

San Antonio

Association of Health Underwriters



Dear SAAHU Members,

Merry Christmas, Happy Holidays, and Happy New Year from my family to yours. I would like to take this opportunity to thank all of our board and SAAHU members for a tremendous start to the year. We are looking forward to presenting the golf tournament proceeds to Transplants for Children at our January luncheon. I encourage each of you to attend, as it promises to be a special time.

Uva Uvam Vivendo Varia Fit
John Bock, President

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Playing to your strengths

It's tempting isn't it? It's so much easier to see what's wrong with yourself and your life than to take advantage of what's right. The problem is, too much focus on the negative can affect your attitude and opinion of yourself. It's a quick road to burnout. While it's important to pay attention to things you can improve, your best bet for a breakthrough lies in maximizing what you're already good at. The secret is to use those strengths to help boost yourself up where you need the help. What are your major talents? What do you have a special knack for? Set specific goals to improve those talents and don't fret as much about your weak spots. They'll get the extra help they need as you climb higher.

Patient Protection and Affordable Care Act, H.R. 3590, NAHU's Talking Points

Overview

- * The high cost of health care is the primary problem with our current system.
- * The proposed legislation does nothing to bend the cost curve and address the cost drivers in our system that makes health care coverage unaffordable and inaccessible to millions of Americans.
- * A weak individual mandate, cuts to Medicare, an employer mandate and tens of billions of dollars in new taxes and new insurer fees will only increase premium costs for the millions of privately insured Americans.

Government Run Public Option

We Oppose:

- * A government-run public plan is not subject to the same billions of dollars in taxes paid by private plans, including state premium taxes, which, in the vast majority of states are a top-five source of revenue.
- * The government plan's rates would be negotiated by the Secretary of Health and Human Services but capped at the average rate of private plans, competitive advantage
- * The federal government will provide the public option with zero interest start up loans with generous terms
- * Although states can opt-out, they will still be required to pay taxes to fund other states' public plans
- * A public plan will shift health care costs to the private payers.

Employer Mandate

We Oppose:

- * An employer mandate will negatively impact new job creation, cause the loss of millions of current jobs, suppress wages and perpetuate instability in what is already a fragile American economy
- * It also creates an unnecessary financial burden for millions of employers who will be forced to offer lavish benefits set by the government or be forced to pay a substantial fine per employee, if the employee seeks subsidized coverage.

Individual Mandate

- * The proposed individual mandate is too weakly enforced to be effective. Congress needs to strengthen the individual mandate enforcement stronger through broader verification mechanisms such as schools and hospitals, and DMVs.
- * The proposed reforms and weak penalties for not buying coverage will encourage Americans to seek coverage when they are sick, causing health insurance costs to continue to rise and threatening to leave even more Americans uninsured.
- * To protect individuals who buying insurance and employers who offer it, Congress should create a look-back and exclusionary period of at least six to twelve months for individuals with a break in coverage and limited open enrollment with penalties for not obtaining coverage.

Medicaid Expansion

- * Expanding Medicaid to all adults up to 133% of the federal poverty level is not an effective way to pay for the health care reform or as a means to provide health care coverage for millions of additional Americans
- * Medicaid already has problems with cost, quality, access and rampant fraud.
- * Expanding the public program will only increase the cost-shifting to those who are privately insured.
- * All of the states are struggling with contracting revenues.

Expanding Medicaid would worsen the budget deficits or create new ones.

Cost

- * The proposed changes in rating requirements for age and tobacco use, as well as limiting rating factors to age, tobacco use, family status and geography, will only prove to increase premium costs for millions of American families. Expanding
- * New health care taxes and fees, including a Medicare tax increase for individuals and families, will only lead to higher premiums
- * Cutting \$465 billion from the Medicare program will impact millions of senior citizens by decreasing provider access or compel them to pay for more of their care.

Join Us

What: SAAHU Luncheon,

When: Wednesday, January 20th

Where: Sonterra Country Club

Time: 11:30 Registration/12:00 Lunch

CE: TBD

Presenter: TBD

RSVP:

gholzworth@chapmanschewebenefits.com

Cost: Saahu Members: \$22;

Non-Saahu Members: \$42

Sponsor:



**PayPal: Go to the SAAHU Website to RSVP online and pay by PayPal.
Website address is: <http://www.sanantonioahu.org>**

***Cancellations must be in writing and received within 24 hours prior to the luncheon. Individuals holding reservations will be billed for "no shows".**

The Broker's Corner:

A Reflection of 2009

Wow what happened to 2009? I cannot believe the end of another year is here. Normally I am shutting down for the Holidays and setting up my January to getting going again. A lot of changes for me and a few of my fellow carrier representatives this year, then there is the big healthcare reform going through the House and Senate. Hey maybe we might all get hired on under the new National Healthcare government agency. It's a government job with decent pay, wonder if the benefits would be any good?

This Healthcare reform has been the big topic to end the year with. If it goes through we could all be out of a job by 2013. Wonder what unemployment will be like if it goes through? NAHU, TAHU and SAAHU attacked our local Senators and Congressmen over the past months to get the up to 4000 page reform bills from coming to light. Maybe the thought of a midterm election with put a damper in the legislation from become a bill in 2010. I hope healthcare reform never gets put together once Congress goes back into session in January.

National Healthcare reform has really helped me feel good about my membership with SAAHU, TAHU, and NAHU, and my contributions to any of the legislative PACs I contributed to. Knowing that not only on a local level, but a State and National level my voice can be heard to help defeat this new legislation is a good feeling. Membership has its privileges, especially in this case. Carrier representatives please contact all of your agent contacts and tell them to join to help us fight the battle ahead, the war is far from over. I personally have run into agents at the various carrier meetings and inform them of the advantages of being a member. Keep spreading the word and they will come.

To end this article I want to express my try gratitude to those men and women of our Armed Forces who stand up on that wall everyday to give up the right of freedom, the right of free speech, and the right of being an American! Thank you for all that you do to give the freedom to write this article, the protection from those foes foreign and domestic so my family and I sleep safe at night.

Remember there are only two people who ever did for you Jesus Christ and the American Soldier!

Hope you all have a Merry Christmas, a Happy New Year; I look forward to seeing everyone in the trenches in 2010.

Nathan Bengé
1st Vice President



LINDA B'S CORNER

I wanted to share with you some interesting items that I have come across recently.

You can only get credit for the same course 1 time during your renewal period.

To receive the 4 hours of CE for being a member in a professional association is not just sending in a form that shows you are a member, how much time did you spend "reviewing educational materials" and attending educational "presentations of the state or national insurance association"? Per 19.1020, the activities for Association credit must be educational in nature.

Serving on committees, while laudable, is not educational in the sense contemplated by the statute or the CE Rules.


If you have activities that meet the requirements for Association credit, please report them with the attached form when you have accumulated the full 4 hours allowed or when you do not think any more will be available. You may wish - for your own protection - to send what you have to us no later than 60 days prior to renewal.

I am attaching the actual form I received from TDI to this article.

Are you interested in taking a designation course? Go to www.nahu.org for all information. You would click on Education which is the link on the left hand side of the home page.



LINDA BEHRENS
PROFESSIONAL DEVELOPMENT CHAIR



**Motivational Speaker - Trainer
- Author**

Ron Graves
PROFESSIONAL SPEAKER, TRAINER & AUTHOR

Thought For The Day

"Life is no brief candle to me. It is sort of a splendid torch which I have got hold of for a moment, and I want to make it burn as brightly as possible before handing it on to future generations. "

-- George Bernard Shaw

OptimisticDay.com



Texas Department of Insurance

Licensing Division, Renewals, Appointments & Continuing Education
 Mail Code 107-1A • 333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104
 512-322-3503 telephone • 512-322-4360 fax • www.tdi.state.tx.us

REQUEST FOR ASSOCIATION CREDIT ACCEPTED BY TDI

See 28 Texas Administrative Code § 19.1011(f)(g) and § 19.1020

Holders of National Professional Designations may claim credit for reviewing educational materials from the National Designation Sponsor or attendance at presentations of the National Designation Sponsor.

Current members of state or national insurance associations may claim credit for reviewing educational materials from the state or national insurance association or attendance at presentations of the state or national insurance association.

Up to two hours may be claimed for reviewing educational materials. Up to four hours may be claimed for attendance at presentations.

A maximum of four hours total may be claimed. The hours claimed, no matter how earned, count toward the licensee's required Continuing Education as Self-Study credit.

Texas Association C.E. credit requested by: _____

PRINT CLEARLY PLEASE (Licensee Name)

 (City) (State) (Zip Code)

 (Licensee's Telephone Number)

 (TDI License Number)

(Licensee's E-mail Address) _____

Current member of: _____

Holder of National Professional Designation: _____

Description of Activities
 (May be continued on another page)

Reviewing/Attending
 Hours

Date

 I affirm that I hold the above National Designation or am a member in good standing of the above state or national association and have completed at least the hours claimed in the named activities.

 Signature of License Holder

 Date

LEGISLATIVE REPORT



As many of you are aware, the healthcare debate is in full swing in the Senate. I urge all agents to talk to their clients and ask them to call their Senators and Representatives. We need to continue to put pressure on our legislators. I have heard and experienced that the most effective way to get the attention of a lawmaker is have business owners in their district call them. It works!

In addition, I wanted to include this important request from NAHU:

“We know many of you have been extremely active with legislative issues and we want to thank you for your hard work and assure you it is making a difference. We are seeing some inroads on the legislative front and continue to work diligently with Congress to keep things on the right track.

The next few months will be the most intensive of times for our association's government affairs efforts. We have every reason to believe that health system reform legislation will move forward, and we need to preserve the role of agents and brokers and ensure continuance of the private market. It is for these reasons that we have decided to reinstate our Grass Roots Initiative Program. GRIP is a voluntary donation program created some years ago for our legislative expenses at the national level.

We are now soliciting both individual and chapter contributions to GRIP, and would greatly appreciate any additional help as there is still much to be done on the legislative and regulatory front.”

Go to the following website to get more information on the Grass Roots Initiative Program: <http://www.nahu.org/legislative/grip.cfm>

Raul Barberena
Legislative Chair



MEMBERSHIP

SAN ANTONIO MEMBERSHIP



WANTED!

Industry Professional & SAAHU Member looking for opportunity to secure a rewarding position.
 Experience not required. Ethusiasim, committment and desire to drive success. Two positions
 are currently available for Membership and Retention Chairs on the SAAHU Board of Directors.
 Compensation; deep sense of satisfaction and opportunity to work with like minded
 Professionsals in your industry.
 Candidates may inquire by contacting any SAAHU Board Member.

WELCOME NEW MEMBERS IN OCTOBER & NOVEMBER!

Join Date	First Name	Last Name	Designatio n	Company	Sponsor
10/23/09	Rodrigo	Marin	LUTCF	Marin & Associates	Ms. Sandra Johnson
10/26/09	Gloria	Kravetz		Kravetz & Associates	Mrs. Coleen M. Elkins
11/9/09	April	Sheppard		UMR	Ms. Sarah Gunter Canez
11/17/09	Kelli	Merchant		UMR	Ms. Sarah Gunter Canez
11/18/09	Adam	Bowman		Insurance Network of Texas	Ms. Alison Burkholder
11/19/09	Sandi	Spangler	LOMA,HIA	BenefitMall	Jeff Evans

OUR 2009 BABIES



Rylee
Elizabeth
Scott
Day: 4/7/09
Parents:
Nicole &
Sean Scott



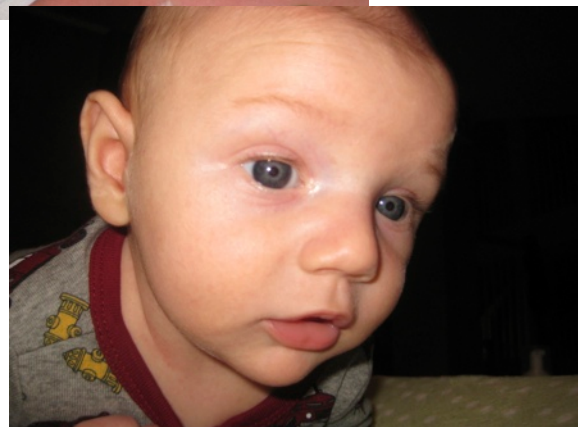
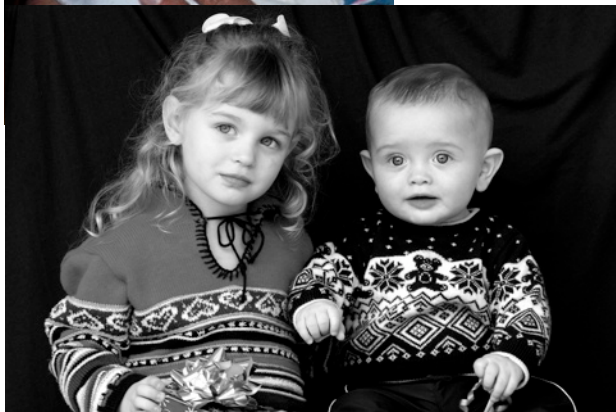
Ethan Albert
Lopez
Day: 4/24/09
Parents: Melissa
& Albert Lopez



William
"Wayne" Bock
Date: 4/23/09
Parents: John &
Natalie Bock



Ryan David
Ellis
Date: 8/28/09
Parents:
Dennis and Jill
Ellis



2009 SPONSORS

THANK YOU TO OUR SPONSORS FOR YOUR
CONTINUED SUPPORT AND CONTRIBUTION
TO SAN ANTONIO ASSOCIATION OF HEALTH
UNDERWRITERS

January

Eyetopia

February

Aetna

March

United Healthcare

April

United Healthcare

May

United Healthcare

June

United Healthcare

July

United Healthcare

August

United Healthcare

September

United Healthcare

October

United Healthcare

November

United Healthcare

December

United Healthcare



The present is what slips by us while we're pondering the past and worrying about the future.

- Ziggy, cartoon foible

TAHUPAC
TAHU's Political Action Committee

With TAHUPAC's ability to contribute to state legislators' political campaigns, TAHU's voice will be heard. Legislators who support the preservation of the free market economy in the health care industry and maintenance of the role of the client advocate (the agent) in that system, will know that TAHU is there to assist them.

GOLD \$150 (\$12.50/mo.) **PLATINUM** \$ \$300(\$25/mo.) **RUBY** \$600 (\$50/mo.)

DIAMOND \$1,200 (\$100/mo.) **Other** _____

**Note: Federal regulations prohibit corporate contributions to TAHUPAC.
 Individual contributions only!**

Name _____ Local Chapter _____

Employer _____

Occupation _____

Address _____ City _____

Zip _____

Telephone (____) _____

Email _____

Fax (____) _____

Check the appropriate box(s) that apply

() I have enclosed a **check** payable to TAHUPAC for the selected level.

~Credit Card Option~

We request that you reserve the monthly charge option for contributions of \$150 (\$12.50 per month) or more.

() Please **charge** my contribution **Monthly** in the amount of \$ _____ to my credit card as follows:

() Please **charge** my contribution **Quarterly** in the amount of \$ _____ to my credit card as follows:

() Please **charge** my contribution **Annually** in the amount of \$ _____ to my credit card as follows:

() MasterCard () Visa () Discover () American Express

Card Number _____ Exp. Date _____ VAL

Code _____

Cardholder _____



HUPAC • P.O. Box 20865 • Indianapolis, IN 46220-0865
 Phone: (703) 276-0220 • Fax: (317) 253-9285
 www.hupac.org

HUPAC CONTRIBUTION FORM

FIRST NAME	MIDDLE INITIAL	LAST NAME
OCCUPATION*	EMPLOYER*	WORK EMAIL
WORK ADDRESS		
WORK CITY, STATE, ZIP	WORK PHONE	WORK FAX
HOME ADDRESS		
HOME CITY, STATE, ZIP	HOME PHONE	HOME FAX
PERSONAL/HOME EMAIL	REGION	STATE
		CHAPTER

** A contribution to a Political Action Committee is not deductible as a charitable contribution for federal income tax purposes. Only NAHU members, their immediate families, and NAHU Staff may contribute. All contributors must be citizens or persons lawfully admitted for permanent U.S. residence under applicable federal law. Federal law requires PACs to report the name, mailing address, occupation, and name of employer for individuals whose donations exceed \$200 in a calendar year.

Suggested Contribution Levels**

Levels	One-time	Monthly Draft
Supporter	\$150	\$10.00
"365 Club"	\$365	\$30.00

Capitol Club	On-time	Monthly Draft
Gold	\$1,000	\$ 85.00
Diamond	\$2,000	\$170.00
2 Diamond	\$3,000	\$250.00
3 Diamond	\$5,000	\$410.00

** These guidelines for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

PAYMENT METHODS

☐ One-time payment
 ☐ New Monthly Draft
 ☐ Increase to Monthly Draft
 ☐ Change of Information
 ☐ Personal Check Attached

Amount: \$ _____
 (Please make checks payable to HUPAC)

MONTHLY or ONE-TIME
 (Please circle one: Monthly or ONE-TIME)

☐ MasterCard
 ☐ Visa
 ☐ Discover
 ☐ American Express
 ☐ Credit Card Draft
 ☐ Bank Account Draft (attach voided check)

Card Number

Expiration Date

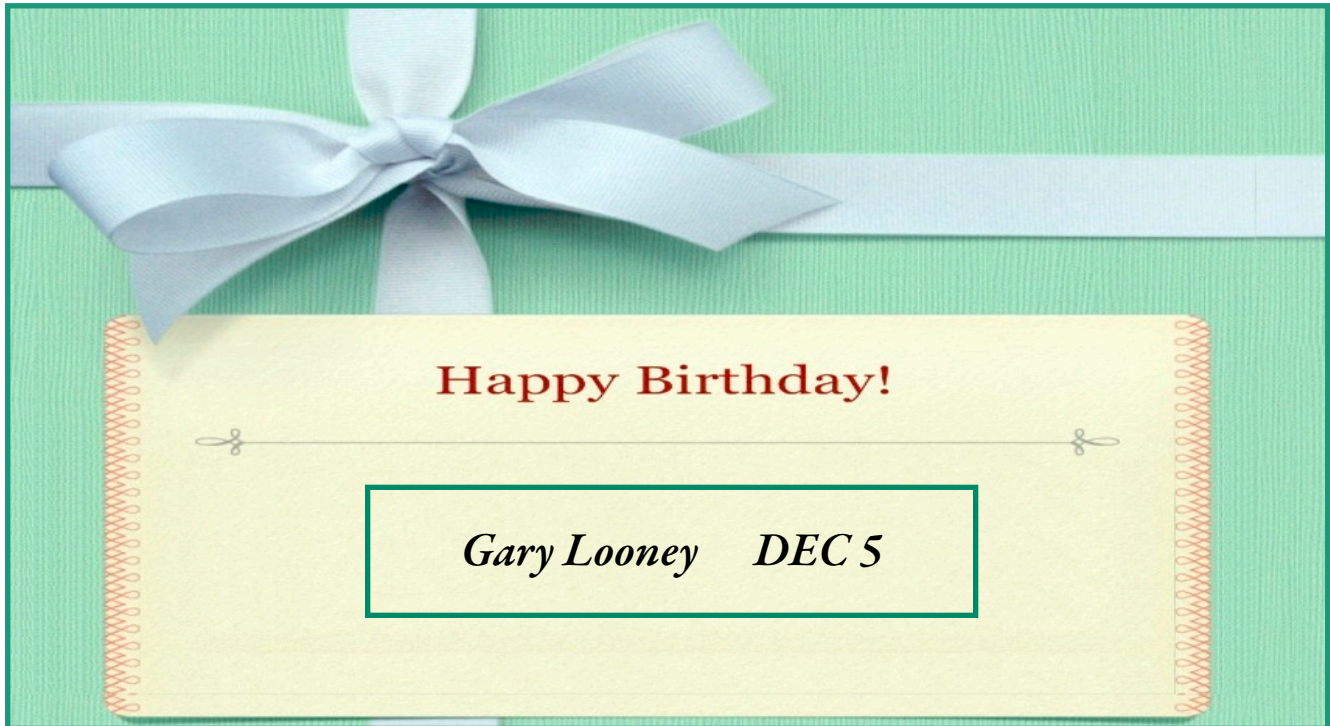
I authorize HUPAC to initiate charges to my personal bank account or credit card as show above.

Signed

Date

☐ **Candidate Fund**
 Personal Credit Card or Bank

☐ **Administrative Fund**
 Business Credit Card or Bank Draft



5 Days till Christmas

Below is a letter written by physician Kristin Story-Held. We thought you might appreciate getting her view of the healthcare issue.

November 5, 2009

Dear fellow patients, physicians, friends, and Americans,

Yesterday, I attended the strategy meeting for The Physicians Council for Responsible Reform (PCRR) on Capitol Hill in Washington D.C. The PCRR is chaired by Congressman Tom Price, M.D. from Georgia, an orthopedic surgeon who has been an outspoken advocate for patient-centered health care reform in Washington. Co-chairs of this committee are ten Congressman doctors: Congressman Dr. John Boozman (eye doctor), Congressman Charles Boustany, M.D. (Cardiovascular surgeon), Congressman Paul Broun, M.D. (General medicine), Congressman Michael Burgess, M.D. (medicine, also Masters in Medical Management), Congressman Bill Cassidy, M.D. (gastroenterologist), Congressman John Fleming, M.D. (family physician), Congressman Phil Gingrey, M.D. (OB-Gyn), Congressman Dr. Tim Murphy (child psychology), Congressman Phil Roe, M.D. (OB), and Congressman Dr. Michael Simpson (dentist). The keynote speaker was United States Senator John Barrasso, M.D. (orthopedic surgeon). We were also addressed by Congressman Paul Ryan, the ranking member of the House Budget Committee and Senior member of the House Ways and Means Committee (which has jurisdiction over tax policy, social security, health care and trade laws), who has a degree in economics and is focused on addressing our long-term fiscal crisis and the explosion of entitlement spending. I felt encouraged to be among colleagues- actual, real fellow physicians, experts, coming together in Congress to offer common sense solutions to the real problems facing the health care industry without sacrificing the quality of the American health care industry- the highest quality medical care in the world. As the world got smaller, I was especially pleased to meet and talk with special guest Congressman Pete Sessions, Chairman of the National Republican Congressional Committee and graduate of Churchill High School High School in San Antonio, my hometown. I never met a physician member of Congress who supported the Pelosi's House Healthcare Plan, nor could anyone give me the name of one; that, in itself, should speak volumes.

These fourteen doctors/ Congressmen/ Senator informed us about the details of the Healthcare Bills and the frightening state of affairs in Washington. They implored us to take urgent, unrelenting action to save medical care as we know it today, the doctor-patient relationship, our economy and the future of our country; the current situation was called "America's Red October". 240 MD's are listed on the strategy meeting roster. I counted about 150 of us docs in the sessions throughout the day. Needless to say, this was an amazingly timely and enlightening meeting. I am sincerely grateful to these dedicated American patriots who serve our country as its doctors and leaders in Congress; these, and only these men, possess the knowledge and experience to really know what is going on and the grave consequences for Americans if Pelosi's government healthcare takeover bill passes.

Here is first-hand information I obtained about Pelosi's bill at the meeting including

direct quotes from our legislators, such as "Kill this bill to stop the steamroller to socialism".

- 1.) Pelosi's bill is as "far left" as imaginable.
- 2.) Including the "manager's amendment", Pelosi's bill exceeds 2000 pages.
- 3.) Pelosi's bill will drastically increase the cost of health care.
- 4.) Pelosi's bill will drastically increase taxes.
- 5.) Pelosi's bill virtually outlaws malpractice reform (see the trickery on page 1431).
- 6.) Pelosi's bill "blocks the ability to practice good medicine".
- 7.) No proof of citizenship is required for public option, so illegal aliens can get subsidies
- 8.) Does not prohibit taxpayer funded abortion
- 9.) Trial lawyers are benefitted over Tort Reform
- 10.) "This is not about health care reform- it's about power"

Never in the history of the House has there been such arm-twisting, intimidation, and threats bordering on extortion as under the tyrannical rule of Speaker Pelosi. One member of Congress was threatened with losing her committee chairmanship if she did not support the Democrats' plan. Every page of the plan is bad. It includes specific language discussing donuts, pizza, sanitation on Indian Reservations, credits for biofuels, and limits on CEO's salaries-except for the CEO of AARP who apparently received this exclusion/ exemption as reward for supporting Pelosi's bill-even before it had even been released and anyone had read it. HMMM. It has bureaucrats making medical decisions via their "comparative effectiveness measures" all determined by an executive branch appointee with no mention of congressional approval of this person. It creates 133 new bureaucracies. The democrats had planned to bring the bill to a vote on Thursday but have delayed it until Friday night or Saturday morning while Pelosi shores up her votes. "The Democrats will not bring the bill to the floor if they don't have the votes."

The CBO estimates Pelosi's bill will propel the US further into deficit at its exorbitant price tag of 1.1 trillion dollars over 10 years. Estimates more realistically range up to 2.4 trillion dollars. They strategically frontload revenue and benefit cuts and backload cost to make it appear better. It will raise taxes \$572 billion while cutting Medicare benefits \$526 billion. Americans earning over \$500K will incur a 5.4% income surtax. Americans will be mandated to buy healthcare insurance or fined up to 2.5% of their income. There will be \$140 billion higher taxes on drugs, \$8 billion taxes on over the counter drugs purchased with personal money from health saving accounts, and \$20 billion taxes on medical devices. Small businesses will face surtaxes of \$153 billion and added payroll taxes of \$135 billion if unable to provide coverage to employees. This will destroy jobs. Healthcare insurance premiums will go up dramatically, and the public option will have even higher premiums than private despite government subsidy. Medicare currently denies claims at 2 times the rate of private insurers. The bill shifts an additional \$34 billion burden onto states.

Another major travesty is that the President and Pelosi claim to have the support of the

doctors because they have the support of the AMA. This is an out and out lie. Less than 1/7% (and falling) of doctors are members of the AMA; this is less than one in six. The AMA does not represent doctors and implying such is fraudulent use of the name. A former AMA president acknowledged this at the meeting but encouraged us to rejoin AMA and take over the reins; we all thought this would be as effective as joining the Communist party to lead them to capitalism and conservatism. I did not meet another physician at the meeting who was a member of the AMA. Somehow they have been bought off like AARP. Also, the secretive partisan development of the plan behind closed doors is completely counterintuitive to the way we as physicians deal with our patients, utilizing informed consent and honest communication; it is also exactly opposite of the transparency Obama campaigned on. The government part is broken; the unfunded liability of Medicare is \$35 trillion, and Medicare is bankrupt in 8 years.

See the bill for yourself. Then, take action now. Don't give up and don't let up. Dr. Tom Price is a true conservative and American hero who acknowledged that "We are blessed to live in a country where "We the People" are still in charge. This isn't about health reform- it's about power. We must fight power with principle and people." We are in the last two minutes of the Superbowl, and we must not lose the game now.

Pelosi's Bill can have no amendments but can have one substitution. Go to healthcare.gop.gov to see House Bill 3400 the Republicans' 5 major point plan, which is only 200 pages not 2000. HR 3400 does not increase taxes, cut jobs or Medicare, and focuses on lowering costs. It provides meaningful liability reform. It allows for access to healthcare for people with preexisting conditions via state high risk pools and state initiatives. It allows for purchasing insurance across state lines. It would result in lower premiums. It keeps what is right and fixes what is wrong. The CBO estimates its cost at \$61 billion (shockingly lower than Pelosi's bill- a fraction of the cost).

Presently, the fact is, physician's fees are only 6% of Medicare costs. Government cannot provide the access to healthcare it promises. There simply will not be enough physicians if this passes. While physicians are licensed by the state, apparently the federal government will strong arm the states and link licensure to accepting federal government plans, effectively enslaving physicians and their profession to a government that dictates who, what, when, and how they can and cannot care for their patients. Physicians are a special lot, who are among the best and the brightest, who have been called to serve, but who will not incur such circumstances. While the government can strip us of our licenses, our livelihoods and our professions, they cannot strip us of what we hold deep within. We have something they want, something they need, and they can't have it. Our intellectual and moral integrity, knowledge and skills, our hearts and our souls we shall retain; they cannot strip this from us. They know this. Maybe they don't care, or maybe this is what they really want.

Government cannot be allowed to practice medicine. This is not a Democrat or Republican issue. This is an issue for ALL Americans. We must preserve the sacred doctor-

patient relationship and the best medical care in the world. In reality, we could increase coverage to 91% of Americans by simply letting children stay on their parents' policies until age 26 and increasing enrollment in the already existing s chip Medicaid program, but clearly this is about something more. We cannot spend our country into oblivion and succumb to the bondage of debt. Act now. Email, call, write, fax, or visit your Representatives, especially the pro-life and blue -dog Democrats. Our Representatives work for us and need to vote their constituents not their leadership. The AMA does not represent us, so we must seek a voice through our state and specialty societies; contact them. Go to Millionmedmarch.com and organize a march in your community. Go to sites such as Docs4patientcare.org, usahealthalert.org, healthcaucus.org, physiciansforreform.org, physicians for responsible reform, healthtransformation.net, and healthcare.gop.gov ...Contact your local Tea Party Patriots group. Get your staff, patients, family and friends involved to stop Pelosi's radical bill from being rammed down America's throat. Then we can responsibly reform the system keeping what is good and fixing what is wrong to continue providing the best medical care in the world for all Americans.

Sincerely,

Kristin Story Held, M.D.

MERRY CHRISTMAS & HAPPY NEW YEAR!



SAAHU WEBSITE

SAAHU WEBSITE: WWW.SANANTONIOAHU.ORG

Website highlights:

- Member feedback link... tell us what you currently like or would like to see (articles, programs, speakers, education) – or request information
- Industry news headlines
- Rsvp for the luncheon
- SAAHU newsletters
- Link to NAHU career center
- Legislative talking points
- SAAHU board and committee lists
- **Volunteer link (get involved!!)**
- Operation shout link to NAHU's legislative advocacy page
- Link to the TAHU Café – email forum for agents and carriers
- SAAHU membership application
- Links to TAHU and NAHU websites



WEBSITE VISITS IN NOVEMBER: 104 2009 WEBSITE VISITS: 1339

If you spend too much time working on your weaknesses, all you end up with is a lot of strong weaknesses.

- Dan Sullivan, business coach

San Antonio
Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8 SAAHU BOARD MEETING	9	10	11	12
13	14	15	16 SAAHU LUNCHEON	17	18	19
20	21	22	23	24	25 CHRISTMAS	26
27	28	29	30	31	1 NEW YEAR'S DAY	
DECEMBER 2009						

ON THE HORIZON:

1/12 SAAHU BOARD MEETING

1/20 LUNCHEON