

Meet the Board of Directors Nominees

It's that time of year when Educators Mutual's members have the opportunity to elect new members (or reelect some existing members) to the board of directors. This year's annual meeting will be held on Saturday, November 10.

Nominees include Susan Kuziak and James Thompson, nominated by the Utah Education Association (UEA); Paul Gottfredson, nominated by the Utah Association of School Business Officials (UASBO); and Mike Hepner and Roger Pate, nominated by the Utah School Employees Association.

Paul Gottfredson has been the Business Administrator for the South Sanpete School District for



Paul Gottfredson

over twenty years, and he is currently the president of the Educators Mutual Insurance Association of Utah Risk Pool. Paul has served on numerous task forces and committees, including the UEA and USOE Task Force on Health Insurance. Previously, Paul served as president of UASBO and the Utah School Boards Risk Management Insurance Association and as chair of the USOE Fiscal Users Advisory Committee. Paul graduated from Southern Utah University with a bachelor's degree in business administration and accounting.

Paul was elected to Educators Mutual's board of directors in 2002, and he currently serves on the Legislative Committee.

Mike Hepner is currently the Executive Director for USEA. Mike has been with USEA since 1990 and has represented Classified Professionals in 23 of Utah's 40 school districts. During his years of service at USEA, Mike has worked with many of the school districts' insurance committees. He



Mike Hepner

has also served on several state and district level committees, including the Utah Public Education Coalition and the Salt Lake Community College Paraeducator Advisory Committee.

Mike was elected to Educators Mutual's board of directors in 1999, and he currently serves on the Executive Committee and chairs the Legislative Committee.

Susan Kuziak is Executive Director for UEA. Prior to that, she was UniServ Director for the Jordan Education Association. Susan received her bachelor's degree and teaching credentials from the University of Michigan in Ann Arbor.



Susan Kuziak

Susan has served on Educators Mutual's board of directors since 1998 and is currently Vice Chair of the board. She serves on the

Executive and Finance & Risk Management Committees.

Roger Pate is a Physical Facilities Supervisor in the Alpine School District. He has worked for the district for 22 years. During that time, he has served in a number of positions with the Classified Employees Association.



Roger Pate

Roger currently serves as president of USEA.

Roger was elected to Educators Mutual's board of directors in 2005, and he currently serves on the Audit Committee.

James Thompson is an English Teacher at Carbon High School, where he has taught for 27 years. Prior to that, Jim taught in Michigan for seven years. Jim served six years as an executive board member of the Carbon County



James Thompson

Education Association and four years as president. He has served on numerous other committees and task forces, including one year as president of Eastern UniServ. Jim attended Western Michigan University and University of Michigan.

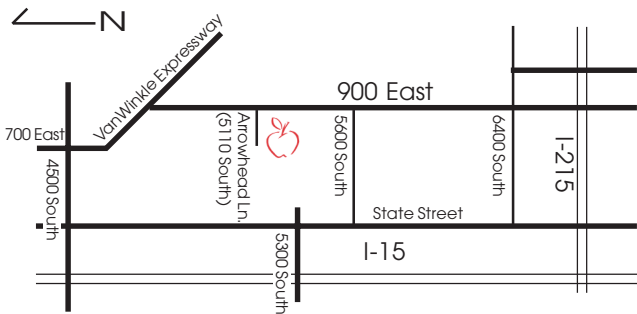
Jim was elected to Educators Mutual's board of directors in 1999 and currently serves on the Audit Committee.

Please be our guest
for the

Educators Mutual Insurance Association
Annual Membership Meeting

10 A.M., Saturday, November 10, 2007
in Educators Mutual's multipurpose room
852 E. Arrowhead Lane (5110 So.)
Murray, Utah

If you require special assistance,
please contact our office in advance.



**2006 Year-end
Consolidated Financial Highlights**

Prepared in accordance with generally
accepted accounting principles (GAAP)

Summary Statement of Income	2006	2005
Total revenue	\$56,188,823	\$62,821,846
Total benefits and expenses	<u>51,958,060</u>	<u>57,535,715</u>
Net income before income taxes	4,230,763	5,286,131
Income Tax Expense	<u>(17,645)</u>	<u>156,418</u>
Net Income	<u>\$ 4,248,408</u>	<u>\$ 5,129,713</u>

A complete copy of the 2006 Annual Report
is available from Educators Mutual.

e-mail comments to chawkes@educatorsmutual.com

Editor: Christie Hawkes

President: Andy I. Galano, Ph.D.

www.educatorsmutual.com

Phone: (800) 662-5850 • Fax: (801) 269-9734

852 East Arrowhead Lane
Murray, UT 84107-5298

Educators Mutual Insurance Association



BeneFacts

PRESORT STANDARD
US POSTAGE
PAID
SALT LAKE CITY, UT
PERMIT NO. 4178