

Insurance Women of Fresno September 2009 Bulletin

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Once again the year is flying by, two months in and the CA Council Meeting is almost here.

Thank you to all that attended the Membership Mixer. It was great to see so many faces new and old. Our three newest members were there, as well as three potential members. Cindi Cessford did an awesome job of putting the meeting together. Hopefully everyone enjoyed this slightly different format of having the CWC Speak off and Membership Mixer at the same meeting. Thank you to Connie Carpenter for taking care of the CWC Speak off. All three contestants did a great job, congratulations to Victoria Anderson for being chosen to represent our association at the Council Meeting this month. Shirley Leone was the runner up and did a fantastic job as did Debra Spencer.

We hope to see many of you at the CA Council Meeting September 11th-12th. This is a great event to learn more about the association and network with other members throughout the state. Whether this is your first time attending or you've attended in the past, I encourage you all to take an active part in the meeting. By volunteering for one of the committees or just making sure to attend as many of the events as possible, you get so much more out of the meeting. Most of the events are open to all members including Meet the Candidates & Delegates Briefing. This briefing is a terrific way to get to know who is running for a position at the Council level for the next term, which begins July 2010. Our own Kim Cameron is running for Public Relations Chair, but there are other candidates that you may not know. Please attend and then let me know your thoughts which will help me to make a decision on behalf of the association when the delegates vote during the business session the next day.

For the Young Professionals, we will be having an informal meeting after the Meet the Candidates & Delegates Briefing. Our hope is that we can find out what helps draw Young Professionals and keeps you involved. Please attend and give us your thoughts. If you aren't a Young Professional, please give me your input separately as to why you joined, why you stay active, etc. Although there has been a big push with drawing more Young Professionals in recent years, there are a lot of in betweeners too and we don't want to leave you out.

Hopefully by now, you have all seen my email change. In case you haven't updated your address book yet, please see my email below. You can also obtain my email and phone numbers on NAIW's website. The new website is a great way to find people, so if you have had a change in information, please make sure you take the time to update the site. Please note that much of the information has a check box next to it, such as your email. If you want your email, phone, address, etc. to show for all members to see, you need to check this box.

If you have any questions or input, please let me or one of the Officers, Directors or Committee Chairs know. This association only works through the commitment of our members and the community around us!!

In Fellowship,
Amy Cole, CISR, CPIW
President
4coles@sbcglobal.net





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CALENDAR OF EVENTS

<u>Date</u>	<u>Event</u>	<u>Location</u>
September 3 rd	Board Meeting	DiCicco's Restaurant - Fresno, CA
September 8 th , 2009	Fire Restoration CE Class	ServiceMaster Advanced-Fresno, CA
September 11-12 th , 2009	CA Council Conference	Fresno, CA
September 17 th , 2009	General Meeting	Marie Callender's (Shaw & Marty)
October 1 st , 2009	Board Meeting	DiCicco's Restaurant - Fresno, CA
October 13 th , 2009	Business Income CE Class	Marie Callender's (Cedar & Shaw)
October 15 th , 2009	Safety Program	TBD
November 19 th , 2009	Education	TBD
December 11 th , 2009	Babes In Toyland	2 nd Space Theater - Fresno, CA

DO YOU HAVE AN EVENT THAT NEEDS TO BE LISTED? PLEASE E-MAIL THE INFORMATION TO THE BULLETIN CHAIR BY THE LAST THURSDAY OF EACH MONTH!

GENERAL MEETING

WHEN: THURSDAY, SEPTEMBER 17, 2009

WHERE: MARIE CALLENDER'S, 3602 W. SHAW, FRESNO, CA

Banquet Room - Shaw and Marty
Dinner includes: Caesar Salad, Cornbread, Grilled Lemon Chicken, fountain drinks, iced tea or coffee and a Slice of Chocolate Cream Pie

TIME: 5:30PM NETWORKING/SOCIALIZING
6:00PM DINNER

****CHANCE DRAWING PRIZES
WELCOME****

COST: \$23.00 PER PERSON

PROGRAM: CELEBRATION FOR STATE COUNCIL MEETING

RSVP: DEADLINE FOR RESERVATIONS:
TUESDAY SEPTEMBER 15TH, 2009

E-MAIL: CAROL RUSSELL- CRUSSELL2@ALLIANTINSURANCE.COM

STEPHANI POWERS SPOWERS@DIBU.COM

PHONE: 559-437-3384

STANDING RESERVATIONS APPLY THIS MONTH, A "NO SHOW" WILL BE INVOICED FOR DINNER

STANDING RESERVATIONS LIST

KAREN ANDERSON, KIM CAMERON, CONNIE CARPENTER, AMY COLE, JUDY GRILL, ALISON HOLMES, NANCY JONES, LISA LESANDRO, MARIAN LANE, CATHY TEMPLE, CAROL RUSSELL, BARBARA THOMAS, MARY THONSEN, NOELIA WEISSBROD

UPCOMING DATES:

DATE	LOCATION	PROGRAM
10-15-09	TBD	SAFETY PROGRAM
11-19-09	TBD	EDUCATION
12-11-09	SECOND SPACE THEATRE	CHRISTMAS PLAY



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BOARD MEETING

DATE: THURSDAY, OCTOBER 1ST, 2009
HIGH NOON

PLACE: DICICCO'S ITALIAN RESTAURANT
5251 N BLACKSTONE AT BARSTOW
"A pre-set menu" \$6.00 Flat (includes tax & 15% tip.) Family style salad/pizza & beverages provided.

BOARD MEETINGS ARE OPEN TO ALL MEMBERS. QUESTIONS?
CALL STEPHANI POWERS AT 559-437-6676 OR CAROL RUSSELL AT 559-437-3384

EMPLOYMENT

Are you an employer looking for qualified employees? If so, please contact the Employment Chair for referrals.

Thank you,
Alison Holmes, CISR, CPIW, AIS
Employment Chair
E-Mail: aholmes@burns-wilcox.com
Phone: (559) 448-1180 X2209



EDUCATION

We also have a Fire Restoration class worth two CE Credits coming up on September 8th, 2009 and there is a flier attached for further information as well.

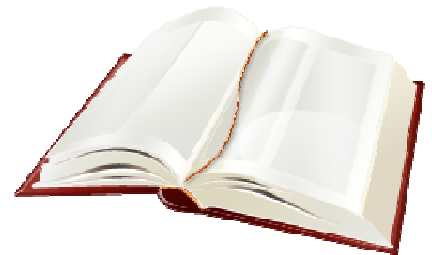
There are still a few seats left in the October 13th Business Income Loss class valued at three CE credits. Please email Gayle Williams (dot2mom@comcast.net) or Kathleen Soares (mollykat50@earthlink.net) as soon as possible to sign up. **Entry at the door will not be permitted.**

For those that need certification in order to sell and/or service flood insurance policies, please follow this link:

<http://www.successce.com/california-insurance-continuing-education/>.

I am also checking on having a class in the fall proctored by an NFIP official.

Thank you,
Gayle D. Williams CISR, CPIW - Education Chair - dot2mom@comcast.net



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COURTESY

September Birthdays

Romelia Quiroz - 5th

Noelia Weissbrod - 15th

Karen Markarian - 16th

Shirley Leone - 17th

Connie Carpenter - 20th



Sympathy cards went out to Michelle Adamson for the death of her father and to Michael Hawkins for the death of her father.

Quote of the Month:

“Enthusiasm is a divine possession”

- Margaret E. Sanger

If you know of an event that requires some attention, please forward information.
In Fellowship, Noi Weissbrod, Courtesy Chairman
559-437-6688 nweissbrod@dibu.com



LEGISLATIVE

California Court Rejects Double Taxation for Surplus Lines Insurer

A California court ruled today that 70 years of precedent in the surplus lines markets would be preserved and held that surplus lines insurers would not be taxed both as surplus lines and as admitted insurers in the state. Judge Holly Kendig rejected an effort to require surplus lines insurers with California insureds to pay a 2.35% tax on gross premiums written (the "doing business" tax) **in addition to** the 3% surplus lines premium tax already imposed upon their surplus lines policies under California law. *Silvers v. State Board of Equalization, et al.* The litigation had the potential to have a significant impact on the surplus lines market in California and is of interest to our clients in this market. *For more information, please contact James R. Woods at 650-845-7305 or jrwoods@dl.com; Margaret Keane at 650-845-7275 or mkeane@dl.com; Tom Dawson at 212-259-8011 or tdawson@dl.com; John Mulhern at 212-259-8630 or jmulhern@dl.com; or your Dewey & LeBoeuf relationship partner.*

****Please also see the attached flier regarding the 4 hidden costs of health care.****

Thank you,
Barbara Thomas, AIS, CISR, CPIW
Barbarat@calvalleyinsurance.com
Legislative Committee



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SAFETY

PRESENTED BY KIM CAMERON, CISR, CPSR, CPIW, DAE

DID YOU KNOW THAT SEPTEMBER IS:

Campus Fire Safety Month (September 1 - 30)

National Preparedness Month (September 1 - 30)

Sports & Home Eye Safety Month (September 1 - 30)

National Farm Safety and Health Week (September 20 - 26)

National Chimney Safety Week (September 27 - October 3)

(Additional information can be found at www.csia.org)



National Preparedness Month

Information provided by U.S. Department of Homeland Security (www.ready.gov)

Emergency Response Planning for Work and Family

National Preparedness Month, which takes place each September, encourages Americans to prepare for emergencies in their homes, communities and organizations. The National Safety Council urges you to take two simple steps which can go a long way toward managing an unexpected crisis.

Develop an Emergency Response Plan —

Emergency response plans should reflect the kinds of disasters most likely to happen where you live and work. Having a plan can help prepare you to communicate with family members and co-workers during an emergency.

Home

- Develop a list of emergency contact information for family members and neighbors.
- Practice evacuation drills, including primary and alternate escape routes.
- Identify who will assist young children, older adults and the physically challenged.
- Ask local officials for your community's emergency response plan and coordinate it with yours.

Workplace

- Determine who has what role to play during a crisis. For example, who decides when there is an emergency, who makes sure everyone has evacuated the building and who decides when the emergency is over?
- Establish a location for people to meet and appoint a person to be in charge of taking attendance to make sure every person is accounted for.
- Appoint and train emergency responders for first aid, CPR and AED in different parts of your building.



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PRESENTED BY KIM CAMERON, CISR, CPSR, CPIW, DAE

SAFETY Continued

National Farm Safety

Information supplied by the National Safety Council's Agricultural Division, the National Education Center for Agricultural Safety (NECAS) – www.necasag.org

ATV's have become popular for work and recreation on many farms and ranches. Unfortunately, reported cases of serious injury and death have increased along with their increased use. Most of these injuries and deaths can be attributed to improper use of ATV's. Make ATV safety a priority on your farm or ranch.

An ATV is not a toy. Children should not be permitted to operate ATV's without specialized training and then they should be allowed to only operate an ATV of an appropriate size.

- ATV's with an engine size of 70cc to 90cc should be operated by people at least 12 years of age.
- ATV's with an engine size of greater than 90cc should only be operated by people at least 16 years of age.
- Wear appropriate riding gear: DOT-, Snel ANSI-approved helmet, goggles, gloves, over-the-ankle boots, long sleeve shirt and long pants.
- Read owners manuals carefully.
- ATV's are not made for multiple riders. Never carry anyone else on the ATV.
- Any added attachments affect the stability operating and braking of the ATV.
- Just because an attachment is available doesn't mean that it can be used without increasing your risk of being injured.
- Do not operate the ATV on streets, highways or paved roads.

INSPECTION

- Are tires and wheels in good condition?
- Are controls and cable operational?
- Does the chain have proper slack and is it lubricated?
- Is riding gear (including a helmet) available and worn?



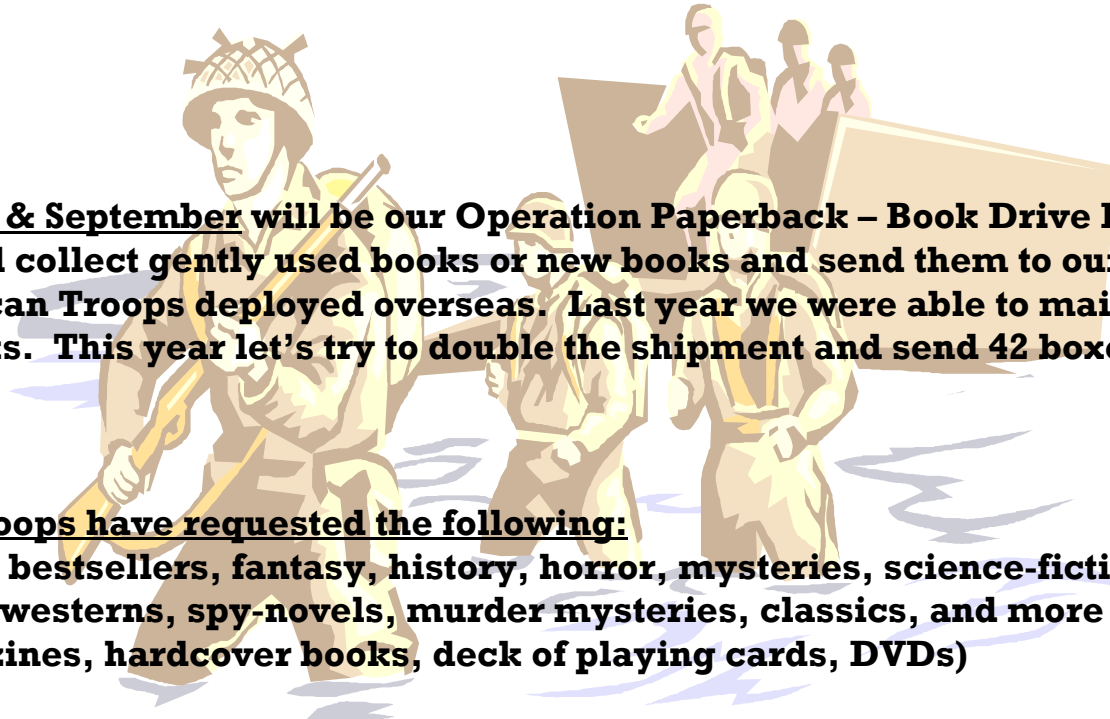


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COMMUNITY ACTION-GIVING BACK TO THE COMMUNITY

Operation Paperback-Book Drive (gently used or new books)



August & September will be our Operation Paperback – Book Drive Project. We will collect gently used books or new books and send them to our American Troops deployed overseas. Last year we were able to mail 21 boxes of books. This year let's try to double the shipment and send 42 boxes!!!

Our Troops have requested the following:

Action, bestsellers, fantasy, history, horror, mysteries, science-fiction, true crime, westerns, spy-novels, murder mysteries, classics, and more (magazines, hardcover books, deck of playing cards, DVDs)

Members' input and suggestions are always welcome.
Please contact Esmeralda Mendez for more information
Esmeralda Mendez
Community Action- Chair
(559) 256-6923
(esmeraldamendez@sierraspecialty.com)

