification Class was very helpful for me and my clients!”***



A special thanks to Susan Rider for her co-author role and being a moving force behind this new course. It will be taught again in July at Benefits Mania in Las Vegas. Susan and Ruthann Laswick will be onsite so that they can begin teaching the class thereafter. Very excited to get this class up and running!

- We’ve also re-done the Voluntary Certification Program and working on updating Worksite Wellness and adding other options in the near future (LTC seems to be very likely).

**LEADERSHIP TRAINING.** Julie Jennings is working on both committee on which she serves (Chapter Leadership and Development, and Professional Development) to put together a program for this important area. Modeling after similar programs within NAIFA and other professional and civic organizations, we are very excited about seeing this ‘next generation leader’ training getting off the ground. Stay tuned!

**EDUCATING ABOUT BYLAWS AMENDMENT.** The committee discussed what they should share within their regions and chapters about the rationale behind Professional Development Committee chair serving as a voting member of the NAHU Board of Trustees. There was a great deal of excitement and appreciation for the role that Professional Development plays within our organization being recognized, and how that makes our work more effective and timely for our members. I’ve attached the pieces to be communicated to delegates and we will conduct webinars in mid-June in preparation for House of Delegates in Orlando.

**NATIONAL CONVENTION PROGRAMMING.** Beyond providing a strong array of classes for the “Learning Labs” on Sunday, I also want to thank Karen for her hard work in putting together

the VisionSpeak session Monday afternoon. I believe it is exactly what our marketing piece for the event (also attached) says:

*Avoid convention burnout...Get inspired and walk away feeling that this one session was worth the expense and time away from the office.*

We can do so many amazing things as volunteer leaders, and I know that National will be strengthened by how well the PD Day agenda (and its focus on higher learning) Ashley put together is done, and the value of the VisionSpeak event.

In closing, I would like to thank Jim for his confidence and for each of you for all you do for our association. It's is extremely vital work, and I'm appreciative of the work and investment each member of the BOT makes to help move our association forward.

Sincerely,

David C. Smith

# Survey Questions

On a scale of 1 (do not agree) to 5 (completely agree)

Score	Statement
4.64	You understand the goals and purpose of Professional Development Committee.
4.36	Committee members are committed to Professional Development's goals and purpose.
4.46	There is alignment between our goals and the actions taken and/or the decisions made by the committee.
4.00	Our committee has adequate resources (for example, budget, people) to support its function.
4.46	Our committee has the respect and support of key stakeholders (BOT, EVP, NAHU Staff) within our organization.
4.79	Our meetings are held regularly and with appropriate frequency.
4.93	Our meetings begin and end as scheduled.
4.86	The length of our meetings is appropriate and respectful of the agenda.
4.50	We receive the meeting agenda and materials in advance of the meeting to allow for appropriate review and preparation.
4.57	The agenda is focused on major issues and not minor ones.
4.36	We consistently use our meeting time well. Issues get the time and attention proportionate to their importance.
4.57	The means of how our meetings are conducted (using Zoom) is conducive to positive group interaction and discussion.
4.07	We avoid getting into administrative and management details.
4.57	The Chair guides the meeting effectively by allowing and encouraging discussion but staying on agenda.
4.57	Next steps are identified and responsibilities assigned.
4.07	There is sufficient follow-through on these next steps and communication to Committee.
4.07	Our members come to meetings prepared and ready to contribute.
4.79	Our members treat each other with respect and courtesy.
4.38	Our membership represents the talent and skill set required to fulfill the goals and purpose of the committee.
4.38	Different opinions are encouraged on calls, allowing for open communication within the committee.
4.69	As a general rule, when I speak I feel listened to and that my comments are valued.



# Comments

## **What do you like the most about our meetings?**

- Zoom is good!
- Stays on task and follows agenda.
- The meetings follow the agenda and are straight-forward, but do also allow for other subject matter to be presented and addressed.
- Consistently on topic
- Diversity of experience and regions of the country

## **What would you like to see improve at our meetings?**

- Nothing
- Nothing that I can think of at the moment.
- Not everyone on the committee participates - either work is not evenly distributed or the same people take it upon themselves to do everything. Sometimes people need to be told specifically what to do; I believe there is wasted talent on the committee. My engagement in the committee has been less than stellar this year, but then I wasn't directly tasked with a subject matter to address.
- A better focus on steps to success, I currently feel the committee focus is scattered in trying to be too much too soon with no logical steps from A-Z
- More time for discussion/ideas rather than scheduled 'agenda' items - not at every meeting but perhaps 1-2 times a year besides our face to face meeting at convention and cap conference
- I would like less of a focus on trendy things like Ted Talk and more sticking to the issues
- More people need to participate outside of the chair. It is not apparent that all committee members are actively involved, nor do they volunteer.

## **What areas should the committee focus on in the future?**

- Great focus today
- I think we are focused on great areas currently and have planned well for the future as well.
- I believe the PDC is on a good track moving forward. Our industry is changing, so as long as PDC can stay ahead and educate as those changes happen that is appropriate. Continuing education on subject matter is important, too, as regulations, policies, and just the way to market or do business changes. Just keep in mind that not everyone is tech savvy or a social media fiend, so keep the traditional learning and marketing methods in the deck.
- Educating our membership in all areas of Employee Benefits. Designations are being given with a focus only on medical. They should stay true to their intended representation in the insurance industry.
- If we have sub committees to work on specific projects I feel that this effort should be strengthened. Subcommittees established but not committing to work between full committee meetings
- We are on track for what's important
- Improving the content of our courses - higher level (college).

**How do you feel your role or participation with the PD committee made an impact this year?**

- I am so new and just feel like I am getting a handle on how the organization works. I feel like I need to make a bigger contribution and I will since I am currently serving as the president of our chapter this year.
- I wish I could have participated on a project more this year, but would like to be more involved next year.
- Honestly, not much, but I'll own that mistake 100%.
- Didn't
- Taking initiative and follow through on requests from chair - active participation in the committee meetings
- My experience and focus on compliance
- Input has been put into action.
- I sought out tasks
- I was a pleasure to listen in on the calls and get an up-close perspective of how the PD Committee can interact with Legis. in the future.

**If you are planning on remaining a PDC member for 2017-18, what could be done to encourage you to participate in the way you feel most comfortable?**

- I need to participate in certifications, designations, etc. and connect our local chapter with the resources.
- I'd like to be more involved and I'm OK being asked to participate on a project for the website or the certification courses.
- The only reason I have chosen NOT to continue on PDC for 2017-2018 is that after 18 continuous years of volunteering for NAHU, I'm completely burned out on my time and energy right now. I will reengage/reapply to a committee in the future, but I'm tagging out for now :)
- I am timed out of this committee
- Better clarity of roles/responsibilities on projects

**Any other comments:**

- Great work!
- I am a believer that one should sit as a committee member for at least 2 years before being tapped as the chair. PDC leadership (current chair excluded) is looking more like "political" favorite picks, while those who have given time, energy, and effort year after year are passed over without a thought. I hoped PDC would not fall into the "let me pick my friends and favorites to chair committees" like other committees have fallen victim, but I guess there are future leaders who only want like-minded individuals instead of diverse points of view. Off my soap box now ;)
- Manchester United is a second-rate team (*the hyphen was added because the halfwit who wrote this comment doesn't have full command of the English language*)



## Request for Chapter Chartering

### Instructions for chartering a new chapter

- 1) Complete all blanks in Section I of “Request for Chapter Chartering” form. The name of the new chapter should be descriptive of your location (i.e. South Georgia AHU or Greater Washington AHU) and should not exceed 20 letters.
- 2) The President or other interim chapter officer should complete Board of Directors and Committee Appointment rosters. Be sure to indicate the effective dates of these appointments. Please provide as much information as possible on Executive Board and Standing Committee members. Also, write the name of the chapter on both rosters.
- 3) Complete charter member list with address, phone and email. As stipulated in the NAHU bylaws, NEWLY FORMED CHAPTERS MUST HAVE AT LEAST 15 MEMBERS. Please indicate if members are transferring from an established NAHU chapter or if they are new recruits. All new members should already have submitted their applications online or submit their membership applications and payment along with the chartering paperwork. New members cannot be counted towards the chartering membership until their applications have been received.
- 4) When the paperwork is complete, submit the original documentation to NAHU and a copy to your regional vice president (RVP). Once the documents have been reviewed and determined to be complete, they will be forwarded to NAHU’s Board of Trustee for approval. Chapters will not be accepted into NAHU until their chartering paperwork has been accepted by NAHU’s Board of Trustees.



## Request for Chapter Chartering

REQUEST FOR APPROVAL  
TO BE CHARTERED AS

Downtown Chicago (CHAHU)  
ASSOCIATION OF HEALTH UNDERWRITERS

Chad Schneider / Jared Smith 6/13/17  
Chartering Local President Date

George DUCZAK 6/13/17  
State President Date

Denise VanPatten / Mike Deagle \_\_\_\_\_  
Regional Vice President Date

Jim Stenger \_\_\_\_\_  
NAHU President Date Approved by NAHU Board of Trustees

\_\_\_\_\_  
NAHU executive vice president & CEO



## Request for Chapter Chartering

### Section I: Charter

1. This organization hereby requests approval and status within the organizational structure of the National Association of Health Underwriters.
2. We agree to be known as the Downtown Chicago AHU <sup>(CHAHU)</sup>, a not-for-profit professional association chartered by the National Association of Health Underwriters.
3. The territorial limits of this association shall be confined to the following zip code areas composed of the counties, parishes, townships or cities known as:  
Downtown Chicago  
Zip code to be included are: \_\_\_\_\_
4. We hereby agree to be bound by the national bylaws now in force, as amended; a copy of which is attached to this request. We further agree to be bound by and operate within the scope of those bylaws as they may be amended in the future. We agree to be bound by the operational resolutions of our state association.
5. This association is to bear the responsibility of managing, supervising, directing and controlling the business, funds, assets, and property of this association and is expected to create and submit to NAHU through the state association operative resolutions to accomplish the above.
6. This association will appoint an interim Board of Directors to be composed of an executive board and two (2) or more members representing the membership at large, but not less than six (6) total. If a state association, the Board of Directors shall be composed of a state executive board plus one duly elected delegate or alternate from each local association within the state association territorial boundaries.
7. This association has opened a bona fide banking account for the purpose of transacting association business.
8. We understand that this association must have its own free-standing Internal Revenue Service Identification Number, and we agree to or have applied for a business identification number from the Internal Revenue Service.
9. This association has or will apply for its own qualifying not-for-profit federal tax status under current Section 501(c)(6) of the Internal Revenue Code or applicable section as hereafter amended.
10. The fiscal year of this association shall be January 1 through December 31 (*timing is optional*).





## Request for Chapter Chartering

11. Election of officers and board members shall be held within the second quarter of each year, with the newly elected officers taking office July 1st.
12. This association recognizes the necessity to be represented in the House of Delegates of the National Association and agrees to appoint the appropriate number of delegates in the accordance with the current bylaws and agrees to do all within its power to assist those delegates in fulfilling their obligation to the national, state and local members.
13. This association proposes to establish \$ 55 as its local portion of the total dues required and agrees to set dues not later than September each year to be applicable for the entire following fiscal year.
14. Section II of this document represents the interim Board of Executive Officers, At-Large Board of Directors, and Chairpersons. Section III of this document is a listing of those people whom we consider to be "charter members" of this association, inclusive of those listed in Section II. The "Charter Membership" enrollment period shall run for six (6) months from the date of approval of this request, at which point NAHU will submit to this association the listing of all charter members.
15. We are forwarding one copy of this document directly to the regional vice president, and one copy to the state association president for forwarding to National, and we respectfully request that expeditious action be applied at all levels.

Respectfully,

Bror David Johnson  
Chartering Local Secretary/Treasurer

Chad Schneider / Javed Smith  
Chartering Local President

### Attachments:

- (1) Interim Board
- (2) Charter Members
- (3) NAHU Bylaws (on file)

Copy to: State president  
NAHU Regional Vice President  
NAHU VP, Leadership Services



Downtown Chicago  
Association of  
Health Underwriters (CHAHU)  
CHAPTER BYLAWS

**BYLAWS  
of the  
Downtown Chicago Association of Health Underwriters (CHAHU)**

**Adopted (June 19, 2017)**

**ARTICLE I – NAME AND TERRITORIAL LIMITS**

- Section 1. This organization shall be known as the Downtown Chicago Association of Health Underwriters (CHAHU), hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of Illinois and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to Downtown Metro Chicago, IL. These shall not be changed unless permission first has been obtained from the governing bodies of the local association currently having jurisdiction in such territory, if applicable, and of the Illinois State Association of Health Underwriters and the Board of Trustees of the National Association of Health Underwriters.

**ARTICLE II – PURPOSES**

- Section 1. The objectives of this Association shall be:
- A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
  - B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
  - C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and service industry.
  - D. To provide and promote a program of continuing education and self-improvement of Association members.
  - E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
  - F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance industry and thus provide financial protection to the insuring public.
  - G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
  - H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters.
- Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.



### **ARTICLE III – MEMBERSHIP**

- Section 1. Membership in this Association will be available under the following designations:
- A. Individual Members
- Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such products. Individual members who have paid their annual national, state and local dues will also be referred to as Active Members.

### **ARTICLE IV – NATIONAL AND STATE AFFILIATION**

- Section 1. This Association agrees to be bound by the bylaws of the State and National Association of Health Underwriters as adopted and amended.
- Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the State and National Association of Health Underwriters.
- Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the State and National Association of Health Underwriters.

### **ARTICLE V – DUES AND FINANCE**

- Section 1. Each active member of this Association shall pay local, state and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.

*Updated June 2009: NAHU House of Delegates approved change from 90 to 60 days of grace period.*

- Section 2. The Board of Directors shall determine the amount of annual dues of this Association. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15<sup>th</sup>) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its local chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year.
- Section 3. The fiscal year of this Association shall begin on the first day July of each year.
- Section 4. This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

## **ARTICLE VI – OFFICERS**

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Vice President, Secretary, and Treasurer
- Section 2. Each officer shall be an active member of this Association, and the State and National Association of Health Underwriters.
- Section 3. All officers shall serve without compensation.
- Section 4. All officers shall take office on the first day of July of each year following their election, and shall serve for a term of one year.
- Section 5. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, this office shall remain vacant.
- Section 6. If the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the office for its unexpired term and the term of President for the succeeding year and the office of President-Elect shall become vacant until the next regular election. If the office of President becomes vacant and there is no President-Elect, the order of succession shall be Vice President then Treasurer, and then Secretary.
- Section 7. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, or by succession to the Presidency under Article VI., Section 6, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a three-fourths (3/4) vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.
- Section 8. If the offices of Vice President, Secretary and/or Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

## **ARTICLE VII – DUTIES OF OFFICERS**

- Section 1. The duties of the officers shall be as follows:
- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
  - B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors. The President-Elect shall immediately assume the office of President immediately following the adjournment of the annual meeting of the House of Delegates in the year subsequent to his/her election to the office of President-Elect or, in the event of a vacancy as outlined in ARTICLE VI, Section 7.

- C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors.
- D. Vice President – The Vice President, in the absence of the President and the President-Elect, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
- E. Secretary – The Secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.
- F. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in this Association's official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The accounts and books of the Treasurer and this Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.

## **ARTICLE VIII – BOARD OF DIRECTORS**

- Section 1. The Board of Directors shall consist of the officers and five (5) elected.
- Section 2. Each director shall be an active member of this Association, and the State and National Association of Health Underwriters.
- Section 3. All directors shall serve without compensation.
- Section 4. All directors shall take office on the first day of July of each year following their election, and shall serve for a term of one year. (See Article VI, Section 4.)
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting.
- Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at least two-thirds (2/3) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the position shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).

## **ARTICLE IX – NOMINATIONS AND ELECTIONS**

- Section 1. The election of officers and directors shall be held at the annual meeting of this Association.
- Section 2. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.
- Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting. The ballots may be cast in person or electronically, at the discretion of the board of directors-

## **ARTICLE X – COMMITTEES**

- Section 1. There shall be the following standing committees:
- A. Awards
  - B. Professional Development/Education
  - C. Legislation
  - D. Membership
- Section 2. The President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces, subject to the approval of the Board of Directors.
- Section 3. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.
- Section 4. The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

## **ARTICLE XI – REMOVAL FROM OFFICE**

- Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member or chair may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties.
- Section 2. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without a three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.
- Section 3. The process for removal shall be; Notice of removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process requires notification prior to the vote for removal from office. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate removal. Removal can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- Section 4. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled individual to office. Any appointee replacing the recalled officer shall also immediately be discharged.
- Section 5. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

## **ARTICLE XII – PARLIAMENTARY AUTHORITY**

- Section 1. The current edition of "The Standard Code of Parliamentary Procedure" (Sturgis) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

## **ARTICLE XIII – AMENDMENTS**

- Section 1. Amendments to these bylaws, if in conformity with the policy of the National Association of Health Underwriters, may be adopted by a two-thirds (2/3) vote of the active members of this Association electronically via email, provided that written notice of the proposed amendment(s) shall have been given to the members at least one month prior to the vote.
- Section 2. One-tenth (1/10) of this Association's membership shall constitute a quorum.

## **ARTICLE XIII – INDEMNIFICATION**

- Section 1. This Association may, by resolution of the Board of Directors, provide for indemnification by this Association of any and all its Directors or officers or former Directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding, in which they or any of them are made parties, or a party, by reason of having been Directors or officers of this Association, except in relation to matters as to which such Director or officer or former Director or officer shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for negligence or misconduct.

## **ARTICLE XIV – DISSOLUTION**

- Section 1. Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or their state association, or members-at-large if no other association exists within their state.
- Section 2. This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label or phrase indicative of membership in this Association.
- Section 3. This Association's charter with the National Association of Health Underwriters may be suspended or revoked in accordance with appropriate sections of the bylaws of the National Association of Health Underwriters.
- Section 4. This Association shall use funds only to accomplish the objectives and purposes specified in these bylaws and no part of said funds shall inure or be distributed to its members in the event this Association is dissolved or its charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters. Immediately upon dissolution or revocation of its charter, this Association's Board of Directors shall return all remaining Association funds to its state association. If there is no state association, the funds shall be sent to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

## **ARTICLE XV – PREVIOUS BYLAWS SUPERCEDED**

Section 1.        These bylaws, as revised, supercede all provisions of any previous bylaws of this Association.

**##END##**

## **APPENDIX A - NAHU Code of Ethics**

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

## CHAHU Charter Paperwork Executive Summary

FEIN for CHAHU = 82-1666788. Filed for 501C6 status.

We have established a bank account for CHAHU through Chase Bank in Chicago.

Local chapter dues = \$55

(\$270 – National, \$60 – State, \$55 – CHAHU) = \$385 total annual dues

### Chapter Leadership Roster

- Co-Presidents
  - Chad Schneider
    - [Chad@codesixfour.com](mailto:Chad@codesixfour.com)
  - Jared Smith
    - [jdsmith58@gmail.com](mailto:jdsmith58@gmail.com)
- Treasurer
  - Bror David Johnson
    - [brordjohnson@gmail.com](mailto:brordjohnson@gmail.com)
- Secretary
  - Alicia Mellish
    - [amellish@assuranceagency.com](mailto:amellish@assuranceagency.com)
- Communications Chair
  - Meg Smadi
    - [msmadi@euclidmanagers.com](mailto:msmadi@euclidmanagers.com)
- Professional Development Chair
  - Doug Morse-Schindler
    - [doug@healthjoy.com](mailto:doug@healthjoy.com)
- HUPAC Chair
  - Sean Whaley
    - [Whaley\\_sean@yahoo.com](mailto:Whaley_sean@yahoo.com)
- Legislative Chair
  - Danielle Capilla
    - [dcapilla@ubabenefits.com](mailto:dcapilla@ubabenefits.com)
- Media Relations Chair
  - Rich Fahn
    - [rich@excellbenefit.com](mailto:rich@excellbenefit.com)
- Membership Chair
  - Matt Dorfman
    - [mdorfman@groupadministrators.com](mailto:mdorfman@groupadministrators.com)
  - Craig Sayers (committee member)
    - [Craig.Sayers@tasconline.com](mailto:Craig.Sayers@tasconline.com)
  - Jim King
    - [jking@BDFLLC.com](mailto:jking@BDFLLC.com)
  - Dave Weinstein (committee member)
    - [david@colonial4brokers.com](mailto:david@colonial4brokers.com)



- Vanguard Council Chair
  - Lauren Metsig?
- Awards
  - Open
- 

#### Existing NAHU member transfers to CHAHU as charter members

- Chad Schneider
  - 386713
- Jared Smith
  - 420509
- Consuelo Helbling
  - 427799
- Meg Smadi
  - 412960
- Rich Fahn
  - 344539
- Matt Dorfman
  - 428365
- Sean Whaley
  - 400231
- Adam Probst
  - 407701
- Doug Morse-Schindler
  - 431762
- Danielle Capilla
  - 428443
- Jim King
  - 451873
- Maria Stolz
  - 431232
- Craig Sayers
  - 451668

#### New Member Applications (attached for processing as charter members)

- Bror David Johnson
- Brian Astrachan
- Alicia Mellish
- Dave Weinstein
- Eric Rentsch
- Yvette Bickcom

➤ Frank Cozzi



## NAHU 2017 -2018 Nat

	Legislative	Membership	Professional Development	Chapter Leadership	HUPAC	Awards
<b>Chair</b>	Annette Bechtold	Deb Crouch	Ashley Kapostins	Lou Reginelli	Steve Selinsky	Joy Gardner
<b>Vice Chair</b>	Nick Moriello	Michelle Howard Membership Mgr. Kevin Trokey	Karen Kirkpatrick	Arty Accardo	Bill Hepshear	Luann Yarberry
<b>Region I</b>	David Shore	Michael Grinnell Kirsten Tudman	Julie Jennings	Julie Jennings	Michael King	Liz Taggart
<b>Region II</b>	Dave Mordo	Jonathon Lowe <b>Open</b>	Jessica Waltman	Dave Cagliola	Scott Wham	Judy Levine
<b>Region III</b>	Michele Thornton	Ingrid Martin Heather Harte	Susan Rider	Suzy Alberts	Cathy Cooper	Kathy Goffer
<b>Region IV</b>	Kate Banchy	Brian McPike Heidi Mathson	<b>Open</b>	Sam Negro	Michael Gray	Anissa Schroeder
<b>Region V</b>	Ken Stevenson	Jennifer Lowery	Dave Sherrill	Donna Hill	Mychal Walker	Vicky Major-Bell

National Association of Health Underwriters  
BALANCE SHEET  
April 30, 2017

	This Year	Last Year	Variance	% Increase(Decrease)
<b>ASSETS</b>				
<b>CURRENT ASSETS</b>				
Operating Cash and Cash Equivalents	349,679.57	276,043.74	73,635.83	26.68%
Accounts Receivable, Net	613,350.42	437,501.38	175,849.04	40.19%
Prepaid Expense	126,264.88	152,554.49	(26,289.61)	-17.23%
Note Receivable	0.00	5,000.00	(5,000.00)	-100.00%
Total Current Assets	1,089,294.87	871,099.61	218,195.26	25.05%
<b>SHORT TERM INVESTMENTS, at Fair Value</b>				
Operating Investments	354,809.72	789,119.59	(434,309.87)	-55.04%
Federal Legislative Defense Fund Investments	266,004.78	368,200.48	(102,195.70)	-27.76%
Total Short Term Investments	620,814.50	1,157,320.07	(536,505.57)	-46.36%
<b>LONG TERM INVESTMENTS, at Fair Value</b>				
Equity Securities	1,809,403.60	1,595,888.20	213,515.40	13.38%
Total Long Term Investments	1,809,403.60	1,595,888.20	213,515.40	13.38%
<b>PROPERTY AND EQUIPMENT, at Cost</b>				
Office Furniture and Equipment	315,321.09	637,637.01	(322,315.92)	-50.55%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(465,098.16)	(746,226.23)	281,128.07	-37.67%
Total Property and Equipment	311,176.86	352,364.71	(41,187.85)	-11.69%
<b>LONG TERM ASSETS</b>				
Intangible Assets-REBC Designation	50,000.00	0.00	50,000.00	0.00%
Total Long Term Assets	50,000.00	0.00	50,000.00	0.00%
<b>DEPOSITS</b>	37,161.60	37,161.60	0.00	0.00%
<b>TOTAL ASSETS</b>	3,917,851.43	4,013,834.19	(95,982.76)	-2.39%
<b>LIABILITIES AND NET ASSETS</b>				
<b>CURRENT LIABILITIES</b>				
Accounts Payable and Accrued Expenses	172,640.38	171,039.29	1,601.09	0.94%
State and Local AHU Dues Payable	177,188.05	182,176.44	(4,988.39)	-2.74%
Deferred Revenue - Membership	1,914,916.58	2,022,454.80	(107,538.22)	-5.32%
Deferred Revenue - Prepaid Ads	5,000.00	0.00	5,000.00	0.00%
Deferred Revenue - Conferences	5,000.00	10,000.00	(5,000.00)	-50.00%
Total Current Liabilities	2,274,745.01	2,385,670.53	(110,925.52)	-4.65%
<b>LONG TERM LIABILITIES</b>				
Deferred Rent Obligation	247,193.57	243,647.71	3,545.86	1.46%
Deferred Tenant Allowance	203,816.15	249,108.59	(45,292.44)	-18.18%
Total Long Term Liabilities	451,009.72	492,756.30	(41,746.58)	-8.47%
<b>TOTAL LIABILITIES</b>	2,725,754.73	2,878,426.83	(152,672.10)	-5.30%
<b>NET ASSETS</b>				
Net Assets, Beginning of Year	878,185.30	1,142,797.60	(264,612.30)	-23.15%
Current Year Activity	313,911.40	(7,390.24)	321,301.64	-4347.65%
<b>TOTAL NET ASSETS</b>	1,192,096.70	1,135,407.36	56,689.34	4.99%
<b>TOTAL LIABILITIES AND NET ASSETS</b>	3,917,851.43	4,013,834.19	(95,982.76)	-2.39%