

THE CITY SALESMEN'S CLUB  
Selegram



**Meeting Date:** October 12, 2021

Location: Hoover Country Club

Presiding: Hank Spencer

Prayer, Pledge, & Creed Led by: Matt Gray

**GUESTS:** Tim Hightower brought his colleague AJ.

**THANK YOUS:** Started by Johnny Self Jr.

**HEALTH REPORT:**

- Mike Seals, Southlake Capital, updated us that his wife, Julie, is recovering well from her bout with Covid. Julie is still on oxygen and has a Dr. Appointment tomorrow to get an update. Keep Julie in your prayers for continued recovery.
- David Pearce informed us his brother was recently involved in a work accident and lost part of his thumb and is recovering. Keep David's brother in your prayers as he recovers.
- Keep C.D. Denson and the Fuller family in your prayers as they mourn the passing of Joe Fuller, THE HAWK. Funeral arrangements are listed below under the President's Report.

**APPROVAL OF LAST WEEKS MINUTES:** Approved as submitted.

**SECRETARY'S REPORT:** NA. Ben was out of town.

**TREASURER'S REPORT:** None.

**MEMBERSHIP REPORT:** None.

**ATTENDANCE REPORT:** 39 Active. 3 Retired. 1 Associate. 1 Guest = **44 Total**.

**PRESIDENT'S REPORT:**

- Visitation regarding Joe Fuller is Thursday, October 14, 5:00pm - 7:00pm at Rideout's in Homewood located at 1800 Oxmoor Road, Homewood, AL 35209. Funeral service will be held on Friday, October 15, 2021, at 11:00 a.m. at Southside Baptist Church located at 1016 19th Street South, Birmingham, AL 35205. Interment will follow at Forest Hill Cemetery of Birmingham.
- There will be a board meeting on Thursday, 10/26 at 10:30am at the HCC before the club meeting.

**SOCIAL ACTIVITIES:** None

**PROGRAM:** Leon Chadwick. Lakeshore Benefits.

- Please reference the attached info sheet titled “The Purpose of All Insurance”
- Leon moved to BHM in 1988.
- A Clemson University Graduate.
- Just celebrated 32 years of marriage with his wife Kelly.
- Life advice to young men: Do what you say you are going to do.
- A father of all girls.
- Veteran in the life insurance industry.
- **How the Club can help: Refer Leon to people you know, especial younger people.**

**SERGEANT-AT-ARMS:** Dick Coffee.

**GREETERS AND PRIZES:** Alex Lott won by Gus Hogue  
Don Mathews won by Howard Whatley

**NEXT WEEK'S PROGRAM:**

**NEXT WEEK'S GREETERS:** Sidney Wehby and Phillip Webb.

## **The purpose of all insurance**

To cover a potential loss

**Property-** to keep you from having to pay replacement cost out of pocket

**Life Ins. –**

1. To replace a household income , debt and mortgage, pass wealth to next generation
2. To replace the revenue brought in by the company rain maker
3. To create assets for the buyout of a partner at death and or create a financial cushion
4. To create a place to become your own bank taking advantage of taxable issues
5. To create a place to fund future cost of medical care protecting your retirement assets

**Group Life -** can be a way to pick up additional coverage but don't make it your base plan

**Group STD -** how long could you go without an income? 30 days? Longer....

**LTD** - to replace a portion of your income to retirement age. Also available to keep funding your Retirement plan

**Group cancer** – Can create an upfront lump sum (\$) for initial diagnosis and pay for many things your Major medical will not cover or not completely

**Group Accident** – Pays for any accident a family member may have pays direct a sum predetermined.

**Term to 120** – A group plan that is portable and has a guaranteed premium to age 120. Also, pays out 30% of the Death benefit while alive for any critical illness, tax free

**Dental and vision**- To help spread the cost over time and save on the expenses associated