

# NAIW LEHIGH VALLEY

## NEWSBRIEFS



November 2010 Issue

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### **PRESIDENT'S MESSAGE:**

I cannot believe it is time for "I" Day again!

Our 2010 presentation has had its usual challenges as we strive each year to provide our peers here in the Lehigh Valley an original program that is at least as interesting as the program from the year before. In case you have never been involved with a continuing project where the expectation bar gets raised up a notch every year, we can tell you it is certainly a challenge. At least we are never at a loss for original topics because of the changing nature of our business as well as the shifting challenges that we all face. We hope you will enjoy our presentation "Insurance Stir Fry" this year. We have some returning presenters as well as some new faces, each of them willing to work "for food" as we provide a great lunch, and a donation to the Second Harvest Food Bank in honor of our speakers who forgo any speaking fees for the event.

Next year, we will be holding an educational event in "I" Day esque style, but it will be on October 21<sup>st</sup> 2011. This is because our organization will be hosting PA State Council Day next year, and we wanted to make the educational program available to our NAIW friends across the state by holding it the day before Council Day. We hope to have a large turn- out for the event next year as we welcome other NAIW PA members to enjoy a taste of the Lehigh Valley.

We hope by then, we may even count a few of our serial "I" Day friends as new NAIW members! Won't you join us?

Speaking of PA Council Day, the Lehigh Valley was well represented and very busy with committees in Lancaster this year. One of our members came back with a \$500 educational scholarship and we also took home some of the 50/50 prizes! In addition we came back with more education, and I was selected as the Alternate Delegate to the Nominating Committee for Region I for the 2011 Conference in King of Prussia. Getting involved with NAIW outside your local association is rewarding and enlightening. I encourage all of you to consider stepping up to the next level if you are able to serve.

Yours in Fellowship,  
Roberta L Kates, CISR

***IT TAKES A NETWORK TO RAISE A LEADER!***



## CALENDAR OF EVENTS

November 16, 2010 NAIW Lehigh Valley Dinner meeting at ServePro's conference room 1506 Albert St, Allentown  
Speaker: Deb Walter from Priority Bracelets [www.prioritybracelet.com](http://www.prioritybracelet.com)

December 7, 2010 Christmas Party! Location TBA

January 4, 2011 Board Meeting at Arbor Insurance board room, 4<sup>th</sup> floor, 1605 N Cedar Crest Blvd., Allentown  
January 18, 2011 NAIW Lehigh Valley Dinner meeting at ServePro's conference room 1506 Albert St, Allentown  
Speaker Michelle Grace AAI, CPCU, CPIW, DAE "Marketing 101"

February 1, 2011 Board Meeting at Arbor Insurance board room, 4<sup>th</sup> floor, 1605 N Cedar Crest Blvd., Allentown  
February 15, 2011 NAIW Lehigh Valley Dinner meeting at ServePro's conference room 1506 Albert St, Allentown

March 1, 2011 Board Meeting at Arbor Insurance board room, 4<sup>th</sup> floor, 1605 N Cedar Crest Blvd., Allentown  
March 15, 2011 NAIW Lehigh Valley Dinner meeting at ServePro's conference room 1506 Albert St, Allentown

April 5, 2011 Board Meeting at Arbor Insurance board room, 4<sup>th</sup> floor, 1605 N Cedar Crest Blvd., Allentown  
April 7-9 2011 Region 1 Conference in King of Prussia, PA.  
April 19, 2011 NAIW Lehigh Valley Dinner meeting at ServePro's conference room 1506 Albert St, Allentown

May 3, 2011 Board Meeting at Arbor Insurance board room, 4<sup>th</sup> floor, 1605 N Cedar Crest Blvd., Allentown  
May 19, 2011 Industry Night Dinner, location TBA

June 6-8, 2011 National Convention, Flamingo Hotel in Las Vegas, NV "Connect, Partner, Lead"  
June 7, 2011 Board Meeting at Arbor Insurance board room, 4<sup>th</sup> floor, 1605 N Cedar Crest Blvd., Allentown  
June 21, 2011 Summer Picnic Location TBA

## LONGER RANGE EVENTS

October 21, 2011 Educational day in conjunction with PA Council Day in Lehigh Valley, PA  
October 22, 2011 PA Council Day in Lehigh Valley, PA

March 29-April 1, 2012 Region 1 Conference Hyatt Regency Newport Hotel & Spa on Goat Island in  
Newport, RI \$135 room rates

June 2012 National Conference in Minneapolis, MN  
July 13-15 2012 Region 1 Mini Board in Freeport, Maine Hilton Garden Inn

July 2013 Mini-Board in Hartford, CT

# NAIW LEHIGH VALLEY INVITES YOU



## Dinner Meeting Notice

**November 16th, 2010**  
**Sponsored by Servpro**  
**at their**  
**office conference room**  
**1506 Albert St., Allentown, PA**

**Speaker:**

**Deb Walter**

**“Priority Bracelets”**

\*additional optional fee of approx \$35 if you want to make a bracelet for yourself or as a thoughtful gift for someone else

## Menu

Catered by Armetta's in Emmaus

**Turkey and all the trimmings**

**Beverages provided by Servpro**

**Cost: Members: \$15.00\***

**Guests: \$17.00\***

**Networking: 5:30 PM**

**Dinner: 6:00 PM**

**Program following dinner**

**Reservations Deadline: **November 12, 2010** to**  
**[tmatz@1usa.com](mailto:tmatz@1usa.com)**

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## 2010-2011 Local Officers

**President:** Roberta Kates, CISR  
Work: (610) 437-3340

**President-elect:**  
Michelle N. Grace, AAI, CPCU, CPIW, DAE  
Cell: (610)657-3392

**Secretary:** Donna Kersman  
Work: 610-437-3340

**Treasurer:** Carol DiJoseph-Focht  
Home: (267)885-6539

**Directors:**  
Judy Bell, CPIW  
Work (610)966-1315  
Susan Kijack  
Work (610)397-5289  
Lori Foust, AAI  
Work: (610) 797-7900

**Immediate Past President:**  
Patricia Mease, CISR, CPIW  
Home: (215) 538-1162

## 2010-2011 Committee Chairs:

**Bylaws:** Donna Kersman  
Work: (610) 437-3340

**Membership:**  
Patricia Mease, CISR, CPIW  
Home: (215) 538-1162

**Health & Safety:**  
Susan Kijack  
Work: (610) 397-5289

## Public Relations:

**Long Range Planning:**  
Cindy Kish, CISR, CIC, CPIW  
Work: (610)262-7988

**Newsletter:**  
Michelle Grace, AAI, CPCU, CPIW, DAE  
Home: (610)657-3392

**“I” Day:** Shirley Eshleman, AAI, CPIW  
Home: (610)437-3340  
Linda Braun  
Work: (610-530-0304

## *Regional Conference Announces classes*

*Don't miss out on these great opportunities at conference in April!*

### CE Classes:

Highlights of Equipment Breakdown Coverage (presented by Travelers Ins. Co.)  
Environmental Issues and Coverages (presented by Philadelphia Insurance Co.)

### NAIW programs:

Cyber Crime Insurance- the Hidden Exclusions  
Professional Ethics - Not Just for Agents  
NAIW Leadership Development Program (CPIM/W & DAE qualifier)

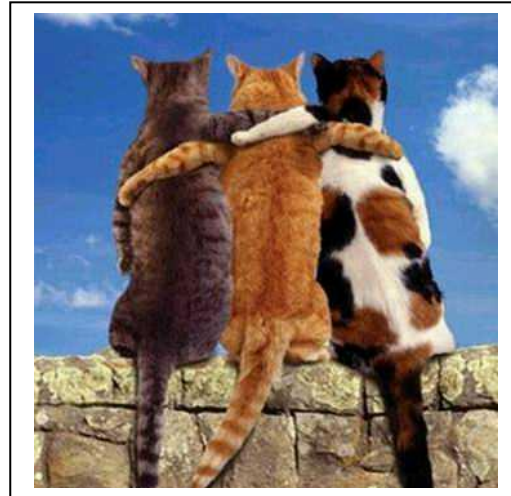


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- Sideview Mirrors, Rearview Mirrors
- Aquapel w/s treatment eases ice & bug removal, wipers replaced
- Fogged headlights restored



**Come to the dinner meeting...**  
**Bring a friend...or two!**

## **About NAIW LEHIGH VALLEY**

The Insurance Association of Lehigh Valley was chartered in 1946 as an affiliation of the National Association of Insurance Women (International) is a non-union, non-profit organization.

Its objective is to promote Insurance education; to support the professional advancement of its members; to cultivate fellowship within the Association; to strengthen loyalty to the Industry; and to promote membership.

We meet the Third Tuesday of Each Month except July and August.

Contact: Pat Mease if you are interested in becoming a member!

Phone: 215-538-1162

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## Dinner Meeting Minutes:

NAIW LV – Dinner Meeting – October 19, 2010

Attending: Carol Szmodis, Judy Bell, Carol Focht, Deb Dubbs, Donna Braden, Terri Matz, Shirley Eshleman, Sue Kijak, Donna Kersman, Michelle Grace, Linda Braun, Kay Charbonnier, Pat Mease & Roberta Kates, Meeting called to order at 7:30pm by President, Roberta Kates

**Minutes:** No changes, approved

**Treasurers Report:** Treasurers Report approved and filed for audit

**Correspondence:** Save the date flyer for Regional Conference received by members

**Program** November – Deb Walter – Priority Bracelets  
December-Christmas Party  
January- Michelle Grace, Marketing Plan

**Finance:** Treasurers Report approved and filed for audit

**Membership:** members should review list Pat sent out & send any corrections to Pat to update list

**Public Relations:** No Report

**Safety:** Batteries for smoke detectors handed out at meeting. Children's books needed by 12/15

**Newsletter:** Michelle will try to get letter on the website

**Long Range Planning:** No report

**By-Laws:** Pat Mease and Michelle Grace still working on them

**Legislation:** No Report - Remember to Vote

**I-Day:** No report

**Education:** Michelle checking with Vince Phillips in doing a CE class in the spring. Also looking into Sparks program for Council Day next year

**Old Business:** Pa Council Day 2011, Dates are October 21 & 22. Hotel ok with wine tasting. Look into haunted walk in Bethlehem ending at restaurant for Council. Also would Sands or hotel run bus to the casino?

**New Business:** Fundraiser - Lottery calendars, 50/50 drawing & raffle for 2 baskets at PA Council Day 2010- to raise money for PA Council day 2011.

I-Day- Roberta gave tentative total to Shirley, Donna Braden to send blast email for last minute attendees, we need signs guilty & not guilty for tables, covered & not covered & reservation of rights & signs on tables for jurors.

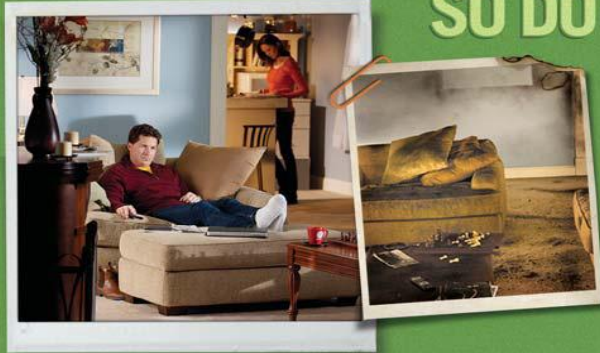
**Next Dinner Meeting** – November 16, 2010

Next Board Meeting— November 2, 2010 at Arbor Insurance.

Meeting Adjourned: 8:10pm

Respectfully submitted, Donna A Kersman, CISR, secretary

**FIRE DAMAGE STRIKES FAST.  
SO DO WE.**



**Call the Cleanup Team That's Faster to Any Size Disaster**

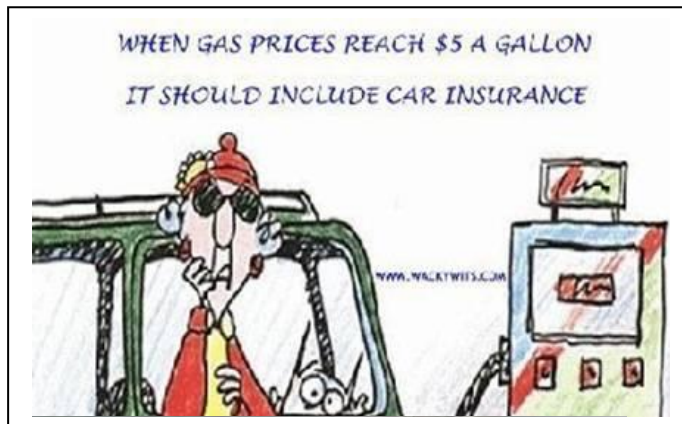


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A Sunday school teacher was discussing the Ten Commandments with her five and six year olds.

After explaining the commandment to "honor" thy Father and thy Mother, she asked, "Is there a commandment that teaches us how to treat our brothers and sisters?"

Without missing a beat one little boy (the oldest of a family) answered, "Thou shall not kill."

State Council website: [www.naiw-pa.com](http://www.naiw-pa.com)

**Why is "phonics" not spelled the way it sounds?**

# NAIW Lehigh Valley News Briefs



**CHAIKOWSKY  
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Graduate Gemologist, Gemological Institute of America



We will be collecting children's books

As part of an education initiative challenge thrown down by NAIW International President Margaret Wildi, we will collect children's books to be donated to Lehigh Valley Hospital for their Pediatric patients age 1-17 years.

Books can be brought to any NAIW event from now until the Christmas Party on December 7, 2010.  
New or gently used books, please



And you thought your job was hard...

# NAIW Lehigh Valley News Briefs

## **NAIW Proposed Amendment to Bylaws: The first test of the International Board's new power to change Bylaws without requiring a vote from the membership**

NAIW Board of Directors have proposed amendments to the NAIW bylaws that relate to the term of office of our national officers. I've been involved with the campaign process for national office and have chaired the national nominating committee. I am in agreement with the changes being proposed for several reasons.

It takes a tremendous amount of money, time and effort to run a campaign for national office. We rely on our employer to support our time out of the office so that we can be a national officer. In many instances they are being asked to help finance a campaign because that burden falls on the individual candidate. A candidate that may only be known regionally may need to travel to other regions to become known to them. Once elected is it really necessary to burden them with the expense of another campaign?

Generally, once elected national secretary, there are no other candidates running against them for the next office and they go on to become national president. If we feel they are worthy of national office, then we should change the process and let them automatically move up the ladder to the presidency. The time spent during the next 3 years should be spent on the work of the association and not about campaigns or elections.

Being a member of the national nominating committee can take anywhere from 1 to 2 full days. It requires that the committee and candidates arrive at least a day early for the convention. Again, we're asking our employers to support more time out of the office. It also means that you can't take advantage of some education classes and networking opportunities because you are in session continuously until all the candidates are interviewed and the deliberation process is completed. The committee reviews all the candidates resumes, interviews the candidates, deliberates among themselves and will seek out those that are familiar with the candidates for more information when necessary. They do this with an eye for not only the national secretary position but for a future president. We have elected these members to this committee to seek out and present the best possible candidates. We need to trust that they are doing their job. If we are only selecting a national secretary it will save time and money for the committee and the convention budget. As a former chairman of National Nominating committee, I can tell you it takes a tremendous amount of time to plan and implement the work necessary to recommend a slate of officers to the delegates.

Anything we can do to improve the process of nominating and electing our national officers will be better for NAIW and its' members. I believe these changes will make us more efficient in the use of our time at national convention while keeping the costs down.

Kay Charbonnier, AAI, CPIW, DAE  
Past Region I Vice President

**What is YOUR opinion?** Debbi Kuhne, our Region 1 Vice President wants to know before they vote on this at the January Board Meeting. Contact her at [dckuhne@litchfieldins.com](mailto:dckuhne@litchfieldins.com) and let your voice be heard!

## **Safety Article**

Now is the time to properly safeguard your home from the harsh elements of this season. These steps can lessen your chances of a loss to your home due to inclement weather.

1. Make sure your furnace is in proper working order by contacting a heating specialist for an inspection. Heating device malfunctions including supplemental devices such as space heaters are the second leading cause of fire deaths in this country. The heating ducts may also need to be cleaned. Most experts

recommend vacuuming these ducts every 5 years. In addition, oil furnaces should be periodically inspected since poorly maintained systems can cause severe smoke damage (puff back).

2. Your plumbing should be winterized because burst water pipes can spew hundreds of gallons of water into your home. Heat tape should be placed on any pipes that are exposed to extremely cold weather. You should learn how to shut your water off and know where your pipes are located. The quicker you can turn off the water supply in an emergency, the better your chance to minimize the damage from burst pipes. If you have a summer home exposed to cold weather, in your absence, be sure to have the water system properly drained to keep pipes from freezing or bursting.
3. Replace any cracked or missing roof shingles and verify that flashing around the vent pipes or chimney is watertight. For those who have steep roofs or a physical limitation, a reputable roofing contractor should be contacted.

The cost of these maintenance items will likely be less than the deductible you would have to pay under your homeowner's policy if a loss should occur.

Sue Kijack  
Safety Chair

## 2010 Award Recipients at PA Council Day

And the Winners are...

### Scholarship awards

\$500	presented to <b>Angela Tennis, AAI, CIC, CPIW, CRM</b>	from Penn National Insurance
\$500	presented to <b>Michelle Grace, AAI, CPCU, CPIW, DAE</b>	from Penn National Insurance
\$500	presented to <b>Patricia Eggles, CISR, CPIW, DAE</b>	from Philadelphia Insurance Companies
\$500	presented to <b>Dawn Drennan, CPIW, AIS, API, CISR, DAE</b>	from Aegis Security Insurance Company
\$500	presented to <b>Angie Horton, CISR, CPIW, CPIA</b>	from Eastern Montgomery County Insurance Women NAIW of Reading
\$250	presented to <b>Jenny Kanoza, CISR, CPIW, CPIA</b>	Insurance Professionals of Lancaster County-Nancy Buckwalter Memorial Scholarship
\$250	presented to <b>Jennifer Frear, CIC, AAI</b>	Insurance Women of the Main Line Memorial Scholarship
\$250	presented to <b>Melissa Truitt, CPIA</b>	Insurance Women of the Main Line Memorial Scholarship
\$250	presented to <b>Patricia Shughart, CIC, CPIW</b>	Insurance Professionals of the Susquehanna Valley
\$500	presented to <b>Jennifer Sciranko, AU</b>	NAIW of Philadelphia South Central Insurance Association Tri-County NAIW

### Membership Award

**Laurel Highlands with 5% growth**

**Public Relations Awards:** First Place  
Second Place

**Rob Berger**  
**Nicole Diley, FLMI, CRIS, AAI, AIM, AU**

**Legislative Awards:** First Place  
Second Place

**Insurance Women of York**  
**South Central Insurance Association**

### AAMGA Award

**Halle Gatti, AIS, ACS, AIT, AINS, CPIW, DAE**



## **NAIW LEHIGH VALLEY** *Annual Holiday Party*

**Date:** Tuesday, December 7, 2010

**Where:** King George Inn (upper floor)  
3131 Hamilton Boulevard, Corner of Cedar Crest Blvd.  
Allentown, PA

**Time:** 5:30pm – Cocktails (cash bar)  
6:00pm – Dinner  
Gift exchange & games – after dinner

**Entrees:** Chicken Cordon Bleu – panned boneless skinless chicken breasts  
topped with prosciutto and swiss in a mushroom Madeira beurre blanc ~~~~~ \$28.00

London Broil with Mushrooms – in an herbal au jus ~~~~~ \$34.00

Baby Flounder Fillet Stuffed with crab stuffing ~~~~~ \$31.00

All entrees served with Garden Salad, House Baked Rolls & Butter, Roasted Red Potatoes or  
Wild Rice Medley

Participate in the gift exchange – bring a gift card  
Worth \$10 from your favorite store **IN A HOLIDAY WRAPPING**

Dinner reservation deadline: November 26, 2010



**NAIW LEHIGH VALLEY HOLIDY PARTY  
RESERVATION FORM**

**DEADLINE – NOVEMBER 26, 2010**

Choice of entrée:

1. Chicken Cordon Bleu \_\_\_\_\_ \$28.00
2. London Broil with Mushrooms \_\_\_\_\_ \$34.00
3. Baby Flounder Fillet w/Stuffed Crab Stuffing \_\_\_\_\_ \$31.00

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Amount Enclosed: \_\_\_\_\_  
Entrée Choice: \_\_\_\_\_

Make check payable to: NAIW Lehigh Valley  
c/o Lori Foust @ Miers Insurance  
2222 S. 12<sup>th</sup> Street  
Allentown, PA 18103

Questions: 610-797-7900 x3016 Lori Foust