

VOL. XXXIV, ISSUE 2

SPRING 2006

President's Message



I hope this issue of the Sextant finds you doing well and looking forto the winter season being over and looking forward to spring! By the time you receive

this, many of you will have already been on your spring break and will have returned to finish up the last leg of the school year.

I am sure many of you are looking forward to warmer weather and relaxing over summer break, but I want to remind you that there are many opportunities that are available to work as an intern this summer and gain valuable experience.

If you have not considered getting involved with an internship, I would recommend you at least discuss it with your faculty advisors.

This is a wonderful opportunity to learn more about our wonderful industry and it is also a great way to network and meet professionals that will help you find the start of your career when you are ready to graduate. Many of the internships today are available even to those just declaring a major so it is never too early to consider one.

I know most of our local chapters have plenty of offerings for internships; however, if you don't have access to any through your local chapter, or if you would like to consider interning away from where your college is, contact us at Grand Chapter and we will make every effort to connect you up with any available internships.

For those of you who are getting close to graduating, hopefully the job market has been favorable to you! We at Gamma lota Sigma are proud of you and wish you luck as you head off on your path to become a future CEO in our industry!

Please don't forget all you have gained from being involved with us. Even if the chapter

isn't at the university you went to, we are all one big family and your support will be welcomed. We also continue to grow our alumni chapters and if one is in your area, that is another great way to stay connected.

I also want to remind everyone that our second walk-a-thon is going on. We are raising money to support United Way which is an international organization. The grand chapter has been pledging monies, and we are looking forward to being more successful than last year in raising funds.

It isn't too late to get involved, so contact Melinda Vance, our Executive Director, or Gabriel Pringle, our international student representative, and they will get you on the fast track. If you need Melinda or Gabe's contact information, go to our website at <u>www.gammaiotasigma.org.</u> You can find many items of interest there.

At the Grand Chapter level, we are seeing many opportunities that are becoming available to graduates as the baby boomers come of age and begin to retire. Many of the baby boomers have grown into middle and upper management positions and in the long term, recruiters will be looking for graduates who have the character traits and skill sets to fill the shoes of these individuals some day.

Gamma lota Sigma, and all that goes with it, helps develop these types of skills. When you get involved and work in committees or in a leadership role especially, you will have the opportunity to experience what it is like to lead, work together and complete a project.

I encourage everyone who is an officer to continue to work on recruiting new members to your chapter. If you are currently a member, I encourage you to step forward and accept the responsibility of chairing a committee or becoming an officer.

If you are reading this because someone suggested to you to get involved with Gamma lota Sigma, I encourage you to do it! You will not regret making many new friends, learning more about Risk Management, Actuarial Science and Insurance and creating the opportunity for you to complete your education and land your first job!

Fraternally Yours,

Alan F. Hoffmann, CIC, LUTCF Grand Chapter President

Take Advantage of GIS!

By Gabe Pringle, AU International Student Representative

We have just come off of an exciting year. Hurricane Katrina sobered up Bourbon Street and



created a new set for the Girls Gone Wild directors. Lindsey posed nude, Brad left Jen and is now with Angelina. Jessica hooked up with Johnny, Adam, & Bam, and realized Nick wasn't the man she thought he was. The Detroit Lions forgot what sport they were playing and Peyton Manning once again chocked in the playoffs.

Obesity is continuing to expand our country's waist line as McDonald's returned double digit profits. El Nino was forgotten and embarrassed by the Tsunami that hit the Indian Ocean, and Bush's approval rating has had more ups and downs than the Millennium Force.

Xbox 360, Plasma, I pod, HD-ready, Laser Jet, sidekick, I pod Mini, wireless routers, Razor, LCD, HDTV, PSP, DLP, Dell DJ, Nano, and Tivo, all gave new meaning to the definition of the "digital age." The epic story of Troy was the first epic action movie to appeal to the gay community, single men in their 30's are failing miserably at crashing weddings, and Ron Burgundy became everyone's favorite news anchor.

While fun and interesting, I am not writing this article to discuss what is going on in the so called "real world" but what is going on in the hearts and minds of this fraternity. Over the past four years that I have been studying insurance, I have begun to compile a few interesting statistics that explain the uniqueness of our industry.

For example, when people find out I am an insurance major, 70% of the time the typical response is, "Great! Can you get me free car

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Keli Jo Eddings

Past Vice President of the Alpha Lambda chapter of Gamma lota Sigma, Keli Jo Eddings is a product manager with Mid-Continent General Agency, a division of Myron Steves Insurance Solutions in Dallas, Texas. Mid-Continent GA is a managing general underwriter and program manager with binding authority to underwrite professional liability programs throughout the country for various insurance companies.

Keli graduated cum laude from Missouri State University in December 1995 with a degree in Business Management and a minor in Insurance. She worked part-time at her mother's life and health agency through college and got a taste of the insurance industry. She was also a recipient of both the IMMS-Jeffrey Nordhaus National Award and the Missouri Insurance Education Scholarship. During her last semester at Missouri State, she worked at an internship with Lloyds of London.

After graduating, Keli moved to Dallas where she joined U.S. Risk Underwriters. She spent 10 years at U.S. Risk, most recently as a Vice President of the Professional Programs Division specializing in Miscellaneous E&O and Employment Practices Liability Insurance. She recently joined Mid Continent to start a professional liability division.

Keli's advice for upcoming graduates is to work hard and be assertive. "I wouldn't be where I am today without being a self-starter" Keli says, "Take advantage of networking and always ask for a business card."



Faculty Advisor Spotlight



J.C. Bratton Ph.D., CIC, CPCU, ASLI, ARM

The faculty advisor for Alpha Psi Chapter at the University of Central

Arkansas, Conway, AR, he began his insurance career as an independent agent in Georgetown, KY. While in the agency business, he served as president of the Professional Insurance Agents (PIA) of Kentucky and was once honored as Kentucky's Professional Agent of the Year. He also served as Interim Executive Director of the PIA of Kentucky in the early 1980s.

John received the Certified Insurance Counselor (CIC) professional designation at Kentucky's very first conferment, and subsequently earned the Chartered Property Casualty Underwriter, Associate in Surplus Lines, and Associate in Risk Management professional designations.

In the late 1980s, John sold his insurance agency and left Kentucky to eventually earn a Ph.D. in Risk Management & Insurance from Florida State University. While in graduate school at Florida State, he was appointed as an education consultant by the Society of Certified Insurance Counselors and was responsible for their institutes in Louisiana and South Carolina.

Upon graduation from FSU, Dr. Bratton accepted a position as Assistant Professor of Insurance at Old Dominion University. He left Old Dominion in 2000 to become the State Farm Professor of insurance and Director of Insurance Studies at the University of Louisiana-Monroe. Dr. Bratton left ULM the following year to accept his current position, Professor of Insurance and Risk Management at the University of Central Arkansas. His charge at UCA was to begin a new undergraduate major in Insurance and Risk Management.

The Risk Management and Insurance major at UCA has enjoyed overwhelming success. In 2003, Dr. Victor Puleo joined the UCA faculty. There are currently over 50 majors in the program and over 30 students have earned degrees. Nearly all of the graduates of the program are working in the insurance industry.

The UCA major in insurance enjoys support, not only from students, but from UCA's administration and the local, regional and national business communities.

UCA, the University of Arkansas at Little Rock, and the Arkansas Department of Insurance have hosted an annual Insurance Day Symposium for the past three years. This event gives students an opportunity to network with members of the Arkansas Insurance community, as well as insurance regulators from Arkansas, Mississippi, Oklahoma and Tennessee.

The University of Central Arkansas is one of five universities selected to offer Insurance Education Institutes, summer graduate courses in insurance, designed for high school teachers. This year UCA will conduct its third consecutive institute. UCA's insurance studies program has enjoyed many successes, including the Spencer Education Foundation's Risk Manager in Residence Program, RIMS Anita Benedetti Student Involvement Program, and numerous student internships and scholarships. Several years ago, Dr. John Bratton met Alan Hoffman at a Certified Insurance Counselor Institute in Columbus, Ohio, and they began a dialogue about Gamma lota Sigma. Dr. Alan Williams subsequently contacted Dr. Bratton, inquiring about the possibility of a chapter at Old Dominion University. Dr. Bratton did get students interested in Gamma lota Sigma, but left Old Dominion for the University of Louisiana at Monroe before a chapter could be chartered. Dr. Williams again contacted Dr. Bratton about chartering a chapter at the University of Louisiana-Monroe.

Dr. Bratton left ULM after only one year to lead a new insurance program at the University of Central Arkansas. Dr. Williams maintained an ongoing dialogue with Dr. Bratton, and in October of 2005, the Alpha Psi Chapter was chartered at the University of Central Arkansas with Dr. Victor Puleo as co-advisor.

Words reflect who we are

By Johnny Porter, Kappa Psi Fraternity

In our lives we take words for granted. We use them every day, in fact, almost every minute of our lives. But do you ever take a moment to really consider the impact simple words have on the people who hear our spoken thoughts?

People will, and do, listen to us, so it behooves each of us to choose our words carefully. Words have power. Once words are spoken they can never really be taken back. Their meaning and effect can have lifelong consequences.

Words can desroy, words can be comforting, words can be helpful, words can justify, and *(Continued on page 3)*



Take Advantage of GIS

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insurance?" The other 30% of the time I receive a blank stare followed by "why?" Interestingly enough, individuals in the business actually ask me "why?" more than any other group. Partly because like me, they are sick of hearing the old car insurance joke but more realistically, they fell into insurance as a result of a lack of jobs for majors in 18th century English literature with a minor in supply chain management.

The greater part of the population doesn't understand why we do what we do? Every time someone asks what we do, we try to think of a creative and fun way to say we work in insurance, even though we know when we say the word insurance, 90% of the population will start thinking about something completely different. To counter this, we think of titles like risk prospect manager, risk financing executive, risk analyst, risk broker, but when we slip and make a mistake and mention insurance, be ready because the individual will fade out faster than the Dave Chappell in the movie "Half Baked."

So why do we study insurance? I don't know about you but I studied insurance because of one simple word, opportunity. The industry that we are going into is old. Not Harrison Ford old but Jack Nicholson old.

At most companies there is a 30 year gap between employees, training programs were dropped in the mid 80's and they are just now starting to resurface. Insurance companies are just starting to understand the need for young talented individuals, and we talented individuals and we are all in the perfect position.

I am reminded of the NBA Draft when I think about our exclusive opportunity within this fraternity; we are very similar to a basketball program like MSU. We have excellent coaching, great brand recognition, top notch facilities, and a superior scouting program. These opportunities are given to you as a member of this fraternity as if you were a member of the MSU Basketball Team.

It is how you use the resources that will determine if you make the NBA draft. Will you be a top 5 draft pick? A top 10 draft pick? Will you come in towards the end of the first round? Do you have what it takes to even make the draft? The opportunity and resource presents itself, it is up to you to strive for the #1 pick.

This might call for some soul searching and reorganization of priorities, but would you rather have the lifestyle of Shaquille O'Neal, the #1 draft pick in 1992, or that of a burnt out late 2nd round draft pick that lasted two years in the NBA and is now serving tables at Denny's.

Both of these players had the same opportunities but only one saw the opportunity and took advantage of it. Which one will you be? Will you go on to be a company CEO or will you struggle through your first job because you didn't use the resources available to you to get a head start on the competition? The choice is yours.

By being a part of this fraternity, you are using one of the resources available to you to become a #1 draft pick. As your international student representative, I challenge all of you to jump start your career and take advantage of all of the opportunities this fraternity has to offer.

Gamma lota Sigma



Going to the next level

By Johnny Porter, Kappa Psi Fraternity

We must never be satisfied with what or where we are. We must remember that even though we win some battles and solve some problems, there are always more on the horizon. There is always more to accomplish.

We must be focused. We must always know what we are working on and where we are. Then we must strive to accomplish our task at hand. If we are not focused on our task or problem, we will not accomplish anything. We must not only do the right thing, but we must also do it right.

We must remember that today is a brand new day. Today is a day we have never had before and will never have again. Therefore, we must use today with all the wisdom, knowledge and might that we possess. We must let the problems of the past go, no matter if they were good or bad, and focus on what we can do today. The past, no matter how bad, cannot destroy us and no matter how good, cannot sustain us forever.

We must be persistent. We must practice actions that are in line with our goals and objectives. We must keep on doing the right thing every day. There is never a wrong time to do the right thing.

If we all keep our heads held high, our standards just, and realize that our actions speak louder than our words, the next level is within our reach.

Editor's Note...

Letters to the Editor or other comments may be directed to: Karen Hunter, CPCU, Editor 1440 Granville Road, Newark OH 43055

Words reflect who we are

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words can condemn. The words we speak must be carefully considered because of this wide range of potentials.

Words can also be appreciated and words can be wonderful if used in the right manner. It is up to each of us to make sure we use our words for the benefit they bring rather than the destruction they can cause.

Our words reveal our character. Our words reflect who and what we are. Our words can reveal our true inner being. Each of us should think before we speak. By thinking before speaking, we can have a profound positive effect on someone else in addition to improving the quality of our own life.

Excerpts from "Building Better Alumni Relations"

by Ray Galbreth, Delta Chi Fraternity

Do collegiate chapters sometimes operate under wrong assumptions regarding "alumni relations"?

• Assumption: It is the responsibility of alumni to come back and be involved.

First, alumni relations is just that, a relationship. When asked to describe a "perfect" alumni relations program, many chapters talk only in terms of what the alumni can do for the chapter. For any relationship to survive, it must be beneficial to all involved parties.

Alumni can provide undergraduates such things as mentoring, sharing of expertise in areas necessary for the functioning of the chapter, and role modeling. Undergraduates need to demonstrate hosting skills, must be willing to say "thank you," and acknowledge that the alumni are a living illustration that the values and principles taught in the chapter have a very real application in the everyday world.

• Assumption: The role of an alumnus involved at the chapter level is understood by every-one.

Have the chapter draft, on one pieces of paper, a list of what they believe an alumnus in a particular position should and should not do. Then, on a different sheet of paper, have them draft a list of what the chapter should or should not do in its relationship with the alumnus in that position. Concurrently, have the alumnus draft his or her opinions of the same items.

Alumni are volunteers, have a myriad of demands on their time, and chapters need to make it as easy as possible for them to be involved. Of course, some alumni feel that since they are doing something for free, they should be obeyed.

Have a meeting where the lists are exchanged and mutually agreed upon as to respective expectations, responsibilities and procedures.

• Impulses and Misconceptions:

Never assume an alumnus has an abiding interest in the fraternity.

— Some students want it (whatever "it" is) NOW. Be patient. It takes time to generate and keep alumni interest.

— Do not attempt too complex a program for alumni involvement.

— Do not assume that alumni will drop everything to come running back to the chapter. Timing is everything: check carefully before planning an alumni event during the winter holidays, for example.

— Do not be disappointed if only a handful of alumni attend an event—even if you have invited several hundred or there is a low response rate to a solicitation letter of any type. Average participation is about four to seven percent.

- Some students expect alumni to come to the chapter on their own. While open invitations to stop by anytime are nice, it usually takes a special event.

• Alumni Turn-ons:

—Adequate notice of events: four to six weeks for regular events and eight to ten weeks for special events.

-Events starting on time.

—Acknowledgment of contributed time and money: thank you notes, phone calls, mention in the chapter newsletter, etc.

-Old scrapbooks, newsletters and recent awards.

-Being involved in initiation.

—Contact by other alumni who they may or may not know. Either way, alumni are more on the same level with each other, no matter what the age.

Improved image of the chapter and Fraternity.
Opportunity to help young people develop.

-Staying in touch with old friends, making new friends.

Activities and progress of the Fraternity.
Enthusiasm of other involved alumni.

-Regular communication through a chapter newsletter.

—Personal and professional networking opportunities.

-Reminiscing about fraternity experiences.

• Alumni Turn-offs:

-Last-minute invitations.

—Sitting or standing around an alumni event with nobody talking to them.

-Requests for money when this is the only contact the alumnus has had with the chapter in a long time.

-Not being thanked for attending or contributing time and/or money.

—Invitations that don't include a guest or spouse (or perhaps even children). The chapter must be sure to make everyone feel welcome at social events.

-Local jokes.

Leadership based on Principles

By Karen Hendricks, The Deltasig of Delta Sigma Pi Fraternity

It doesn't matter whether a person is a leader of industry, president of his/her class, chair of a committee, or head of the household. Whenever a person sets direction for others and needs others to join to accomplish something, that person is a leader. There are three concepts that are the underpinnings of principle based leadership.

1. Primary greatness. The perspective that you need deep integrity and fundamental strength of character to truly succeed. If we use tactics, manipulation or charm to get others to do what we want, we may succeed in the short term. However, over time, our insincerity or double dealing will breed distrust.

2. Maturity. The perspective that maturity is the balance between the courage of my convictions and the consideration of others. If someone can express his feelings and convictions with courage, balanced with the consideration for the feelings and convictions of others, they are mature.

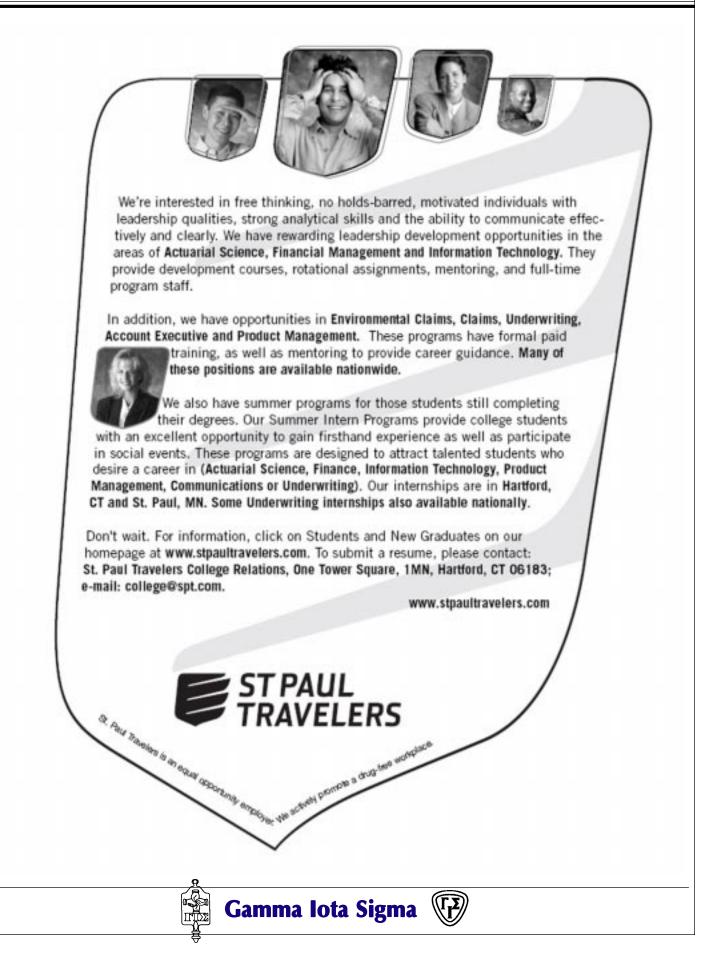
3. Abundance mentality. The perspective that there is plenty out there for everybody. People with a scarcity mentality have a hard time sharing recognition or profit, and they have a tough time being genuinely happy for other people's successes.

A character rich in integrity, maturity, and the abundance mentality has a genius that goes far beyond human relations technique or a "good personality." People will come to trust us. From it we will form meaningful and trusting long term relationships which are key to effective leadership.

Being able to influence others is a fundamental skill needed in effective leadership. Empathic listening is important in any group setting because people are most effective when their trust level is high. The greatest single barrier to open, honest communication is the tendency to criticize or evaluate. Effective leadership depends on the quality of the relationship of the leader with those people he or she leads.

To gain other people's interests not just our own. The bottom line of effective, principle based leadership is that people are at their best in an environment of trust and mutual respect.





Warren L. Weeks, Founder of Gamma lota Sigma

It is important for each of us to know the history of the fraternity, and we are pleased to present you with some facts about our founder, Warren L. Weeks, CPCU.

As an instructor of multiple line insurance classes in the early 1960's at Ohio State University, Warren presented the idea of a national insurance fraternity to the students of the OSU Insurance Society.

The idea was greeted enthusiastically,

and after the groundwork was completed, the Alpha Chapter was chartered in 1966.

As a principal in the Weeks-Finneran Insurance Agency of Columbus, Ohio, Warren was very active in the insurance community.

In addition to his teaching duties at OSU, he served on the board of directors of the Ohio Casualty and Surety Managers. He authored articles that appeared in industry publications.

He strongly believed that the student

members of Gamma lota Sigma should continue to support professionalism in the insurance industry. He encouraged his students to make it a goal to obtain both the CPCU and CLU designations.

Until his death in 1973, Warren was a driving force behind Gamma lota Sigma. The fraternity would not have become a reality without his extraordinary dedication and devotion to Gamma lota Sigma in its formative years. We owe him a huge debt of gratitude.



Gamma lota Sigma Active Chapter Listing



- Alpha, The Ohio State University, Columbus, OH
- Epsilon, University of Alabama, Tuscaloosa, AL
- Zeta, Georgia State University, Atlanta, GA
- Eta, University of Georgia, Athens, GA
- Theta, Louisiana State Unversity, Baton Rouge, LA
- Iota, Florida State University, Tallahassee, FL
- Lambda, University of South Carolina, Columbia, SC
- Mu, University of Mississippi, University, MS
- Nu, Central Michigan University, Mt. Pleasant, MI
- Xi, University of Connecticut, Storrs, CT
- Omicron, Arkansas State University, State University, AR
- Pi, Mississippi State University, Starkville, MS
- Rho, Appalachian State University, Boone, NC
- Sigma, Temple University, Philadelphia, PA
- Tau, Howard University, Washington, DC
- Upsilon, Ferris State University, Big Rapids, MI
- Phi, Ball State University, Muncie, IN
- Psi, Eastern Kentucky University, Richmond, KY
- Omega, Middle Tennessee State University, Murfreesboro, TN
- Alpha Alpha, Olivet College, Olivet, MI
- Alpha Beta, Pennsylvania State University, University Park, PA

- Alpha Gamma, University of Pennsylvania, Philadelphia, PA
- Alpha Delta, LaSalle University, Philadelphia, PA
- Alpha Epsilon, Indiana State University, Terre Haute, IN
- Alpha Zeta, University of Memphis, Memphis, TN
- Alpha Eta, California State University, Sacramento, CA
- Alpha Theta, St. Cloud State University, St. Cloud, MN
- Alpha Iota, St. John's University, New York, NY
- Alpha Kappa, Illinois State University, Normal, IL
- Alpha Lambda, Missouri State University, Springfield, MO
- Alpha Mu, Virginia Commonwealth University, Richmond, VA
- Alpha Nu, Ohio University, Athens, OH
- Alpha Xi, Morgan State University, Baltimore, MD
- Alpha Omicron, The University of Hartford, CT
- Alpha Pi, Baylor University, Waco, TX
- Alpha Rho, Fanshawe College, London, Ontario, Canada
- Alpha Sigma, University of Louisiana at Monroe, Monroe, LA
- Alpha Tau, University of North Carolina at Charlotte, Charlotte, NC
- Alpha Upsilon, University of Houston, Houston, TX
- Alpha Phi, Old Dominion University, Norfolk, VA
- Alpha Chi, Bradley University, Peoria, IL
- Alpha Psi, University of Central Arkansas, Conway, AR

