



## PHILADELPHIA CHAPTER RECEIVES FIVE AWARDS FROM THE NATIONAL SOCIETY IN NEW ORLEANS

Our Chapter received a total of five awards which were presented at the national convention in New Orleans.

There were thirteen Chapter finalists for the President's Cup of which Philadelphia was one. That particular trophy for jumbo chapters (chapters having more than 300 members) went to Minnesota and Central Illinois who tied for first place. Philadelphia received the next highest award, that being the president's award for excellence.

The six awards the Chapter received were as follows:

- Jay W. Gleason, Public Relations Award for Excellence
- Edwin S. Overman, Candidate Development, Achievement Award
- Continuing Professional Development Award for Excellence
- E. Adrian Teaf Memorial Education Award-For Conduction Outstanding Educational Programs
- President's Award for Excellence

Congratulations to last years Chapter officers, directors and members headed by past president Art Hanebury for their outstanding effort in achieving these awards. The President's Cup continues to elude us and remains the only award Philadelphia Chapter has never received.

Perhaps we can take it all in 1992 when the convention will be held in San Fransico.



Chapter President Bruce Kelly (r) and last year's president Art Hanebury (l) proudly display ribbons for the five awards presented to the Chapter in New Orleans.



New CPCU Roy Wilson shown here after he found out he passed his final CPCU exam.

| Philadelphia Chapter<br>1991/92 APPROVED BUDGET |                     |
|---|---------------------|
| CATEGORY/DESCRIPTION                            | BUDGET              |
| <b>INCOME</b>                                   |                     |
| Directory                                       | \$ 0                |
| Dues  | 20,000.00           |
| Franklin Award                                  | 4,000.00            |
| I-Day   | 2,000.00            |
| Interest  | 1,200.00            |
| Meetings  | 12,000.00           |
| Seminars  | 2,000.00            |
| Spring Social                                   | 800.00              |
| <b>TOTAL INCOME</b>                             | <b>\$ 42,000.00</b> |
| <b>EXPENSES</b>                                 |                     |
| Administration                                  | 8,200.00            |
| Annual Meeting                                  | 2,500.00            |
| Candidate Development                           | 200.00              |
| Careers In Insurance                            | 200.00              |
| Chap. Officers Conference                       | 1,500.00            |
| Chaptergram                                     | 7,400.00            |
| Directory                                       | 2,000.00            |
| Fire Essay Contest                              | 400.00              |
| Franklin Award                                  | 3,500.00            |
| H.J. Loman Foundation                           | 550.00              |
| I-Day   | 500.00              |
| ISOP  | 600.00              |
| Meetings Expense                                | 10,500.00           |
| Membership Committee                            | 300.00              |
| Miscellaneous                                   | 500.00              |
| New Designee Committee                          | 400.00              |
| Public Relations                                | 500.00              |
| Research Projects                               | 250.00              |
| Spring Social                                   | 900.00              |
| <b>TOTAL EXPENSES</b>                           | <b>\$ 40,900.00</b> |
| <b>SURPLUS</b>                                  | <b>\$ 1,100.00</b>  |

## CHAPTER FINANCE COMMITTEE BEING FORMED

The Chapter is just in the initial stages of attempting to form a Chapter Finance Committee which would have as its purpose strategic planning as it pertains to the Chapter's finances and making such recommendations to the Board.

If you have any interest/expertise in finance and would like to apply such energy/knowledge to Chapter matters, please contact Chapter President, Bruce L. Kelly (215) 543-5525, or any other Chapter Board member. You can make a difference in ensuring the future vitality and activism of the Philadelphia Chapter!



## The PRESIDENT'S CORNER

by: Bruce L. Kelly, CPCU, CLU President

### GET INVOLVED

As is always the case with any volunteer organization, it's a never-ending struggle to keep good people involved as well as get new "blood" to keep the organization vibrant.

The Philadelphia Chapter isn't immune to this problem. But the quality, imagination, and dedication of those involved never ceases to amaze me whether it's at the local or national level. The people involved in various Chapter/Society activities runs the gamut from academics to risk managers to claims personnel to brokers/agents...well, you get the idea!

The breadth and scope of Chapter/Society activities covers everything from educational seminars I-Days, Franklin Awards to Chaptergrams, Special Olympics, etc.

The point of all of the above apparent rambling is that no matter what your position in the industry or what your interests there is a role for you in Chapter/Society activities. At the local level, the Philadelphia Chapter has delineated the time involvement associated with various activities so that you have an idea going in of the commitment involved. And as far as National Society activity goes there are more and more Chapter members getting involved at that level, too.

*So Get Involved!!* Take on an activity that won't be too much of a burden and slowly work your way into Chapter involvement. I believe you will find it worth your while. I know I have.

## FROM THE PROGRAM CHAIRPERSON

by: Karen D. Paleologus, CPCU  
Second Vice President  
Program Chairman



It was great to see so many of our friends at the September breakfast meeting; thank you all for coming. I hope you enjoyed our panel discussion including the heads from a carrier, surplus lines, and broker. We had a lively question and answer period.

We also took a poll on the current state of the market and everyone agreed that we are deep into the soft market. Our distinguished guest speakers all agreed that we could have a turn toward the much needed hard market sometime in 1992; however, our show of hands indicated that the members of our audience overwhelmingly disagreed. I will check back in June 1992 to see how our members view the market at that time.

## SPECIAL THANKS TO SOME SPECIAL COMPANIES

The Philadelphia Chapter would like to thank the following companies for purchasing 52 season tickets to our breakfast meetings:

ADMIRAL INSURANCE CO.  
CIGNA  
CLARK BROKERAGE  
COHEN-SELTZER-INS. AGENCY  
COLONIAL PENN  
FRANK B. HALL  
GENERAL ACCIDENT  
THE GRAHAM CO.  
  
INSURANCE DATA PROCESSING  
TSO  
KEMPER INSURANCE

MALLOY BELL  
MARSH & McLENNAN  
MONTGOMERY GENERAL  
NUCLEAR LIMITED  
PALLEY SIMON  
POSSE-WALSH  
PRICE WATERHOUSE  
ROLLINS BURDICK  
HUNTER OF PA  
SEDGWICK JAMES  
TOM KELLY AGENCY  
UNITED NATIONAL

## NATIONAL DIRECTOR'S CORNER

by: Philip N. Spinelli, CPCU



### Issues and Ethics

I had completely forgotten about the pressures of making Chaptergram deadlines, but my tranquility was abruptly shattered by a phone call from our distinguished editor who informed me that I had four days in which to submit an article. Fortunately, this morning's 6:00 a.m. newscast offered me an opportunity to expound upon a recent reaction to the announcement by Allstate to withdraw from the New Jersey market. The withdrawal was prompted by the company's reported poor performance with Personal Auto.

The newscast focused on a consumer group's response to Allstate's plan to withdraw. The group's frustration was expressed as good riddance, we don't need you, and New Jersey auto owners should not have to do business with companies who are inefficient. They used, as an example of inefficiency, the CEO's salary which was given a range of \$500,000 to \$900,000 per year. Another interesting point was the enthusiasm with which the newscaster reported the news, as if to give unequivocal credence to the consumer groups' position. The last thing we need, it seems to me, is to charge a very serious situation with unnecessary emotionalism. And I began to think about the ethics to those who deal with the public, including those who allege to have the public's interest at heart.

For example, it is probably true that the CEO of the automobile manufacturer which the insurance policy covers or the CEO of the oil company which supplies the fuel (and pollution) for the covered auto earn salaries well in excess of the insurance company CEO. It is difficult to comprehend the rationale for the content of some statements or for the way in which these statements are reported by the media. Why single out the insurance executive?

Another issue which comes to mind is, in this country, producers of goods and services are driven by the profit motive and to voluntarily leave a profitable marketplace is illogical. It seems to me that this notion of profit warrants a more serious approach by the news media. The alternative I am left with is that Allstate's management does not know how to measure financial performance. If it were a question of how much profit, especially to mask a rate increase, then that should be subject to serious review. But here we have a market withdrawal, too dramatic a decision to fudge numbers.

And finally, there are the New Jersey policyholders. I shudder to think of what might occur in that marketplace if one more major player decides to leave. So this is not the time for emotional behavior but a time for frank and honest discussion.

So what does this mean to the Chapter? Well, the Society, for over a year now, has focused on ethics as it relates to our business. So maybe you have an opportunity to do an examination of all or some of the factors which influence these results. Insurance companies, distribution systems, regulators, attorneys, consumer groups, policyholders and the news media are all contributors to the present state of affairs. Maybe it is time for CPCU's to get involved, not to chose sides but to encourage open scholarly examination of issues, to encourage ethical behavior by all those whose stated mission is to serve and inform the public. Perhaps when we read and hear outrageous statements, it is time for us to respond. A panel discussion at one of our meetings would pique our interest.

Perhaps it is time for professionals to be quoted in the media to give the industry's perspective. perhaps it's time for action.

**SEPTEMBER  
MEETING RECAP:  
PANEL DISCUSSES  
THE MARKET**

by: *Barbara Dapolito, CPCU*



The first meeting of the season, September 5, 1991, offered a look at the future of the property/casualty market from different perspectives. The panel of, James Bryson, President of James Bryson & Associates, Brice Gamber, Senior Vice President of Chubb and Joseph McConaghy, CEO at Rollins, Burdick, Hunter presented the wholesaler, company and agency viewpoint.

Each was asked specific questions from the podium and then questions were taken from the audience.

Consumer ignorance and industry credibility were handled by Jim Bryson, who reminded us that the spectrum of consumers ranges from very knowledgeable risk managers to the private person. Jim feels the educational system should offer students some preparation for life's needs which include tax preparation, handling of check books and the purchase of insurance. He also faulted the industry and its regulators for not having an agenda to educate consumers. Not doing anything may be convenient, but in the end it presents problems when the industry finds itself without allies to help it present its case. Without a plan to educate the public, and to free itself from a "bunker" mentality, the industry will not achieve the credibility it deserves and needs.

When asked, "Are we getting the insurance professionals we need?" Brice Gamber advised that while we are drawing competent people who function at a high level of professionalism, the industry has not made any improvement in demonstrating the value and viability of a career in insurance. We need a higher level of support personnel especially in computer competence. We also need to offer competitive salaries. Chubb has developed in "Adopt-a-School" program to demonstrate a proactive stance in the community which has great potential for mutual benefits.

Joe McConaghy was asked what he would recommend to insurance professionals for the future. He stated that the largest single step that should be taken is the acquiring of the C.P.C.U. designation but not to stop there since the industry will get more sophisticated. A change in "traditionalist" thinking must be replaced with an acceptance of new ways of doing things, also essential to a strong industry is helping the development of another person to ensure a steady flow of competent professionals.

In 15 years all agreed that the industry will be very different.

Some thoughts include:

More regulation

Fewer but larger carriers with an influx of foreign companies.

Knowledgeable insurance buying public including risk managers, purchasing groups and the search for alternate finding..

The wholesale commercial lines broker will be less a distributor of an insurance product and will focus more on the client's needs, becoming a market specialist for the independent agent. Companies will have to be niche writers, not trying to be all things to all people. As an industry companies will have to join together to act politically, since McCarran-Ferguson will, in all probability, dissolve. So far the industry's fragmented responses are damaging us.

The industry is definitely in transition, with worry over the financial stability of some carriers, and the more active role being taken by reinsurers. It is unlikely that insurance carriers will recapture all the large accounts that have left traditional insurance markets. The forecast for 1992 was not very hopeful and there was no show of hands for a hardening market.

Questions from the floor brought responses that included the strong possibility of regulation of non-admitted companies in order to provide better financial basis, banks becoming a significant factor in the delivery

system of personal lines, but not seen as a player in commercial accounts, and McCarran Ferguson will be repealed.

The insurance industry will survive, however the level of success of any agent, broker or company will depend on ability in adapting to a changing business environment, educating the public and joining together to present issues.



*Panelists at our September meeting on "Focus on the Future State of the Property & Casualty Market" are left to right: James Bryson, CEO Bryson Associates, Brice Gamber, Res. V.P. Chubb Group and Joseph McConaghy, Pres. R.B.H. - Phila.*



*Joe McConaghy is about to answer a question posed by program chairperson Karen Paleologus at our Sept. meeting.*



*Some of the Chapter members at our September kick-off meeting.*



*Where's the Beef? Asks Al Federico (l) Bill Weir (center) and Tom Krall at our September meeting.*



*Certainly it wasn't on this buffet table. Conspicuous by its absence were the much accustomed to bacon, sausage and potatoes. Program chairperson Karen Paleologus (a vegetarian) made the call to do without the meats and greasy entries. Hey Karen, give us a break. Some of us like to live and eat dangerously!*

## 1991 PHILADELPHIA AREA NEW CPCUs

Congratulations are in order to the following sixty people who have earned their CPCU designations in 1991. Hopefully they will all become active Chapter members.

|                        |                            |
|------------------------|----------------------------|
| Sarah J. Adams         | Richard H. Lessard         |
| Ralph R. April         | Joanne L. Levesque         |
| Michael J. Barrile     | Myra Bavlin Levinstein     |
| Dirk A. Berezovske     | Sandra L. Loebs            |
| John J. Black          | Paul T. Luckman            |
| David K. Bond          | Riho Maasik                |
| Linda M. Breckinridge  | David J. Madara            |
| Frances T. Brophy      | Joseph E. McCole           |
| Nathaniel Cooper       | Patricia A. McLarnon       |
| Philip L. Coyne        | Paul G. Merlino            |
| Richard J. Currie      | Frank K. Monaghan          |
| Marianne DeRosier      | Jon Howlett O'Neill        |
| Barbara J. Deramo      | Kevin P.O'Neill            |
| William J. Donahue     | Marlene D. Orr             |
| Phillip S. Faris       | Joseph L. Pilato           |
| Patricia Feeley        | Antonio Juan Ramirez       |
| Bernadette B. Fuller   | Frances Reh                |
| Mary W. Grady          | Jacqueline Arthmire Roynan |
| Richard M. Grant       | James Sands, Jr.           |
| Carl G. Hedde          | Gerard P. Skalka           |
| Michael A. Hiller      | Marcia G. Spiegle          |
| Deborah F. Hunter      | Gregory E. Sykes           |
| Robert A.E. Ivey III   | Barry M. Tarnef            |
| William B. Jenkins     | George L. Venuto, Jr.      |
| Robert A. Johnston III | Randal S. Wachsmuth        |
| James M. Kelly         | Paul A. Warburton          |
| Andrew P. Korab        | Donna F. Weinraub          |
| Clifford W. Kozemchak  | Roy L. Wilson              |
| Harry F. Larkin        | Elaine Flanagan Wistar     |
| Jeffrey P. Leo         | George A. Wood, Jr.        |

### QUOTES ON THE LIGHT SIDE HEARD AT THE NATIONAL MEETING IN NEW ORLEANS.

- Never underestimate the power of compound interest. What do you think 2% compound interest on one penny on the day of Christ's birth would amount to? If you guessed \$198 trillion you would be off by 1,000 times that amount.. No wonder the Catholic church has so much money.
- In California we have more real estate agents than there are people living in California.
- Nothing is impossible for the person who doesn't have to do it.
- 98% of us are decent, hard working, honest Americans. It's the other lousy 2% that get all the publicity...after all, we elect them.
- Per special guest speaker, Dr. Boris Topornin of Moscow, "I'm an optimist because I'm less informed than a pessimist."
- On the subject of state vs. Federal Regulation of Insurance, Howard Gaylor answered "We'd rather have 50 monkeys control insurance than one gorilla."



Larry Klein (2nd from right) discusses his views of sexual harassment in the workplace.



Left to Right at the Hospitality suite in New Orleans are: Greater Valley Forge Chapter President Richard Felts, CPCU, wife Cathy, Phila. Chapter President Bruce Kelly, CPCU and wife Nedra.



Present and past Phila. Chapter Presidents in New Orleans: First row (l) to (r): Phil Spinelli, Joe McNasby, Lou Sigel, Bruce Kelly, Bill Arnold, Art Hanebury. Back Row: Walt Butterworth, Pete Palestina, Boyd Bruce.



Is Bill Graham contemplating his next move? Not really, he and wife Fran are listening to Ruth Arnold, wife of former Chapter member Bill Arnold who now live in Tucson, AZ.



Phil Spinelli checks to make sure his head is still on his shoulders while Don and Pam Oakes assure him it is.



Chapter President Bruce Kelly addresses Chapter members and new designees in New Orleans at the Chapter reception.

SOME OF OUR CHAPTER'S NEW CPCU's AND GUESTS IN NEW ORLEANS



*Dirk Berezovske, CPCU and wife Kim*



*Andrew Korab, CPCU and wife Ann*



*Nate Cooper, CPCU and wife Jackie*



*Donna Weinraub, CPCU and husband Lester*



*Jon O'Neill, CPCU and wife Maureen*



*Bernadette Fuller, CPCU and husband Reginald*



*Sandra Loebbs, CPCU and husband Stan*



*Marianne DeRosier, CPCU (r) and Mom Irene(l)*



*Elaine Wistar, CPCU and husband James*



*Barbara Deramo, CPCU and husband Dick*



*Richard Grant, CPCU and wife Barbara*



*Richard Lessard, CPCU and wife Kathleen*



*Antonio Ramirez, CPCU  
New Designee Rep.*



*Linda Breckinridge, CPCU and husband Ron*



*Paul Warburton, CPCU and wife Anne*

## A REPORT ON THE 1991 SOCIETY ANNUAL MEETING

by: Bruce Kelly, CPCU, Chapter President

As the President of the Philadelphia Chapter, I had the privilege of going to the National Convention of the Society of CPCU held October 20-23rd in New Orleans.

Though I have been a CPCU since 1982, this was my first National Convention but I will endeavor to make future meetings because of the educational, fellowship, and cultural benefits received from the meetings.

New Orleans being chosen as the host city led to this being the second largest National Meeting ever with some 3,800 attendees. Of these 3,800 people, some 1,400 were new designees.

On Sunday night there was a reception held for all attendees on a plaza by the Mississippi River that was well attended probably due to warm weather and pleasant breezes off the River.

On Monday morning, the meeting began in earnest with a series of seminars. The opening keynote speaker was Andrew Tobias, the well known business author, whose theme was his new approach to personal auto insurance, paying for auto insurance at the pump.

The overall theme of that annual meetings was: "The Key to Solutions" and the remainder of the seminars were oriented to this theme. The idea was to provide attendees with practical knowledge that would aid them in solving problems. Monday's seminars included such subjects as Society and Insurance, Earthquake: Mitigating a Disaster, Coping with Environmental Damage amongst others.

Monday evening was when the conferment ceremony took place and they had the privilege of having Jaime Escakinte as their featured speaker. The conferment ceremony was followed by a dinner for the new designees and guests.

Tuesday's agenda included breakfast for the interest sections followed by seminars covering such topics as reinsurance, private auto insurance, controlling claim costs, and the media and insurance.

Tuesday afternoon was a "free" afternoon which allowed attendees to explore the vast and interesting attractions of New Orleans. Among other possibilities, one could go to the Aquarium of the Americas, the Audobon Zoo, the French Quarter or French Market, the Garden District or a riverboat ride on the Mississippi River. The list was virtually endless illustrating the richness of New Orleans culture and history.. New Orleans may have an image of being a filthy backward city, but this is simply not the case. Obviously, it has a vibrant, hyperactive night life but it also has a friendly courteous populace always willing to lend a helping hand.

Wednesday had more seminars on such subjects as workers compensation, ergonomics, global insurance and ethical issues to name a few. Wednesday's lunch was the annual business meeting and awards ceremony which recognized Chapters and individuals for their outstanding achievements in the past year. Philadelphia Chapter received five awards.

Wednesday afternoon was the Loman Lecture: "Miller's Court-A Challenge to Think." Arthur Miller, the eloquent and provocative attorney and TV moderator, led a panel of experts ranging from regulators to agents to risk managers in a discussion of the state of the insurance industry. Needless to say, the discussion was thought provoking, humorous, and informative.

Wednesday evening was the grand finale for the Annual Meeting with a reception, dinner and Mardi Gras gala. Some of the participants truly got into the spirit of the evening with Mardi Gras costumes and masks.

In conclusion, I left the meeting with a feeling of improved knowledge, better and deeper relationships with my fellow CPCUs and a fondness for a vibrant, energetic and intriguing city, New Orleans, that I hope to visit again in the future.



Joe McNasby and wife Lynn strut mummery style at the final night's Mardi Gras Gala.

## SOME STATS ON THIS YEAR'S CONVENTION

This year's new designee class and number of CPCUs attending the annual meetings and seminars in New Orleans was well attended with about 4,200 registrants. This includes a total of 1,427 new designees. Philly Chapters new designee class was represented with 39 of 60 new designees attended and of those new designees attending 31 of them took a guest.

In addition to the 39 new designees, 60 Chapter members also attended and 37 of them brought a guest. All in all, a total of 167 Philly Chapter related people attended. The total new CPCUs entering the Society is 2,007.



Bob Campbell (l) former National Director and Richard Felts GVF Chapter President dressed in Mardi Gras style, or is that their normal garb?

## A TIP OF THE HAT FROM A FORMER PHILLY CHAPTER MEMBER

It was nice to see the following letter from former Chapter member Pat Coleman who is with the Connecticut Chapter. Pat works for Hartford and left us about three years ago. We still send her a copy of our Chaptergram each quarter.

Dear Pete:

I wanted to take a minute to thank you for continuing to send me the Philly Chaptergram. I can't believe (yes, I can!) what a great job you do issue after issue.

I do know so many of the members of the Philadelphia chapter that nearly everything I read has meaning. Who knows, maybe some day, I will be back in Pennsylvania at some company or agency and be a real member again.

I wish you well this year with the President's Award. Not that I am prejudiced, but I truly feel that the chapter has been doing all the right things in first class fashion for many years and should be the recipient in the Jumbo category this year (and not even have to share it like CT did with NY last year!).

I will be in New Orleans and plan to stop by your chapter reception on Monday evening after the conferment dinner. Looking forward to seeing you there.

Sincerely,  
Patricia M. Coleman, CPCU

**FROM  
THE  
EDITOR**

by: *Peter Palestina, CPCU  
Editor*



**WAY DOWN YONDER IN NEW ORLEANS**

I'm writing this column in late October at the New Orleans Hilton where the temperature is in the 80's knowing that by the time you read this it will be December and probably in the 20's. This year's convention was a very enjoyable and memorable one. New Orleans, what a place for a convention. Good food, spicy food, lots of food, cajun music, pleasant people, cheerful waitresses, Bourbon Street, beautiful weather, places to go, things to see. If you like hot peppers, you'll love New Orleans with every type of pepper in every type of sauce imaginable. Good thing I brought a lot of Tums especially after I tasted a sauce labeled "Direct from Hell."

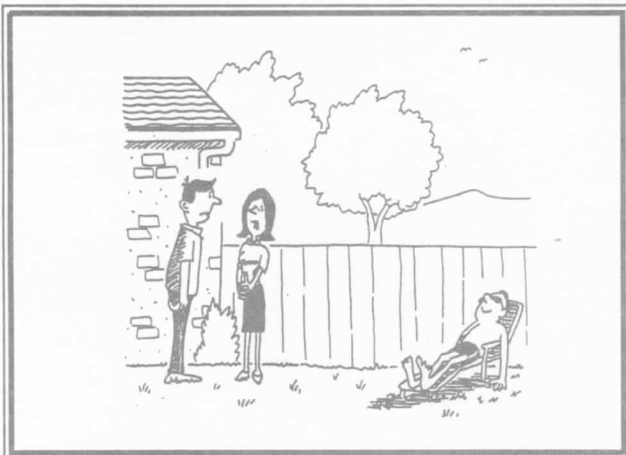
It was great to meet many of our New Designees, especially at the chapter reception where I took some photographs which are published here in the Chaptergram. I hope they become active chapter members.

The seminars, as usual, were well attended and it was nice to see that our advice and constructive criticism of last year had an effect. This time we knew which seminars received CE credits in various states before we attended them so that we were better able to arrange our agenda. One state that continues to be perplexing is Maryland. For some reason they do not allow CE credits for any of the seminars at the convention. Perhaps the society, the Maryland CPCU chapters and even our own chapter members can do a little more in the way of lobbying for CE credits.

Hats off to the society and the New Orleans chapter for their great effort in making this convention one of the best ever. In addition, you may be interested in knowing that many of the past photographs published in the Chaptergram were used in an impressive audio/visual presentation put together by the society for the welcome ceremony.

There are other stories on the convention appearing in the Chaptergram. Hopefully, you too can be part of the story by attending next year in San Fransico. A little knowledge goes a long way plus there is time to have some fun and meet old and new friends. Until next issue, enjoy the Chaptergram and best wishes for happy holidays and a healthy and prosperous New Year.

**The On-Going Saga of "Seepy Seeyou"**



*He's been like this ever since he sold you the agency two years ago!*

**GOLF CHALLENGE RECAP**

On June 21, our second annual Golf Challenge took place at the Eagle Lodge Country Club. While the course record was never in jeopardy, the Greater Valley Forge team was quite impressive. For the second time in two tries, they were able to come up with a victory over our CPCU's from the Philadelphia Chapter. A great time was had by all and we hope to do it again next year. Special thanks to CIGNA Bond Services, American Re, Munich Re and Travelers for donating prizes. All participants were treated to lunch and a door prize. Special congratulations to individual prize winners:

- Closest to the Pin - Bruce McDonald (GVF)
- Longest Drive - Dick Felts (GVF)
- Longest Putt - Phil Rondeau (Phila.)
- Low Gross Score (80) - Ray Mullen (GVF)
- Low Net Score (70) - Art Hanebury (Phila.)
- 2nd Low Net Score (71) - Terry Carlin (Phila.)
- Honesty Award (???) - Rich Smith (Phila.)

**PAIRINGS AT THE SPRING  
PHILLY-GVF GOLF CHALLENGE**



*Rich Smith - Phila.  
Art Hanebury - Phila.  
Don Cuomo - GVF  
Eric Sigel - GVF*



*Paul McShane - GVF  
Tim Barnes - GVF  
Bill Mayo - Phila.  
Bruce Tuttle - Phila.*



*John Black - GVF  
John Lafferty - GVF  
Terry Carlin - Phila.  
Phil Rondeau - Phila.*



*Larry Helsel - Phila.  
Dennis Stefano - Phila.  
Dick Felts - GVF  
Ray Mullen - GVF*

## "BIRD FLIGHT 553"

by: Arthur (Rod Serling) Hanebury, CPCU

Picture a group of Insurance professionals and Educators on a beautiful day in October. These people are focused on enjoying several days of recommitting themselves to professional objectives, hearing about changes in our industry and suggested solutions to major problems to which both individuals and the industry face. Everyone is filled with the hope and desire to make this sojourn an extremely profitable experience.

We open with conversations between members of our group as we embark onto the aircraft "Flight 553". People are happily greeting their friends and colleagues and are surprised, in a risk management sense, to find so many from the same institution taking the same flight. Comment is made laughingly that the education process might be enhanced by the unfortunate demise of the aircraft!

(Little could they know how fortuitous their comment could or would be.)

The jovial group buckles up for take-off!

The aircraft lifts off with great force. The "G" force felt as we climbed to the planned cruising level. Suddenly a very strong odor passed through the cabin. Is something burning? (oil field? scrap yard?) The smell was at best a burned chicken dinner and some described it as the rest room being on fire!

Thankfully, the pilot speaks over the PA system. "We apologize for the noise." (Who heard a noise?) Informing the group the aircraft had struck a flock of birds. He continued "Everything should be fine, settle back and prepare for a safe trip to New Orleans."

Approximately 45 minutes later, the pilot speaks again. "Some of the gauges have been giving inappropriate readings. I feel it best that rather than continuing to New Orleans, the plane will land temporarily in Baltimore to confirm all is well. We will then continue!" (The group's feelings: "Get us down!")

A minute before landing, the flight attendants begin

instructing the group about typical landing procedures. Everything is very typical except for our short phrase, "Don't worry, the plane certainly can land on only one engine!" (Information overload! No one wanted to be in a situation that was an important piece of information.)

The plane lands safely. People have slightly rattled nerves but hope still prevails.

The saga continues, however, after a 15 minute review of the engine interior. The coffee swigging aircraft maintenance worker shrugs and we deplane! We are asked to return to the boarding gate in about 1/2 hour.

The group remains hopeful and forward looking until we return to the gate and look out the window. There is the aircraft with the engine completely exposed (No way is anyone willing to get back on that aircraft!)

One hour later, the group was dispatched to the US Air ticket counters to be "reticketed". The group received various degrees of assistance. Some went to New Orleans with the problem being loss of time. Some lost baggage. Some stayed overnight in Baltimore!

Special members of the group who were fortunate enough to stay in Baltimore got an opportunity to enjoy a second convention! It turned out that the WWF (World Wrestling Federation) held a 1:00 a.m. to 4:00 a.m. special session in the Sheraton Hotel. (Lucky them!)

All reports are that all eventually arrived safely and enjoyed a marvelous time in New Orleans. Additionally the seminars had been changed to focus on real life solutions to problems we all face.

There remains one last horror for the group. Those licensed CPCUs needing continuing education credits will face a difficult time explaining the lack of CE credits applied to the meeting.

These horrors aside, the annual meeting and seminars was, as usual, a very valuable networking and educational experience. The original dreams and expectations fulfilled!

PHILADELPHIA CHAPTER, CPCU  
P.O. BOX 1499  
PHILADELPHIA, PA 19105

BULK RATE  
U.S. POSTAGE  
PAID  
PERMIT NO. 15