



Gene Fidell Receives Franklin Award

The Chapter's 6th Annual Franklin Award was presented to Gene Fidell at a special luncheon in honor of the occasion at the Hershey Hotel in Philadelphia on March 16th. This year's recipient was recognized for his contribution to our youth through Project Invest, our citizenry through participation in the Assigned Risk and FAIR Plans, his peers through his leadership in the Independent Insurance Agents Association and finally, to all of us as a role model emulating the moral and intellectual character required of today's leader. The basic underlying theme of Gene's remarks was his gratitude and love for this industry and because of his altruism he has prospered—and so have we. Thanks!



Chapter President Federico (right) presents the Franklin Award to Gene Fidell.

Remarks from IIAP President on Franklin Award Winner Gene Fidell

The recognition of Eugene L. Fidell by the Philadelphia Chapter of CPCU as the first Independent Agent to receive the coveted FRANKLIN AWARD is an honor that is second to none within this industry.

Mr. Fidell is an industry leader without peers. His devotion, sincerity, and tireless energies for the cause of the Independent Insurance Agents of Pennsylvania, and Philadelphia in particular, is well known. To have a prestigious organization such as the Philadelphia CPCU recognize his contributions to the industry and the consumer is a tribute of the highest degree.

As President of the Independent Insurance Agents of Pennsylvania, our congratulations to Gene.

H. Eugene Burns
President, IIAP



Here Gene poses with Dan Rostelli, Norm Baglini and Art Blanche.

Accolades to Gene from a Friend

The Gene Fidell I know...

"Gene Fidell is a Past President of our Philadelphia Agents Association, a State Director, and State Membership Chairman ... Project INVEST pioneer ... yes, that, and running an agency ... but I revere Gene as a guy who cares about others: Showing me his computer system 15 years ago, annually visiting with students in the Insurance course at Msgr. Bonner High School, building our own "Big I" booth ... and yes, waving an "Acord" form at a membership prospect showing all that the "Big I" was doing for him ... that's you Gene—just a darned good insurance man" ...

Larry Wentz



Gene Fidell and wife Olga all smiles at the Franklin Award.



Previous Franklin Award recipients John Topoleski, CPCU, and Mariellen Whelan, Ph.D. flank 1988 award recipient Eugene Fidell at the Hershey Hotel March 16th.



A table of attendees at the Franklin Award Luncheon.



The President's Corner

"Everything's the Same"

*Al Federico, Jr.
President*

A friend commented to me the other day on how all the cars are starting to look the same and it was hard to tell one from the other. That started a rather lengthy (if you know me) conversation and my thoughts on that and related subjects haven't stopped.

Technology forces us to channel our thinking and resources into a limited number of workable solutions. Most think that these are strictly related to objects such as airplanes, trains, washers. The cost of being able to marshal enough resources in medicine to try every feasible method to combat our big "killers" would be prohibitive as well as time consuming. Human's *hunch* their way to solutions, that is we provide the best estimate and then gamble, sometimes a whole lot, on the outcome. So far, we have certainly been more right than wrong. The gains for humanity have been enormous but the result leads to an eventual sameness. Granted when we start out on a new project, particularly an individual one, the vagaries are as distinct as the number of people, but as the process or item is refined over the years the distinctions are smoothed out and those left are at best, augmenting the same thing.

Even what we read, hear and see has a ring of repeat—especially if it works well—Rocky XV? It's harder to be individualistic. We do not even turn at punk rock anymore. As much as companies and the ever-growing bureaucracies seek creative talent with a "fresh innovative thought" (usually associated with the young since we all know that you can't teach an old dog new tricks—don't we?), the harder it is to find and harder still to keep in captivity. Oh it's out there, but we may lose it to the new generation of serial computers being designed to evaluate abstractions and perhaps "create." A long way off you may say—perhaps. There is no threat of doom here. In fact, quite the contrary, particularly when you consider the cost to create may drop dramatically with machines. Education time and expense are very high and for many as rewarding as doing pushups in August.

Alas, that day is not here yet when we can relax, if ever. The need for creativity, individualism and difference is important when the stresses of "sameness" are high. We still marvel at the wonders and talents of civilizations that lived 6,000 years ago and can only hope that our human designs continue at the feverish pace they have these past 100 years. The ingredients to succeed are imbedded in education, as well as communication, for which the cost can NEVER be too great nor the rewards too small. There is learning after the CPCU degree and I would hope and encourage that we continue to reach and climb ever higher in the hope that we can make a difference.



Update on Philly "I-Day"

BY: Peter C. Raymond, CPCU

Peter C. Raymond, CPCU

Plans are well underway for the 1988 edition of Philly I-Day. It will be held Wednesday, October 26 at the Franklin Plaza Hotel.

The theme is "Insurance '88—Elect to Serve the Public." I-Day will tie insurance to the election year and also to address the evolution of a regulated insurance industry.

The morning general session will center around that sub-idea. The speaker will give an historical perspective of development of regulation. There will be a panel composed of agent, risk manager and insurance company personnel.

Other topics under consideration for the afternoon session include: Agency-Company Relationships—Where has the Handshake Gone?, Company Insolvency, The Insurance Industry Image, Fraud, Negotiating Skills, Medical CAT Fund/RMEC, Personal Lines Policy Exclusions, Occupant, Reinsurance—Current Trends & January Treaties.



Some of our officers and directors at a recent Board meeting discuss Chapter affairs.

PHILADELPHIA CHAPTER: New Officers and Directors Elected at the April 14th Business Meeting

During the April 14th meeting the following officers and directors were unanimously elected for the term beginning July 1, 1988.

- President Raymond E. Lindsey, CPCU, CPA
- 1st Vice President Joseph M. McNasby, CPCU
- 2nd Vice President Arthur C. Hanebury, CPCU
- Secretary Ronald E. Vogrin, CPCU
- Treasurer Bruce L. Kelly, CPCU
- Director—2 Year Term Marie Bower, CPCU
- Director—2 Year Term Karen D. Paleologus, CPCU

Note, we have two other Directors who have one year remaining on their terms (John Jud, CPCU and Larry Klein, CPCU).



New Chapter Director Marie Bower (left) exchanges congratulations with new Director Karen Paleologus after being elected at the April meeting.

Greater Valley Forge Chapter Elects New Officers and Directors

During the April 21st meeting of the Greater Valley Forge Chapter the following officers and directors were elected for the 1988/89 term. Philly Chapter wishes them great success.

- President Timothy J. Barnes, CPCU, CLU
- First Vice President John Raimondo, CPCU, CLU
- 2nd Vice President Paul McShane, CPCU
- Secretary Christine Madden, CPCU
- Treasurer Michael Trachtenberg, CPCU, CLU
- Director Jeffrey S. Koltenuk, CPCU
- Director Herbert D. Shartle, CPCU
- Director Carol Fitzsimons, CPCU
- Director Arthur Blanche, Jr., CPCU



Chapter Members Receive Personal Sponsorship Award at April Meeting

BY: Art Hanebury, CPCU

Art Hanebury, CPCU

John M. Griffin, CPCU, Branch Manager of Crum & Forster Insurance Group, Howard S. Mitana, CPCU of Pennsylvania Manufacturers Association and Iles Wauhup of the Pennsylvania Manufacturers Association were presented Personal Sponsorship Awards by Arthur C. Hanebury, CPCU, Candidate Development Coordinator during the Philadelphia Chapter's April 14th meeting at the Hershey Hotel. The Personal Sponsorship Award is given for leadership in motivating and guiding a CPCU candidate through their course of study.

John was nominated by Joseph P. Mayer, CPCU. Joe indicated that John has taught several CPCU courses and that John consistently provided support by personally thanking each employee in the office who enrolled in the CPCU Program and congratulating them upon the completion of each exam.

Howard was nominated by Jeffrey L. Dunn, CPCU for having provided Jeffrey with guidance throughout the CPCU studies and evidently taking part in the celebration after having passed each of the exams.

Iles was nominated by W. Douglas Hager, CPCU, indicating that at one point Douglas had discontinued his pursuit of the designation, but after coming in contact with Iles and with Iles' support, completed his course of study and consequently received the CPCU designation.

I am sure we all congratulate each of the recipients for doing an exemplary job.



Art Hanebury, Candidate Development Coordinator (left) and Chapter President Al Federico (right) pose with Iles Wauhup (2nd from left) and John Griffin after presenting them with Personal Sponsorship Award at the April meeting. Not shown and also winning the award was Howard Mitana.



Some of the prospective CPCUs were recognized at the April meeting. These people have completed a number of parts and were invited to the meeting.

Congratulations to Our New Completers

Congratulations are in order to the following persons who have completed their CPCU courses in early 1988. We hope to see them at our meetings and in Cincinnati at the National Convention in October.

Thomas Cox
Theresa Ann Hughes
Michael A. Mee

Philadelphia Chapter Members Presently Qualified for CPD

Congratulations to the 69 Chapter members who currently are qualified for the Continuing Professional Development credit (CPD). A reminder for those members shown under the 1988 column that they should plan on requalifying prior to the end of 1988. The list is as of March 1, 1988.

QUALIFIED TO DECEMBER 1988

Gregory P. Aristoff, CPCU
Thomas J. Conway, Jr., CPCU
Eileen M. Costello, CPCU
Jack F. Derrickson, CPCU
Joann M. Dolce, CPCU
Patrick M. Egan, CPCU
Kevin R. Engelke, CPCU
David S. Filer, CPCU
Gloria D. Forbes, CPCU
Paul W. Forbes, CPCU
Richard E. Forchetti, CPCU
Robert C. Forchetti, CPCU
James C. Georg, CPCU
John J. Gibbons, CPCU
Pamela H. Godwin, CPCU
John M. Griffin, CPCU
Herbert H. Hildebrand, CPCU
Pius M. Kang, CPCU
Edward Levy, CPCU
Terrie M. Menne, CPCU
Richard B. Millham, CPCU
Ellen B. Outten, CPCU
Vincent D. Phillips, CPCU
Kerin J. Raffery, CPCU
Peter C. Raymond, CPCU
Anne M. Sechler-Kopanski
Philip N. Spinelli, CPCU
Robert K. Steere, CPCU
Andrew C. Stienes, CPCU
John Topoleski, CPCU
William J. Vohs, CPCU

QUALIFIED TO DECEMBER 1989

Max D. Abrams, CPCU
Edward M. Drennen, CPCU
Ray P. Dvorak, CPCU
Robert J. Gibbons, CPCU
Bruce W. Gurney, CPCU
James W. Hamilton, CPCU
Robert T. Haskins, CPCU
Joseph P. Hassett, CPCU
George L. Head, CPCU
Harry R. Johnson, CPCU
Bruce L. Kelly, CPCU
John J. Kelly, CPCU
John W. Kennedy, Sr., CPCU
Peter R. Kensicki, CPCU
Larry L. Klein, CPCU
John D. Kochel, CPCU
Theresa Macko, CPCU
Alvin E. Mangold, CPCU
Joseph M. McNasby, CPCU
Constance O'Connor, CPCU
Donald R. Oakes, CPCU
Peter F. Palestina, CPCU
L. B. Phillips, CPCU
Joseph E. Ryan, CPCU
Robert S. Seltzer, CPCU
James A. Sherlock, CPCU
Eugene F. Thackray, CPCU
Peter J. Tyler, CPCU
L. James Zoerkler, CPCU

QUALIFIED TO DECEMBER 1990

Robert E. Bleiler, CPCU
Walter G. Butterworth, CPCU
Donald W. Cook, CPCU
Albert P. Federico, Jr., CPCU
Philip Gruender, CPCU
Keith E. Kaplan, CPCU
Arthur J. Mella, CPCU
Patricia T. Walton, CPCU
Albert P. Woodward, CPCU

Dr. Mariellen Whelan Addresses April 14th Meeting— Focus on Education

BY: Bill Engler, CPCU and Pete Palestina, CPCU

Dr. Mariellen Whelan spoke to Chapter members about two aspects of education today—the level of involvement in education activities of insurance personnel in the Delaware Valley, and second, the perspective on what needs to be done with formal insurance study, and in particular the CPCU program.

Citing statistics on involvement, "It is safe to say that education in the Delaware Valley is alive, well and dynamic," said Dr. Whelan. For example:

1. IIA/CPCU classes—in the five-year period, 1982-1983 to 1987-1988 Insurance Society class enrollment has grown more than 100%.

2. Special Program—workshops—where industry personnel come for a day-long program in depth on a policy or other topic. In the five-year period, 1982-1983 to 1987-1988, enrollment in workshops has grown more than 300%.

3. Teaching—In 1987-1988 about 100 men and women were teaching for the Insurance Society. This must have an impact on the quality of interaction in the industry.

4. Other areas where Delaware Valley insurance personnel are involved in education activities and are, therefore, generating intellectual energy include:

- grading IIA/CPCU exams
- personal contact campaign—to date 12 teams of CPCUs have visited 12 companies and agencies to communicate to personnel who are undecided about pursuing insurance study. Team members talk about how they got started in study, the problems they had to cope with, how they managed their time and what, to them, have been the advantages of study.
- sponsor program—In 1987 26 CPCUs and others involved in insurance education, contacted individuals in the Delaware Valley who were starting IIA/CPCU study and who wanted the support of a sponsor.
- Philly I-Day—this event brings together 1000 insurance personnel from the Delaware Valley representing all aspects of insurance.
- Organization meetings—CPCU meets monthly, Claims associations, Mariners, RIMS, Casualty Underwriters—all meet on a regular basis and try to focus their programs on expanding understanding in some area of insurance or life in general.

Dr. Whelan discussed what we might want from insurance education citing the following:

1. informed personnel—personnel who see the bigger picture, for whom, work is not just the job they do;
2. personnel who are able to identify problems and to analyze them;
3. personnel who are able to find solutions to problems.

She then explained about cognitive and affective domains.

"The cognitive domain deals with those objectives that relate to the recall or recognition of knowledge and the development of intellectual abilities and skills.

The affective domain deals with those objectives that relate to changes in interests, attitudes and values, and the development of appreciations and adequate adjustment."

This was followed by giving several examples of questions that test one's knowledge and later provided the advantages of an increase in knowledge. Said Dr. Whelan, "Knowledge will develop informed personnel who see the bigger picture and it is the basis for developing a positive attitude toward work and work responsibilities, but the other benefits we are looking for from education are developed in the higher level of the cognitive domain: intellectual abilities and skills."

In a discussion of abilities and skills it was noted that "Abilities and skills objectives emphasize the mental processes of organizing and reorganizing material to achieve a particular purpose." There are several levels of intellectual abilities and skills:

1. **Comprehension**—the lowest level of understanding—individual knows what is being communicated and can make use of the material or idea without relating it to other material or seeing its fullest implications.
2. **Application**—the use of abstractions in particular or concrete situations.
3. **Analysis**—breakdown of a communication into its elements or parts such that the relative hierarchy of ideas is made clear and/or the relation between the ideas expressed are made explicit.
4. **Synthesis**—putting together elements or parts so as to form a whole—working with pieces, parts, elements—arranging in such a way as to constitute a pattern not clearly there before.
5. **Evaluation**—Judgments about the value of material and methods for given purposes.

In closing Dr. Whelan indicated that our industry is dynamic and interesting. "It is important for men and women in the industry to know basic terminology and concepts, not as an end in itself, but rather to develop their intellectual skills and abilities. Passing tests of knowledge does not certify one as a thinker nor as a problem solver. Few students in the current CPCU program would describe the study as challenging and stimulating. The amount of memorizing is frustrating and intellectually stifling.

The real need in the insurance industry and in other professions is for men and women with trained intellectual skills and abilities. Increasing the intellectual skills and abilities objectives will make the IIA/CPCU study challenging and stimulating and achieving the designations will certify completers as thinkers, problem solvers and analyzers. The Delaware Valley could set the insurance world on fire with 2000-3000 people a year developing and applying intellectual skills and abilities to insurance problems."



Dr. Mariellen Whelan addresses the April 14th audience on the topic of "Education in Training."



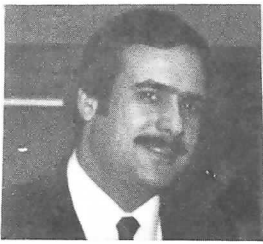
John Jud, CPCU, Director
New Designee Rep.

New Designees Column

BY: John Jud, Director
and New Designee Rep.

You have almost completed one full year as a CPCU. If you attended the many social and professional functions hosted by your Chapter during the year—Breakfast Meetings, Franklin Award Ceremony, Philly I-Day, Spring Fling—then you helped get your career as a CPCU off to a good start. If not, you don't know what you're missing—and you're missing plenty, from both a social and professional standpoint.

Remember, you *are* your Chapter and attendance at Chapter functions broadens your knowledge of current insurance issues and enhances your status among your peers in the society, so set a good example for the incoming class of new designees. The fall "season" opens in September and promises to be interesting and informative—as usual. Let's all make the effort to attend as many of those meetings as we can.



Peter Palestina
Editor

From the Editor Humor and Knowledge

Well, spring is here once again and by now most of us have laid out our plans for summer vacation, at least those of us who can afford to spare time to get away from it all.

Springtime always puts me in a good mood and a humorous one at that. I thought I would start out by sharing a blurb I saw in a local newspaper a couple of months ago entitled "Man Bites Insurance Agent." I've changed the names in order to protect the innocent, but the story is true.

"A Northampton man who admitted that he bit his insurance agent on the nose has been given one year's probation.

Nathan Nasty, 49, of Dirt Road, Churchville, pleaded guilty to making terroristic threats and two counts of simple assault this week. The charges stem from a July 23 attack in the agent's office on Hate Avenue, Bensalem.

According to court testimony, Nasty threatened the man, struck him three times in the stomach with a stapler gun, and bit him on the nose and left arm while he was holding him around the neck. The man's injuries required medical attention.

It seems Nasty was angry because a pizza parlor that he owned burned down, and he said his agent had not written fire insurance for it. The judge who presided over the case sentenced him and ordered him to pay court costs."

It's kind of scary to know that in today's world these kinds of things can happen. Our industry has tended to annoy a large part of the population, more so in the last ten years than ever before, due to the high roller-coaster rides and policy form/rate changes. Today, more than ever, continuing education is a must, which is the theme in this issue's "Seepy Seeyou" cartoon. In addition, many of the articles in this issue address the importance of continuing education as evidenced by Dr. Baglini and Dr. Whelan's talks at recent Chapter meetings. Continuing education, whether it be formal classroom/textbook style, attending Chapter meetings or seminars, reading insurance periodicals or even discussing insurance issues at social gatherings is what CPCU is all about. So why not keep up to date—don't rest on your laurels. We have all probably heard of the "right-to-know" legislation. Well, why not start a motto we should all emulate; let's call it "duty to know."

Let me end by wishing our incoming chapter president Ray Lindsey and his board success in the upcoming chapter year and at the same time congratulate outgoing President Al Federico and his administration for a fine year and a job well done.

Until the September *Chaptergram*, enjoy the summer and keep up with the issues.

THE ON-GOING SAGA OF "SEEPY SEEYOU"



I guess you couldn't be bothered taking all those courses and seminars when our industry was changing so much, huh?

Norman Baglini, Ph.D., CPCU, CLU, AU Speaks at Franklin Award Luncheon

BY: Bill Engler, CPCU

Following the presentation of the Sixth Franklin Award to Eugene L. Fidell, participants in the award luncheon were addressed by Norman A. Baglini, Ph.D., CPCU, CLU, AU. Dr. Baglini is President and CEO of the American Institute of Property and Liability Underwriters, the Insurance Institute of America, and the Insurance Institute.

Dr. Baglini thanked Mr. Fidell for his many contributions to the Insurance Industry and Insurance Education, and also praised the Philadelphia Chapter of CPCU as one of a very few chapters which focuses on the contributions of the people in the industry through the Franklin Award. Insurance is a people business. We could not survive without motivated, qualified personnel. Studies done by the Small Business Administration have shown that one of the major causes of business failure is bad management, a people problem. As the Baby Boom generation reaches retirement age, it is predicted there will be a critical shortage of qualified personnel in the U.S. Business will be forced to compete for the shrinking pool of talent, driving up costs, and leaving some companies with the leftovers. In order to ensure that insurance companies and agencies do not fall into this latter category, Baglini suggested four steps.

1. Hire the best people. College placement officials continue to state that the Insurance Industry does not go after the top graduates. Insurance recruiters say "we can't afford them." In my opinion, we can't afford not to hire them, said Baglini. "To build a winning team, you have to have some outstanding players."

2. Train them early and educate them continuously. Training generally addresses short-term procedures and practices. Education is designed for long-term skill building and understanding of concepts and ideas which are lasting rather than passing. Current office practices and procedures would make a lot more sense to a trainee who has an understanding of how insurance works. Otherwise the real world is nothing but a confusing random sample of events to him.

The complexity and rate of change in the insurance industry is so great today that one can be out of date in a relatively short time. Just talk to a retired person who has been out of the business for as little as five years. Continuing education is not a frill—it's a necessity.

3. Develop more leaders and fewer controllers. Some managers over-control thus squashing initiative and new ideas. Leaders inspire their subordinates through careful coaching and counseling. A leader is a facilitator who removes obstacles which prevent people from doing their jobs. Peter Druker has said "Effective leadership doesn't depend on charisma. In fact, charisma becomes the undoing of leaders. It makes them inflexible, convinced of their own infallibility, unable to change. The foundation of effective leadership is thinking through the organizational mission, defining it, establishing it, clearly and visibly. The leader sets the goals, sets the priorities, sets and maintains the standards." Druker continues "the second requirement of a leader is to see leadership as a responsibility rather than rank and privilege. Leaders are rarely permissive; but when things go wrong, they rarely blame others. Finally, leaders must earn trust. Trust is the conviction that the leader means what he says. Effective leadership is not based on being clever, it's based on being consistent."

4. Set the example through your own personal continuing education program.

Set the example! What you do is far more important than what you say. Continuing education in its broadest sense includes, in addition to formal courses, reading. This is a long-term commitment. There are no "quick fixes."



Keynote speaker at the Franklin Award Luncheon was Norman Baglini, Ph.D., CPCU, CLU, President of the Institutes.

Joint CPCU/CLU Meeting Features Tax Law Changes

BY: Bill Engler, CPCU



Bill Engler, CPCU
P.R. Chairman

"We've found an area where the Federal Government and the Property Casualty Industry are similar, that is in their definition of "simplified." With that introduction, Program Committee Chairman, Joe McNasby opened the joint CLU/CPCU meeting on February 11. The speaker was Larry C. Rabun, Tax Partner at Deloitte Haskins and Sells.

"I can assure you that there was nothing in the Tax Reform Act of 1986 that simplified anything," said Rabun. To fix some of the problems with this act, the Revenue Act of 1987 was passed. "That act is, without question, the most poorly worded piece of legislation that has ever been passed by any legislature anywhere." Most individuals will not feel a significant impact in the 1987 changes, with the exception of the owners of closely held businesses.

The area of "Adjustments to Income" has been altered significantly in the new law. Meals and entertainment expenses are now deductible up to 80% of the total rather than 100%. Travel expenses are still fully deductible. "Extravagant" expenditures will be disallowed, but "extravagant" has not been defined in the law.

Long-term capital gain provisions no longer include the former 60% exclusion and are taxable at 28% in 1987, and that rate can be 33% in 1988. Capital losses are now deductible dollar for dollar. Capital gains are now taxed as ordinary income. IRAs are basically no longer deductible unless you are not covered by a retirement plan or your income is less than \$40,000.

The maximum tax rate in 1986 was 50%. In 1987, that maximum rate is 38.5%. In 1988, the rate may be 28% or 33%, depending on your total income. If your income is over \$71,900, a 5% surcharge will be added, thus bringing the total effective rate to 33%. Transition rules are provided for former deductions being phased out such as tax shelter losses, consumer interest, investment interest. If a child under age 14 has investment income that exceeds \$1000, the child will pay tax on the excess at his parent's marginal tax rate.

Rabun then cited the Stone case, a tax court decision in which the tax court held, under California law, that private school tuition, at the secondary and private school level, is a legal obligation of support if the parents can afford it. In the Brown case on the East Coast, the Tax Court held that both private school tuition and college tuition were obligations of support under New Jersey law. "The results are disastrous," Rabun warned. If there are trusts for the benefit of children, and the income of those trusts are fixed to pay educational costs, and that use is in fulfillment of a support obligation to that child, you can be taxed on that trust income, whether you created the trust, or you are a trustee of the trust, or you are a beneficiary of the trust, or if you are even not named in the trust anywhere. These decisions have the potential to revolutionize the way education is financed in the future.



Larry Rabun, CPA, addresses the February joint CPCU/CLU meeting crowd on the new tax laws and problems.



Some of the audience at the February CPCU/CLU meeting.



This table shows concerned reaction for filing their 1987 tax returns after listening to Larry Rabun at the February meeting.

ATTENTION—New Chapter Directory Changes, Corrections, Updating

Tony Sgobbo, CPCU, will be handling the new Chapter Directory which is expected to be printed and distributed in the latter part of the year. Tony has asked that you check last year's directory as to how you were listed and if your name, address, phone number, etc. was listed incorrectly or if you would like to change anything, please write to him c/o Firemans Fund Insurance Co., 510 Walnut St., Philadelphia, PA 19106.

I-Day and Other Committee Volunteers Needed

Incoming Chapter President Ray Lindsey, CPA, CPCU is seeking volunteers from our membership ranks for the chapter year beginning 7/1/88.

Foremost on the list of priorities are volunteers to represent the chapter on the Philly I-Day Committee including a co-chairman to take over for Pete Raymond after the 1988 I-Day.

In addition the chapter is always looking for volunteers to do research projects as well as involvement in such programs and committees as: Public Relations, Seminars, Continuing Education, Personal Contact, Candidate Development, Programs, etc.

"If you have the time, we have the work," said Ray. "Involvement in Chapter activities also counts toward CPD credits," reminds Lindsey.

Anyone interested, please contact Ray at 238-0140 or write to him at 1015 Chestnut St., Philadelphia, PA 19107.