

San Antonio

Association of Health Underwriters



PRESIDENT'S MESSAGE



Nicole Scott,
SAAHU President

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I am pleased to introduce our new Executive Director, Vickie Lightsey. Vickie has been a member of SAAHU since 2004. In 2005 she joined the SAAHU board as Secretary and additionally became the Newsletter Chair in 2008. During the TAHU convention last May, Vickie was awarded the TAHU 2007 Presidential Citation for Special Service.

Vickie has been in the insurance industry since 1983 where she sold individual life insurance for Washington National and New England Life. In 1985 she made the transition to health insurance with Humana, Inc where she remained for 8 years. In the years to follow Vickie held Sales Management positions with Caremark PSD, Prudential HealthCare, Aetna, Inc and PacifiCare. In 2005 she moved to the provider side of the industry working for KCI, Inc, an international company specializing in Negative Pressure Wound Therapy. As Manager of Provider Contracts, her team is responsible for contracting with Health Insurance, Network Management, Worker's Compensation companies and IPA's across the country.

Vickie is a native Texan who was raised in California. In 1983, as a single mother of three, she packed her household belongings, rented a truck and moved to San Antonio from Tampa, FL. Vickie married her husband, Ken in 1987. Their hill country home is outside Sisterdale, TX. They have four children, Jaemi, Jenny, Jason and Rusty as well as three grandchildren, DJ, Christian and Savanna. They enjoy the quite of their surroundings, having family time around the pool and playing with their chocolate lab, Baron.

PRESIDENT'S MESSAGE (CONT)

As SAAHU Executive Director, Vickie will be responsible for overseeing the board transition from year to year. She will make sure that each board member meets specific deadlines related to their roles, ensure the association meets tax filing deadlines, co-coordinate board meetings with president and maintain historical records. Vickie, will also be responsible for any association mailings.

Please join me in welcoming Vickie Lightsey as our Executive Director!

Nicole Scott,
SAAHU President.

SPEAKERS & SPONSORS



Speakers and Sponsors

Happy New Year Everyone! Can you believe we are already in 2009? Wow, I would like to thank Eyetopia vision plans, Aetna and United Healthcare for sponsoring the first three luncheons of this year. We need sponsors for April and May Luncheons.

If your company is interested in sponsoring a luncheon for 2009, please contact me at (830) 816-2429 or via e-mail Lori_Rice2@wellsfargois.com. I look forward to hearing from you!

Respectfully Submitted,
Lori Rice
Speakers and Sponsors



"A coincidence is when God performs a miracle and decides to remain anonymous."

"The Courage of Spirit"



What? SAAHU Luncheon

When? Wednesday, January 21st

Where? Sonterra Country Club

Time? 11:30 Registration/12:00 Lunch

RSVP: gholzworth@chapmanschewebenefits.com

**Cost: Saahu Members: \$22
Non-Saahu Members: \$42**

Sponsor: Eyetopia

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".**

2ND VICE PRESIDENT

A New Year, A New Start

Wow! A New Year is already here. I swear that every year seems to go by quicker and quicker. I hope that everyone had a wonderful Christmas, Hanukkah, and a wonderful blast at New Years. A new year, 360+ days in front of us to do something in the insurance world. There are many challenges we will face in this upcoming year and those to come, including paying off the credit cards for all those gifts.

If you finished 2008 with a lot of production, good for you! I hope carriers were able to get everything placed for your clients. Carrier reps please note I know that all things do not flow with ease at the end of the year so hope you recovered well and your headache is subsiding. As for the agent, look forward to the good commission checks for your hard work during the Holiday season. It takes a lot to keep business flowing during the last quarter of the year, and kudos to those who keep producing!

2009 will bring many changes and challenges as a new administration comes into power. They have a lot to do and will attempt to sneak some sort of government controlled healthcare in. As you know, being in the industry we all see how well the other governmental healthcare plans are working. At last check I think they are both heading for bankruptcy or a major bail out. My point is as we try to continue doing business as usual and offer wonder products from the insurance industry we have big government knocking on our door trying to step in to our livelihood. This is kind of scary stuff; let's help our industry by making sure we keep those in government at bay a little longer. Make your voice heard and tell our elected officials our point of view. Ok I am now off the soap box and hopefully it will be the last time I have to talk politics for a while.

Meanwhile back to what we do on a daily basis. If you did take some time off for the Holidays it is time to get back in that saddle and going again. Remember that some of your prospects have also been off for the Holidays too and will slowly be easing back to work. Begin to network as soon you can to get your pipeline filled again and keep the production coming.

Keep an eye out for opportunities to meet and socialize with the individuals that are key in the decision process. Phone old clients and ask for referrals, hit up those old cases you did not get to write last year and try a different approach, or simply call on them a little earlier. Game plan for a few days while everyone settles back into the "old routine", and remember to contact those prospects that pushed you off until after the Holidays.

I remember coming back from the Holidays and getting back to that first case to write up. It had been a while and it felt weird looking at the carrier application and forms, do not worry I think all of us experience it in our career. It is like riding a bike once you get on you will be riding in no time at all. Good luck and make sure to write the correct year, its 2009 you know?

**NATHAN
BENGE
2ND VICE
PRESIDENT**



NEWSLETTER CHAIR

"Auld Lang Syne"

As we begin a new year and ring it in with the familiar song Auld Lang Syne I wondered about it's origins. Below is a history of the beloved song, from Wikipedia.

"Auld Lang Syne" is a Scottish poem written by Robert Burns in 1788 and set to the tune of a traditional folk song. It is well known in many English-speaking countries and is often sung to celebrate the start of the new year at the stroke of midnight on New Year's Day.

The song's (Scots) title may be translated into English literally as "old long since, or more idiomatically, "long long ago" or "days gone by". The phrase "Auld Lang Syne" is also used in similar poems by Robert Ayton (1570–1638), Allan Ramsay (1686–1757), and James Watson (1711) as well as older folk songs predating Burns. In his retelling of fairy tales in the Scots language, Matthew Fitt uses the phrase "In the days of auld lang syne" as the equivalent of "Once upon a time." In Scots syne is pronounced like the English word sign and the trigonometric word sine.

HISTORY:

Robert Burns forwarded a copy of the original song to the Scots Musical Museum with the remark, "The following song, an old song, of the olden times, and which has never been in print, nor even in manuscript until I took it down from an old man". At the time it was fashionable to claim someone else's work. It was "traditional"; therefore, one should take Burns' statement with mild scepticism. Some of the lyrics were indeed "collected" rather than composed by the poet; the ballad "Old Long Syne" printed in 1711 by James Watson shows considerable similarity in the first verse and the chorus to Burns' later poem. It is a fair supposition to attribute the rest of the poem to Burns himself.

There is some doubt as to whether the melody used today is the same one Burns originally intended, but it is widely used both in Scotland and in the rest of the world.

Singing the song on Hogmanay or New Year's Eve very quickly became a Scots custom that soon spread to other parts of the British Isles. As Scots (and other Britons) emigrated around the world, they took the song with them.

Canadian band leader Guy Lombardo is often credited with popularizing the use of the song at New Year's celebrations in America, through his annual broadcasts on radio and television, beginning in 1929. The song became his trademark; in addition to his live broadcasts, he recorded the song more than once, first in 1939, and at least once later, on September 29, 1947, in a record issued as a single by Decca Records.

However, earlier newspaper articles describe revellers on both sides of the Atlantic singing the song to usher in the New Year:

- "Holiday Parties at Lenox" (Massachusetts, USA) (1896) – The company joined hands in the great music room at midnight and sang "Auld Lang Syne" as the last stroke of 12 sounded and the new year came in.
- "New Year's Eve in London" (London, England) (1910) – Usual Customs Observed by People of All Classes... The passing of the old year was celebrated in London much as usual. The Scottish residents gathered outside of St. Paul's Church and sang "Auld Lang Syne" as the last stroke of 12 sounded from the great bell.

NEWSLETTER CHAIR (CONT)**LYRICS**

As detailed above, auld lang syne literally means "old long since", but a more idiomatic English translation would be something like "long long ago", "days of long ago", "in olden days", or even "once upon a time". "For old time's sake" or "to the good old days" may be modern-day expressions, in common use as a toast, that capture the spirit of "for auld lang syne".

Confusion about the exact meaning of the words has led to a common addition of "the sake of" to the last line, despite this not being part of the traditional lyric.

USAGE

"Auld Lang Syne" is usually sung each year at midnight on Hogmanay (New Year's Eve) in the United Kingdom, the Republic of Ireland, the United States, Australia, New Zealand, South Africa, Hong Kong, Singapore, Canada, and English-speaking areas of India and Pakistan, and signifies the start of a new year. In the United Kingdom, it is played at the close of the annual Congress (conference) of the Trades Union Congress.

It is used in South Korea as a farewell song to friends or at funerals. In both the Indian Armed Forces and Pakistani Military, the band plays this song during the graduating parade of the recruits, while in Pakistan generally it is sung (or the melody played) at farewell events.

In the Philippines, it is well known and sung at celebrations like graduations, New Year and Christmas Day. In Thailand, it is used for Samakkhi Chumnum (Together in unity), sung after sports.

In Brazil, Portugal, France, Spain, Greece, Poland and Germany this song is used to mark a farewell. A somewhat different use of the song as a farewell occurred in October 2000, when it was played as the body of former Canadian Prime Minister Pierre Trudeau left Parliament Hill in Ottawa for the last time, going to Montreal for the state funeral.

The song is also the official corps song for the Kilties drum and bugle corps.

On the sinking of the Japanese ship Montevideo Maru in World War II, carrying 1,053 Australians (mostly POWs), the Australians in the water sang this for their trapped mates as the ship went down. Surviving Japanese crewman Yosiaki Yamaji reflected on this moment as realising what big hearts the Australian soldiers had.

According to the book "Freedom at Midnight" (1975) by Dominique Lapierre and Larry Collins, the song was played to accompany the departure of the final British troops from India through Mumbai's "Gateway to India" in 1948, as the British flag over the Gateway was ceremonially lowered for the last time.

Many Japanese department stores and supermarkets play the song to let customers know the store will be closing soon.

"Auld Lang Syne" has been used in numerous movies with its first use in the 1942 Charlie Chaplin film Gold Rush. There have been countless musical renditions of the song over the decades.

I enjoy history and wanted to share a bit of it with you.

Dan Fogelberg recorded a hit song called "Same Old Lang Syne" in 1981. It is my favorite although Kenny G does a great job as well.

I hope you all had a wonderful holiday and are ready for a bright new year.



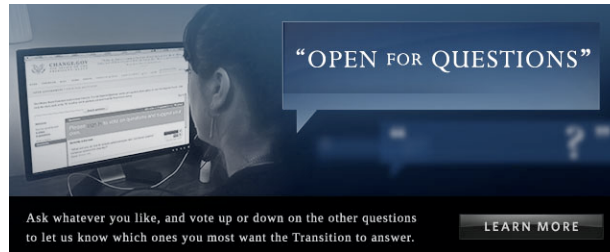
Vickie Lightsey
Newsletter Chair

LEGISLATIVE MUSINGS

The Obama Biden transition team is collating answers to questions from the general public on the following website. The topic of “healthcare” already has many questions on this site.

I encourage all members of SAAHU to visit this site and make YOUR voice heard by the new administration –

Here’s the email that was sent to me, maybe some of you have also received it:



We recently launched a new feature on [HYPERLINK "http://Change.gov"](http://Change.gov) \t "_blank" Change.gov called Open for Questions. Thousands of you responded, asking 10,000 questions and voting nearly a million times on questions from others.

Now that we've answered some of the most popular ones from the last round, we are open for questions again. Ask whatever you like, and vote up or down on the other questions to let us know which ones you most want the Transition to answer.

Get started now at [HYPERLINK "http://change.gov/page/m2/3855d469/6842a828/2bc53600/5e6bcaf8/2662843940/VEsE/"](http://change.gov/page/m2/3855d469/6842a828/2bc53600/5e6bcaf8/2662843940/VEsE/) \t "_blank" <http://change.gov/openforquestions>.

[HYPERLINK "http://change.gov/page/m2/3855d469/6842a828/2bc53600/5e6bcaf8/2662843940/VEsF/"](http://change.gov/page/m2/3855d469/6842a828/2bc53600/5e6bcaf8/2662843940/VEsF/) \t "_blank" INCLUDEPICTURE "http://change.gov/page/-/email/12_29_ofq_E.jpg" *

MERGEFORMATINET

We're looking forward to learning about what you want to know.

Thanks,
John
John D. Podesta
Co-Chair
Obama-Biden Transition Project

Once you register with the site, you can respond yes or no to the questions already registered, OR you can upload your own healthcare questions. (there’s also a site for other subjects, i.e. education, homeland security, etc.)

Last weekend I hosted a “Healthcare Community Discussion” at my home for various family and friends. I registered it with the O/B Transition Team and will collate and digest the 20 or so surveys that I collected. Next month in this newsletter, I will post my “community” findings.

LEGISLATIVE MUSINGS (CONT)

I've also been listening to NAHU's many legislative conference calls and also Janet Trautwein's Town Hall meetings – NAHU is very well positioned to be at the transition table with regard to healthcare and it's financing. It is clear to me that NAHU knows exactly what's happening and what's not happening in Washington. It's also clear that the incoming administration is going to make changes – but not right away...Meanwhile, make your voice heard.... Check the Change.gov website and voice your questions...and your answers... we need more conservatives who are online to make their opinions be counted by the incoming liberal administration.

Let's be part of the solution rather than sitting back and waiting for universal healthcare to be a done deal!

Sarah Canez,
SAAHU Legislative Chair



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vickie.lightsey@kci1.com or phone 210-515-5850

SPONSORS PAGE

2008 SPONSORS

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

January

No Sponsor

February

No Sponsor

March

No Sponsor

April

Sponsor: Louis Makatura, Jr. – TX Sales
Manager
Superior Vision Services

May

Sponsor: Humana Large Group

June

No Sponsor
Installation of Officers

July

Sponsor: Blake Prewit – Director of
Marketing & Sales
Community First

August

Sponsor: Rusty Rice – Regional VP of
Sales
Aveis

September

Sponsor: Christine Candler –
HumanaOne

October

Sponsor: BenefitMall

November

Sponsor: Benefit Management
Administrators, Inc.

December

Sponsor: Secure Horizons





Myra Bahme	JAN 15
Laura Strahan	JAN 28

MEMBERS! Are you or another member you know having a birthday. Let us know the Month and day so we can join in celebrating our member's birthdays.

Send name, company and birthday information (month and day only please) to Vickie Lightsey at vickiello2@mac.com

MEMBERS ON THE MOVE

Are you or someone you know on the move? Send the following information; name, company name, date of move and a picture to vickiello2@mac.com. Let your colleagues know where you are.

ON THE MOVE



HAPPY NEW YEAR

FROM YOUR SAN ANTONIO
ASSOCIATION OF HEALTH
UNDERWRITERS BOARD
MEMBERS AND TRUSTEES.

WEBSITE UPDATE

We have a website counter. As of December 29th, 10:08 pm we have had 200 visits to our website.

If you haven't been to our website in a while, check us out!

HYPERLINK "<http://sanantonioahu.org>" <http://sanantonioahu.org>

Sandy Johnson
Website Chair



BOARD MEMBERS

Bits and Pieces (or getting to know the board members)

**Meet Nicole Scott,
SAAHU President**

Name & Nickname: Nicole Scott

Spouses Name: Sean

Birthday (mo & day): 11/08

Pets & Names: Sadie, Scotter, & Barron

Favorite Color: Red

Favorite Food: Greek

Children, Names & Ages: Brittany (12)
& Kaitlyn (9)

Hobbies: Shopping!

Quite time activity: Sleeping

Favorite Quote and it's author: 'Tis
better to have loved and lost than never to
have loved at all. – Alfred Lord Tennyson

**If you could have taken part in any
single historical ceremony, what
would it have been?:** Princess Diana
and Prince Charles' Wedding

Name the all time best song ever: ??

Your Favorite Movie: There's
Something about Mary

**What being a member of SAAHU
Means to You:** Being involved in
SAAHU has allowed me to gain a greater
sense of appreciate for our industry. Our
involvement in our association goes
beyond health insurance.

How many years in the Industry?: 11

Favorite Charity: The Medina's
Children Shelter

The Smell you love the most: Fresh
Flowers

**If you could rid the earth of one thing
what would it be?:** Childhood Poverty

Favorite Article of clothing: Can
there be such a thing??? I love it all!



TRUSTEE'S CORNER**MEET TRUSTEE****Ronald N. Graves, CLU, RHU, REBC**

Ron is a graduate of Tennessee Technological University where he was a member of the Student Body Senate. He retired with thirty-five years in the insurance business and is a Chartered Life Underwriter, a Registered Health Underwriter, and a Registered Employee Benefit Consultant. He held key insurance management positions for 25 years and is the Past President of the National Association of Insurance and Financial Advisors-San Antonio, Past President of the San Antonio Association of Health Underwriters and served on the Board of Directors, the Texas Association of Health Underwriters. Ron is currently a member of the Board of Directors of the TAHU Honorees Corporation. He was awarded the TAHU Ken Martin Award for Excellence in Communications in 2004.

Ron is a retired U.S. Army Reserve Lieutenant Colonel with thirty-two years of service as an enlisted soldier and officer. He is an Infantry Officer Candidate School graduate as well as a graduate of the Army Basic and Advanced Infantry School and the Army Command and General Staff College. He earned three Meritorious Service Medals, two National Defense Service Ribbons, and numerous other commendation and ribbons for his service.

Ron is Past President of the Optimist Club of San Antonio and its 1994-95 Optimist of the Year. He is a Past Distinguished and Outstanding Governor, South Central Texas District, Optimist International and a Life Member of Optimist International. He is the President of the Optimist International Foundation, 2007-2008. He is listed in Outstanding Young Men in America, Who's Who in Colleges and Universities and the National Registry of Who's Who. He is also a member of the San Antonio Toastmasters, Club # 9434 and has completed his Competent Communicator Award requirements. Ron is a member of the Sons of the American Revolution and studies genealogy.

Ron writes a monthly optimistic newsletter titled "Have An Optimistic Day", has hosted a weekly Internet Talk Show titled "Achieving the Extraordinary", and has co-authored three books on overcoming adversity and one book of 250 motivational and inspirational quotes. He is a professional motivational, inspirational and optimistic speaker on overcoming adversity; and, on how to maximize one's leadership ability.

Ron and his wife Kitty reside in San Antonio, Texas. They have a daughter, son-in-law and three grandchildren living in St. Charles, Missouri. Ron can be contacted by going to his web site at www.optimisticday.com



San Antonio

Association of Health Underwriters

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

JANUARY 2009

ON THE HORIZON:

FEB EDUCATION SYMPOSIUM
2/13 SAAHU BOARD MEETING
2/18 LUNCHEON