



# IWML Newsline

## Insurance Women of the Main Line

2011-12 Year – Issue 2

October 2011

### **Programs 2011-12**

**September 28<sup>th</sup>**  
Fall into Fashion

**October 21st & 22nd**  
PA Council Day

**October 26th**  
Council Director Visit

**November 16th**  
Corporate Sponsors in  
the Lime Light

**December 14th**  
Holiday Charity Dinner

**January**  
Winter Recess

**February 22nd**  
Education – topic TBD

**March 28th**  
Safety – Topic TBD

March 29<sup>th</sup> – April 1<sup>st</sup>  
Region I Conference

**April 25th**  
Legislation – Topic TBD

**May 23rd**  
Education – Topic TBD  
Election & Installation

**June 6th – 9th**  
Annual Conference

**June 20th**  
All Industry Night

### **Letter from the President**

Dear Members,

WOW is all I can say about our September meeting!!

We had over 35 in attendance and Nordstrom of King of Prussia did a fabulous job with the food and the fashion event. And who can forget the nice goodie bag that they gave each us as we headed out after the event. What a great surprise!

We learned new tricks for quick skin care, 15 minute morning make up application and what's new in business casual apparel for the coming fall season. We also learned that if you have not worn it in 6 months - donate it! That project for me started over the past weekend and I encourage all of you to do the same.

Up next for IWML is Paulette (Polly) Jones CSA, CLTC, CPIA, HIA, CIIP our current PA State Council director. Please be sure to join us on October 26<sup>th</sup> as Polly informs us about NAIW/IAIP future and our future with our association of choice.

We will also be hosting our first "Hot Topic" event, chat about our association; discuss things from State day etc. so mark your calendar. Please be sure to bring a handful of business cards and your IWML name badge as there might be a contest - so be prepared...oh reminder next meeting will be back at the Crowne Plaza in King of Prussia. 6pm sharp!

Once again many thanks to all those behind the scenes who helped pull off September's meeting. It was truly a wonderful event.

In Fellowship  
Terrye Mullin, CPIW, DAE, CPIA.  
IWML Local President

***Once we accept our limits, we go beyond them.***  
***-- Albert Einstein***



## Local, Council, Regional and National News

### Local News

Please join us on October 26<sup>th</sup> as we welcome Polly Jones, CSA, CLTC, CPIA, HIA, CIIP, our PA Council Director.

Polly will share some interesting insight on Council, Regional and National initiatives brewing at NAIW/IAIP



#### What?

PA Council Director Polly Jones visits IWML And IWML's very first "Hot Topic"!

#### When?

October 26<sup>th</sup> – 6 p.m.

#### Where?

The Crowne Plaza at King of Prussia

Join us as we welcome Polly Jones, PA Council Director, as she shares council initiatives to make us "NAIW proud"!

IWML will also be hosting its first "Hot Topic"!  
Join us as we discuss the future of our association, PA Council Day and other topics affecting our association of choice.



RSVP to Linda Cook with your menu selection  
[Lcook@ecbm.com](mailto:Lcook@ecbm.com)  
By October 19<sup>th</sup>.



#### Menu

##### **Classic Caesar salad**

Romaine with garlic, croutons & grated parmesan served with house made Caesar dressing

##### **Entrees:**

##### **Plated Entrée- \$28.50**

##### **Sautéed chicken sonoma**

Finished with a sun-dried tomato, basil and pine nut sauce

##### **Pan seared north Atlantic salmon**

Served with baby spinach & yellow tomato nage

##### **Lite Fare Entrée- \$22.50**

##### **Soft shell crab wrap**

Panko crusted crab wrapped in an Old Bay tortilla wrap. Lettuce, Pico de Gallo & lime – chipotle aioli

##### **Grilled Turkey Reuben**

Slices of smoked turkey, sauerkraut & Swiss served on a marbled rye with Russian dressing

##### **Dessert**

Family style gourmet cookies and brownies - White chunk macadamia, Chocolate Chip, Sugar & Oatmeal Raisin Cookies, Brownies & Blondie's

*Local News – important name change notice*

**NOTICE TO MEMBERS**

**Proposed Name Change for IWML**

As you know, the National Association proposed and passed a name change, this year. For all the reasons cited by the National Association and so as to bring our local chapter in line therewith, the Board voted over the summer to change our name to the “Insurance Professionals of the Main Line (IPML).” The foregoing, however, is subject to a vote by the membership. This vote will occur at our October meeting. Please, therefore, make every effort to attend the October meeting so you can be heard on this issue. If you do not plan on attending the October meeting, please advise by e-mail (addressed to Terrye Mullin and Marie S. Reilly), no later than October 24, 2011, your vote on the name change.

Your anticipated cooperation in this regard is appreciated!!

Terrye Mullin - [Terrye.Mullin@acegroup.com](mailto:Terrye.Mullin@acegroup.com)

Marie S. Reilly - [mreilly@wright-odonnell.com](mailto:mreilly@wright-odonnell.com)

*Local News – Fundraising committee message*

Dear Members,

As you may already be aware, your association of choice, the Insurance Women of the Main Line, is facing some financial difficulties. As we make every effort to get back on track, we are reaching out to membership to kindly request some help.

Council Day will be held on October 21-22 in Bethlehem, PA, and as is customary, local associations are given an opportunity to raise funds. IWML intends to take advantage of that opportunity and would like to **encourage each member to donate \$10** so that a fundraising item can be purchased.

Please forward your donations to our fundraising chair, Amy McClellan, as soon as possible or bring your donation with you to our October 26<sup>th</sup> meeting

Amy McClellan  
105 Appletree Drive  
Levittown, PA 19055

In fellowship,  
Amy McClellan  
IWML Fundraising Chair

October 1, 2011

I can't believe it is almost time for the 25th Annual PA Council Day! The members of NAIW of Lehigh Valley have been diligently working to ensure the jam-packed weekend is enjoyed by all.

Before getting ready to pack your bags, make sure you complete and submit the various applications so that you can compete in the CWC speak-off, win a Scholarship and apply for a Council position. If you are serving as the Delegate or Alternate for your local association, remember to complete the Credentials form. Local Associations should be completing the Safety and Legislative Award applications. Remember, you can't win if you don't apply!!

As a reminder, please discuss the possibility of hosting Council Day during the next few years at your next association meeting. 2012 is the last year that we have had an association offer to host Council Day! It is imperative that associations step forward to serve as the host association. Come prepared to bid for 2013, 2014, 2015, or 2016.

Bring extra business cards when heading to Council Day. Take the time to increase your circle of friends and business contacts. Network whenever possible so that you can let your employer know how much you gain by attending the conferences.

Friday evening will include a meeting at 5:30 for the Young Professionals; those individuals who are age 40 or younger or someone with less than 5 years in the industry. Those attending Council Day for the FIRST time will meet at 6 PM. The Delegates Briefing is scheduled at 6:30. If you apply for a Council position, you will be contacted by Barbara Kressler with specific information as to where and when to report to the Nominating Committee.

The Council Director Dinner is scheduled to begin at 6:15 Saturday evening. The Auction will begin at approximately 7:15. If you are not attending the dinner and would like to attend the Auction, please let me know by October 18th so that arrangements can be made to have sufficient seating available. We want everyone to be comfortable while you are supporting the Council! Check our website, [www.naiw-pa.com](http://www.naiw-pa.com) for an up to-date listing of items received. As of this writing we have received 100+ donated items. Every week more items are being received. If you have anyone on your holiday list that likes something different and unique I'm certain we have just the thing for you!

NAIW Proud,  
Polly  
PA Council Director

**Believe It...Achieve It REGION I NEWSLETTER**

September 2011

Happy Fall Region I !

And with fall come Council Meetings. My travels have begun as I attended Vermont's Council Meeting September 16-17. It was a terrific event and I was especially pleased to see members from other states in attendance! We can all learn from each other and this is a great way to get some new ideas! I'm looking forward to the rest of my travels throughout the Region and seeing all of Region I!

I would like to extend congratulations to our newest Association in Region I – NAIW of Oxford Hills with 12 members!!

The first quarterly chat for Presidents, CDs and RVPS were held on Tuesday 9/20/2011. It was great to hear many members sharing ideas and asking pertinent questions. It really showed me that we have a great group of members that are all working hard on IAIP.

If you are contemplating submitting a Board Topic for discussion or voting at the January Board meeting, please note that I must receive that prior to November 15th. The Board Topic Form can be found under the Forms section in the Members Only section on the website. Remember – this is a way to have your voice heard!

I want to extend a few other reminders at this time....

o 990 Forms are due at IRS by November 15 for local associations and Councils

o We have Facebook pages for both 2012 and 2013 Regional Conferences – make sure to friend the pages so you will receive automatic updates!

Most importantly, remember I want to hear from you – questions, ideas, and concerns, please do not hesitate to email or call me!

***“If you can imagine it, you can achieve it; if you can dream it, you can be it!”***

***Believe It...Achieve It***

In fellowship,

***Debbi***

Debbi Kuhne AAI, AIC, AIS, CPIW, DAE, PWCA, CELS, CRIS Region I Vice President

Email: dckuhne@litchfieldins.com Cell: 860-459-4332

RVP Assistant: Carrie Mott, ACSR, CPIW

Email: cmott@binsurance.com Phone: 860-232-4491 x127

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## *Around the Committees...*

### *Legislative – Marie S. Reilly, Esq.*

It is very easy to determine the name of your PA Senator and Representative and get on his/her e-mail list for legislative updates. I highly recommend doing so. By doing so, you will learn the name of your legislator and will know what your legislator is working on.

The first step is to go to - [www.legis.state.pa.us](http://www.legis.state.pa.us). In the upper right hand corner of that website, you will see “Find Members By” - click on that. Then, you can find your legislator. If you need any help, let me know.

You should do the same for representation at a national level.

By way of example, this is what I found out - I live in the 17th District (which is probably the same for a few of us). Daylin Leach is my state senator. He has a King of Prussia office. He supports an organization called “Why Not Prosper” and accepts donations of new toiletries, clothing or cosmetic products at his office. The foregoing organization has been formed to help “female ex-offenders discover their own strength by providing them with the basic resources that will empower them to become self-sufficient and contributing members of our community.” Senator Leach, in his latest newsletter, notes that he is “leading the fight against S.B. 1, also known as ‘the voucher bill.’” This is a Bill, which impacts funding to our public schools. Senator Leach believes that S.B. 1 will adversely impact the poorest schools. Furthermore, apparently, the Bill does not require any school to take or keep any child and imposes no accountability. Finally, Senator Leach believes that the Bill is unconstitutional.

If you agree or disagree with Senator Leach’s position on this issue (and any other) - let him know. Send him an e-mail (and make sure that you send me a copy) at [senatorleach@pasenate.com](mailto:senatorleach@pasenate.com).

### *Technology – Malika Adams*

Keep checking our website for updates – brochures and other promotional materials to be uploaded soon!

www. [http://www.naiw-pa.com/main\\_line.htm](http://www.naiw-pa.com/main_line.htm)

### *Membership – Linda Cook*

The membership committee is pleased to welcome another corporate sponsor....welcome Rochelle Eisenberg, from Art Directives, Inc.!

Please be sure to reach out to all of our friends that attended the September Kickoff Meeting at Nordstrom. If anyone needs a New Member application form please contact Linda Cook at [lcook@ecbm.com](mailto:lcook@ecbm.com).



*“Casual Fridays” have now become “casual everyday” at many workplaces. What can you do if an employee has gone overboard, wearing clothing that reveals too much skin—or too much ink?*

Some employers might shy away from imposing a dress code, but written dress codes have their place. Until the 1980s, most people had the same idea of what “business attire” meant. But with the advent of “casual Fridays,” denim as acceptable evening wear and a generally more casual style of dress, some employees don’t really know how to dress for work.

A dress code lets employees know what is expected so they can dress accordingly. And a written dress code gives supervisors clear guidelines for when they should take corrective actions, if needed.

Dress codes can also create a team appearance and atmosphere, as when employees wear uniforms or matching colors. They can also help you avoid situations that could other employees might see as sexual harassment or discrimination, such as overly revealing clothing or tee-shirts with offensive or off-color sayings. And finally, dress codes can also protect employee and customer safety.

The law and courts have generally recognized employers’ rights to require employees to meet a reasonable dress code. So what can your dress code cover?

Employer dress codes can require employees to meet specified standards of hygiene and grooming. They can address hairstyles and facial/body hair, and prohibit long fingernails and excessive use of perfumes or other scented products, which might cause allergic reactions in others. You can require employees to wear certain articles of clothing (i.e., uniforms or business suits for men and women), and prohibit the wearing of specific items, such as clothing with offensive sayings or gang associations, visible facial piercings and tattoos.

Any dress code should take into consideration your industry, geography and customer expectations. Styles that wouldn’t earn a second glance in a San Francisco high-tech firm could be greatly out of place in a Midwestern accounting firm. Employers can also have different dress codes for different classes of employees—many employers have stricter codes for those who meet the public, which might not be necessary for those in less-visible jobs. For example, a firm might require outside salespeople to wear a business suit, while allowing office employees to wear business casual.

Employers can even have different standards for men and women—such as requiring men to wear ties and women to wear skirts—as long as they are based on cultural norms and do not have a disparate impact on one sex or the other. Where employers run into trouble is requiring attire that imposes a greater burden on one group—such as requiring women to wear high heels while allowing men to wear comfortable shoes. A reasonable standard would be to require both women and men to wear dress shoes (if appropriate for your workplace) and not specify heel height.

Before publicizing your dress code, make sure it passes the discrimination test. Areas of potential concern include:

- **Sexual discrimination:** As in the shoe example cited above, dress codes should not impose an undue burden on women.
- **Racial discrimination:** While many employers have rules prohibiting facial hair on men, the U.S. Equal Employment Opportunity Commission (EEOC) says, a “...‘no-beard’ employment policy may discriminate against African-American men who have a predisposition to pseudofolliculitis barbae (severe shaving bumps) unless the policy is job-related and consistent with business necessity.” You can enforce a no-beard policy when facial hair could affect safety, such as interfering with the secure fitting of respirators or masks.
- **Religious discrimination:** The EEOC says that employers must “reasonably accommodate an employee’s religious beliefs or practices. This applies...to such things as dress or grooming practices that an employee has for religious reasons. These might include, for example, wearing particular head coverings or other religious dress (such as a Jewish yarmulke or a Muslim headscarf), or wearing certain hairstyles or facial hair (such as Rastafarian dreadlocks or Sikh uncut hair and beard). It also includes an employee’s observance of a religious prohibition against wearing certain garments (such as pants or mini-skirts)....  
“An employer does *not* [emphasis added] have to accommodate an employee’s religious beliefs or practices if doing so would cause undue hardship to the employer. An accommodation may cause undue hardship if it is costly, compromises workplace safety, decreases workplace efficiency, infringes on the rights of other employees, or requires other employees to do more than their share of potentially hazardous or burdensome work.”
- **Safety:** Prohibitions made for safety purposes have a legitimate business purpose. For example, employers can prohibit employees who handle food or who have physical contact with others from having long fingernails for hygiene purposes. Prohibiting flip-flops or high heels can prevent slips, falls and other injuries. And requiring employees to wear protective gear—such as hard hats or face masks—might be required by law.

As mentioned earlier, a dress code should reflect legitimate needs of your business, without discriminating against any class of employees. For more information on dress codes or on protecting your organization from discrimination lawsuits, please contact us.



*In April, three air traffic controllers in Knoxville, Miami and Seattle were fired for sleeping while working. The incidents prompted the Federal Aviation Administration (FAA) to allow controllers more time for rest between shifts. Although your workers might not have as many lives in their hands as an air traffic controller, fatigue can cause safety problems at any workplace. Here are some suggestions to reduce fatigue and improve safety.*

### *Fatigue costs*

Fatigue costs U.S. employers more than \$136 billion per year in lost productivity. Eighty-four percent of these costs stem from reduced performance while at work, rather than outright absences.

Fatigue results from physical or mental exertion and can impair performance. A study published in the *Journal of Occupational and Environmental Medicine* found that nearly 40 percent of U.S. workers experience fatigue. Led by Judith Ricci, Sc.D., M.S., of Caremark Rx Inc., the study said that of the nearly 29,000 employed adults interviewed, 38 percent said they had experienced “low levels of energy, poor sleep or a feeling of fatigue” during the previous two weeks. Total lost productive time averaged 5.6 hours per week for workers with fatigue, compared to 3.3 hours for their counterparts without fatigue. Even when they were working, workers with fatigue symptoms had much lower rates of productivity than their sprightly counterparts — mainly due to low concentration and increased time needed to accomplish tasks.

According to Clockwork Consultants, a UK-based company that helps enterprises manage fatigue risk; fatigued employees are also three times more likely to have an accident at work.

### *How Fatigue Affects Safety*

Why are fatigued employees more likely to be involved in accidents? A recent article in the *New York Times* described the longest sleep-restriction study, conducted by researchers at the Sleep and Chronobiology Laboratory at the Hospital at University of Pennsylvania. Researchers measured subjects’ response to sleeplessness while performing a psychomotor vigilance task, or PVT. This repetitive task (pressing a space bar when a flash of numbers appears on a computer screen) measures subjects’ attentiveness and allows researchers to accurately measure their response to different levels of sleep deprivation.

The study found that subjects who had eight hours of sleep nightly over the 14-day study performed well, with hardly any attention lapses or cognitive declines. In subjects who had four or six hours of sleep nightly, performance declined steadily over the course of the study. Members of both groups did steadily worse on memory tests as the study progressed, and a significant number of even those who had gotten six hours of sleep nightly were falling asleep on task.

The moral? Individuals vary in their tolerance to sleeplessness, but workers who are consistently getting less than eight hours of sound sleep per night could be working at less than peak attention and become more accident-prone.

### *Fighting the Fatigue Factor*

Workplace policies can drastically reduce the incidence and cost of employee fatigue risk. You can't control what employees do off-hours, but you can control the hours they work. Many safety-critical occupations have strict rules about how long a worker can stay on the job and how long breaks must be. Productivity experts recommend similar guidelines for most jobs. If extended hours/overtime are common, managers should calculate the time required for the commute home, meal preparation, eating and socializing with family when calculating employees' work shifts. Workplaces may also provide on-site accommodations, prepared meals for workers and facilities where employees can take a nap when they are tired.

Proper working conditions can also reduce the risk of fatigue. Fatigue is increased by dim lighting or other limited visual conditions (e.g., due to weather), high temperatures, high noise, high comfort, tasks that must be sustained for long periods of time, and monotonous work tasks. Eliminating such conditions and providing environments that have good lighting, comfortable temperatures and reasonable noise levels quickly pay for themselves in reduced risk, according to a study by the Canadian Centre of Occupational Health and Safety (COHS).

If possible, work tasks should also provide a variety of interest and tasks should change throughout the shift, the COHS recommends. Organizations should adopt a variety of methods to make themselves "fatigue safe." The most common include:

- Special training to help workers understand their personal levels of fatigue
- Development of "fatigue safe" work schedules, including compliance with any applicable regulations
- Development of fatigue risk management policies and procedures
- Use of fatigue models to investigate fatigue-related accidents
- Committees to oversee fatigue management programs



## *Mini-Boards, Thoughts of a First-Timer* *by Marie Sambor Reilly*

As most of you know, Region I Mini-Boards was held on July 29, 2011 through July 31, 2011 in Williamsport, PA. Region One Vice President, Deborah C. Kuhne, was, of course, in attendance.

I write to let everyone know that the Insurance Professionals of Susquehanna Valley did a great job in coordinating Mini-Boards. Unfortunately, it was not, based on what I have been told, very well attended. Four (4) attended from the Insurance Women of the Main Line (IWML), and I think I speak for everyone by saying “a good time was had by all.”

The weekend began with what was supposed to be an uneventful ride to Williamsport, PA, on July 29, 2011. In the car, with me, were Terrye Mullin, Yvonne Butta and Amy McClellan. After stopping at Starbucks for a caffeine fix, we proceeded to the Turnpike, only to be waved past the on-ramp for the Northeast Extension. We then learned that there had been a terrible accident, and the Northeast Extension was closed. At that point, we had no idea what to do, but proceeded, along with what appeared to be every other person attempting to use the Northeast Extension, to Route 309N. Needless to say, what was supposed to be about a 3 hour ride, turned into almost a 6 hour ride. During that trip, we all learned what it meant to engage in the “fine art of conversation.”

Once we arrived at Williamsport, we checked in, and gathered with a large group to explore Williamsport, at night. We wound up, at the 4th Street Bar & Grille, and “hung out” with colleagues from Harrisburg, Susquehanna Valley, Buffalo and Bedford, among others. On Saturday, we learned about e-mail etiquette, and our need, as an Association, to change and adapt so as to attract and keep our members, among other things. We then had some free time to “shop” (like we need any encouragement to do that) and proceeded to help Williamsport’s economy.

On Saturday night, Amy McClellan and Yvonne Butta crashed a wedding at the Holiday Inn so as to dance, and we then returned to the 4th Street Bar & Grille where Terrye Mullin wanted to take “Sam Adams” home. While the foregoing was fun, all in all, it was a pleasure to watch and learn from so many talented women, who are the cornerstone of this Association. I was honored and pleased to be a part of it.

For this chapter, the ride to and from Williamsport provided us with the opportunity to think and talk about the future of our chapter of the Association, and how each of us look forward to an exciting year.

Without question, I invite more members of the IWML to attend Mini-Boards, next year, and look forward to experiencing it with you.



## *Welcoming New Members & Corporate Sponsors*

### *New Member(s)*

Don't forget to reach out to some of your friends and colleagues who attended our September kick-off event!

***Please make sure to introduce yourself to new members at our next meeting!***

### *Corporate Sponsor(s)*

***Welcome to our new corporate sponsor: Art Directives, Inc.***

IWML is pleased to welcome back Rochelle Eisenberg, President Art Directives Inc. and Senior Member- American Society of Appraisers as a valued corporate sponsor.

Art Directives is a quality, experienced appraisal service offering Art and Antique Consulting Services. Art Directives, Inc. will guide you in determining the values of an entire art collection as well as individual items and work of art. We encourage you to visit their company website at [www.artdirectives.com](http://www.artdirectives.com)



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**2011-2012 LOCAL OFFICERS**

**PRESIDENT**

Terrye Mullin, CPIW, DAE,  
CPIA  
ACE Rec Marine  
Work: 215-640-4927

**VICE PRESIDENT**

Yvonne Butta, CPIW, AIC  
Philadelphia  
Contributionship  
Work: 215-627-1752 ext.  
1221

**SECRETARY**

Marie S. Reilly, Esq.  
Wright & O'Donnell, P.C.  
Work: 610-940-4092 ext.  
242

**TREASURER**

Cindy Baek, ARC  
Venture Programs  
Work: 610-692-9701 X277

**2011-2012**

**LOCAL COMMITTEE CHAIRS**

**PROGRAMS/EDUCATION**

Natalie Sells  
[nsells@theadisgroup.com](mailto:nsells@theadisgroup.com)

**NEWSLINE**

Malika Adams, CPCU & Marie S. Reilly, Esq.  
[malika\\_adams@comcast.com](mailto:malika_adams@comcast.com)  
[mreilly@wright-odonnell.com](mailto:mreilly@wright-odonnell.com)

**DINNER MEETINGS/MEMBERSHIP**

Linda Cook, CISR, CPIA, CPIW  
[lcook@ecbm.com](mailto:lcook@ecbm.com)

**SAFETY**

Natalie Sells  
[nsells@theadisgroup.com](mailto:nsells@theadisgroup.com)

**WAYS & MEANS**

Amy McClellan, AIC  
[AMcClellan@Contributionship.com](mailto:AMcClellan@Contributionship.com)

**LEGISLATIVE & BY-LAWS**

Marie S. Reilly, Esq.  
[mreilly@wright-odonnell.com](mailto:mreilly@wright-odonnell.com)

**TECHNOLOGY**

Malika Adams, CPCU  
[malika\\_adams@comcast.com](mailto:malika_adams@comcast.com)