



## CHAPTER WARS

by: Bruce Tuttle, CPCU



In the rolling hills near Valley Forge, a dedicated group of 10 Chapter members donned battle fatigues and armaments in the early morning on a picture perfect Friday in June to do battle with a fierce 12 members of the Greater Valley Forge Chapter over the right to claim golf superiority for the next 12 months. As one team teed-off, the other took refuge in the nearest bunker. Shots were so many, there were few birdies to be seen. Many tried to take cover in the rough and trees, only to boggy their position.

The outcome was a victory for the Philadelphia Chapter: 10 to 6 under a "Hi/Lo Nausau" format. Our Chapter also won 3 of the 5 prize categories (eg., Low net, Low gross, Longest drive) played that day.

The golfers paid their own greens fees, prizes were donated by various insurance organizations, and the Chapters picked up the lunch at Eagle Lodge. We normally try to field a team from members active in the Chapter. If you would like to be considered for next year's team, contact Bruce Tuttle at 215-574-5776.



*Tim Barnes (GVF) Bruce Gurney (PH) John Topoleski (PH) John Lafferty (GVF)*



*Larry Klein (PH) Don Martin (GVF) Bill Mayo (PH) Bob Whinn (GVF)*



*Jim Sherril (l) thought he was chatting with Dom DeLouise but it turned out to be Joe Moody.*



*Ray Mullen and Dick Felts (GVF) Jim Sands and Bruce Tuttle (PH)*



*Clare Kelly (PH) Rick Smith (GVF) Colin Fleming (PH) Gary Wooden (GVF)*



*Don Roberts (PH) Don Cuomo and Bob Hall (GVF)*



*Paul McShane and Joe Moody (GVF) Jim Sherril (PH)*



## The President's Corner

by: Karen E. Willimann,  
CPCU, President

Welcome! In this our 47th year you are invited to journey with the Philadelphia Chapter. Let me take this opportunity to share our vision. The primary purpose of the chapter is laid out in the by-laws as follows:

1. Foster the higher education of those in insurance and risk management
2. Stimulate the interest of students contemplating professional careers
3. Lend encouragement to those aspiring to achieve the CPCU designation
4. Conduct educational projects for CPCUs and the insurance buying public

I challenge you to discover the personal and professional advantages that await you as a member of our committees; develop new skills; network with other professionals; support and inspire others. To help identify the objectives and costs of service I have developed position profiles for each committee.

Additionally, our national office has prepared extensive kits with brochures and samples to guide you in your chosen task which is to be done on your own schedule.

In a recent survey of CPCUs across the county done by the Valley Forge Chapter "almost one half of the current chapter members express a willingness to assume a greater role in chapter leadership." Share the strength of active membership. Please complete this form and return it to me:

**Karen E. Willimann, CPCU**  
**Box 421, Westtown, PA 19395**

- .....
- Will speak to an insurance organization about CPCU
  - Will speak to a local school about insurance careers
  - Have already given a speech

Organization \_\_\_\_\_ Date \_\_\_\_\_

- Will be a sponsor to a CPCU candidate
  - Will develop an educational program
  - Would like to attend a program about \_\_\_\_\_ topic.
  - Other \_\_\_\_\_
- .....



Bruce Gurney (PH) asks "Is this how I hold the stick?"

## National Director's Corner

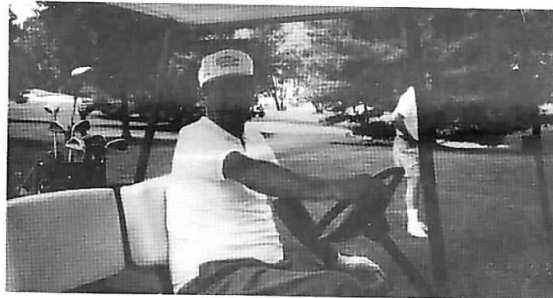
by: Philip N. Spinelli, CPCU



"Summertime and the Living is Easy?"...not if your in the insurance business. But gosh, we are a resilient group and we keep bouncing back. It's great to get started on another Society year and I'm excited about the prospects which lie ahead for the chapter and for National.

Your Chapter is fortunate to have great leadership in its officers, directors, and committee chairpersons and members and you should see some very interesting and educational programs in the coming year. They have had several planning meetings during the summer and, under the direction of your president, Karen Willimann, are well positioned to have a very successful year.

Your National Officers have also been busy in terms of charting a course for the future. The Directors of the East Central Region held all day planning sessions in Indianapolis on August 1st and 2nd, to establish our regional objectives and to plan our participation the 1994 Chapter Officer Leadership Conference to be held in Atlanta. Part of the National Directors responsibilities is to assist their assigned Chapters in meeting their goals. I am fortunate to have Philadelphia as one of the five chapters assigned to me. The National Society has also been involved in revisiting its strategic plan. The Society of CPCU is a member driven organization and in order to effectively respond to membership needs, it must continually reassess and adjust, when necessary, its focus so that it can carry out its mission. You will be hearing more on this. One final note, the Society has planned exceptionally fine programs for the annual meeting and seminars to be held in Baltimore. This is such an easy access location for CPCUs in this area that we are hopeful of a really large turn out of Philadelphia Chapter members. It's a great educational forum and a chance to network with other professionals. Hope to see you there.



John Topoleski (Top).....get it? And Larry Klein (Bottom) were ready to go in their golf mobiles.



# June Meeting Recap

by: T.C. McDonnell, CPCU



## Dr. Porat Discusses Insurance Profession Public Perceptions

Our guest speaker at the June business meeting was our own M. Moshe Porat, PhD, CPCU. Dr. Porat is a Professor and Chairman of the School of Business and Management at Temple University. The title of the presentation was Insurance Industry Image-Change Through Education.

Dr. Porat confirmed that there is a somewhat negative perception, in the eyes of the public, toward the insurance profession. He also indicated that there is a need for more professionalism and education and he shared with us a little information about the programs in insurance and risk management at Temple. A key point made early in his presentation was his recommendation to "Invest in Education - IT WORKS."

Temple University works with a number of key companies in the Philadelphia area on Research Projects. Some of these projects include studies to evaluate the feasibility of undertaking new ventures. He is presently trying to initiate a "mentor" program when specifically selected students, who have made a substantial commitment to concentrate in the insurance industry, would be linked up with currently practicing insurance professionals. There have been support for Temple coming from the industry in the form of scholarships and funding for research projects. Dr. Porat suggested that there should be even more support as the students of today will be the work force of tomorrow and education is a key part of professionalism. Dr. Porat encourages the students to pursue the various IIA and CPCU courses. In fact, the University will reimburse expenses for any student that successfully completes an exam. Many of the Temple graduates in the Insurance and Risk Management programs have successfully passed CPCU exams prior to graduation.

Larry Klein indicated that he had reviewed the resume "book" cataloging some of the Temple students and he indicated that their credentials were impressive and that anyone hiring may find qualified potential employees in this "book."



*New Chapter president Karen Willimann presents a plaque and congratulations to outgoing president Larry Klein at the June business meeting.*



*In his last meeting as Chapter president, Larry Klein (r) presents Certificate of Appreciation to chapter officer T.C. McDonnell for his personal sponsorship activities during the 1992-93 year.*



*Chapter member M. Moshe Porat, PhD, CPCU and professor and chairman of the School of Business and Management at Temple University was the keynote speaker at our June meeting. Moshe discussed insurance industry images - changes through education.*



*Some of the crowd at our June business meeting listen to Dr. Porat, CPCU on insurance educational issues.*



*Chapter member Charlie Willimann, CPCU (r) sits next to potential CPCU guest Bob Moore at our June meeting. Several CPCU candidates were invited as guests so they could view first hand a typical Chapter meeting and also be encouraged to complete their final course requirement.*

## May Meeting Recap

Mediation -  
Form of Alternative  
Dispute Resolution

by: Antonlo Ramirez, CPCU, Director



Judith P. Meyer, J.D. spoke about mediation at our May 13th breakfast meeting. A graduate of Barnard College and Cornell Law School, she has mediated over 300 cases since 1982.

Ms. Meyer explained that mediation, which is the use of a neutral party to facilitate settlement of a dispute prior to trial, is becoming the way of the future. The main reason for this is that litigation has become unmanageable, with over 18 million law suits brought to court every year. The process takes too long and is too expensive. The average case takes 5 years to resolve and 50% of the final settlement usually goes to cover legal fees.

Mediation cuts the flow of processing dollars. Some of the results of mediation are lower legal fees, reduction of time in processing claims, the removal of a sensitive disputed matter from the public domain, the enhancement of individual needs and the empowerment of clients to creatively resolve claims.

A mediator is not a fact finder or decider of law. The mediator's role is that of a facilitator. The process is subject to signing a confidentiality agreement. The mediator comes to the meeting knowing nothing or very little about the case. The plaintiff is asked to outline issues; the mediator recaps the plaintiff's presentation verbatim and the defendant does the same. After a break, a private caucus takes place where each party separately speaks to the mediator. The mediator plays devil's advocate and tries to determine whether this case can be resolved and at what level.

Mediation can be effectively used to resolve a broad range of disputes. Mediation has successfully been used in resolving cases involving construction claims, civil rights, wrongful death, personal injury, real and personal property damage, medical, accounting and design professional malpractice, securities fraud, wrongful discharge and employment discrimination.

Ms. Meyer ended her discussion by explaining what one should look for in a mediator. She suggested that retired judges could make good mediators. A mediator should have good general judgement, a broad background, people skills, and the ability to subjugate his own ego. A mediator should be a good listener, should be an activist and should be creative.

## Global 2000

### GLOBAL INSURANCE CAPACITY 2000: DEMAND & SUPPLY.....

will be held on September 19-21, 1993 at the Royal Lancaster Hotel and will be conducted in English. The registration fee is \$950 for members of the Society of CPCU, CII and ICC. The fee includes conference documents, two luncheons, two receptions, and the previously unpublished "Global Insurance Capacity 2000." Lloyd's of London Chairman J.D. Rowland will bring us up to date on their many changes.

Don't miss out! Call Norma Little at (215) 251-2736 to register for the international conference being held at the Royal Lancaster Hotel in London, England.



*Judith P. Meyer, J.D. was the keynote speaker at our May 13th meeting. Judy's topic was alternative dispute resolutions.*



*Then chapter president elect Karen Willimann (R) welcomes National Association of Insurance Woman (NAIW) president of the Phila. Chapter Theresa Lipinski to our May meeting. Theresa later addressed our members on the goals of NAIW and how we, men included, might participate.*



*Some of the attendees at our May meeting on alternative dispute resolution.*

## Upcoming Chapter Programs An Open Request to Chapter Members

by: *T.C. McDonnell, CPCU*  
*2nd Vice President & Program Chairman*



Well, the new Chairpersons are in the process of getting "their act" together, and so am I. The breakfast meeting topics have already been planned for the rest of the year. I'll provide the dates and the topics below, so that you can mark your calendars:

9/09/93	<b>View From The Top</b>	This will be a panel presentation from some of the top people in the industry.
10/14/93	<b>Pollution</b>	This session will be presented by William Kronenberg III, ECS, Inc.
11/10/93	<b>Workers' Compensation</b>	This session is presently being planned by our New Designee Committee. Details will follow.
12/07/93	<b>Philly I-Day</b>	There will be no breakfast meeting in December, because of I-Day.

As the Programs Chair, I am responsible for setting the topics and selecting the speakers for our breakfast meetings from January 1993 through December 1993. I am interested to know if any of you have ideas for topics that would be of interest to our group of fellow CPCUs. I would be very interested if you would be willing to host a panel discussion on a pertinent topic. Pete Palestina has volunteered to host a panel discussion at one of our meetings on the topic of Municipal Risk Insurance. I'm sure that we will be able to accommodate this topic.

If you have ideas on topics that you would like to have included on our meeting slate, I can be contacted at (215) 761-1364. Or if you would like to jot down some notes and send them to me.

Send them to:

**T.C. McDonnell, ARM, CPCU**  
**CIGNA - LCS - 09TLP**  
**1601 Chestnut Street**  
**Philadelphia, PA 19192-2097**

Thanks and hope to see a lot of you in the fall when we have our first breakfast meeting on September 9th. There will be a separate mailing released for those of you who are interested in purchasing "season tickets."

## SYMPOSIUM ON INTERNATIONAL EXPOSURES IN THE PLANNING STAGE

by: *Cynthia Kelly Wolkiewicz, CPCU*

The seminars and workshops committee is presently working on a joint program with ISOP. An International Exposures Symposium will be held in early October. We are aiming for a diverse panel. Details along with registration information will be mailed in August.

## AGENTS GET ON THE FAST TRACK

Get on track for that license renewal by registering for the Annual Meeting & Seminars new "Fast Track" CPCU agent and broker seminars. Earn up to eight CE credits. These programs will be filed in every state that has a requirement for adjusters and/or agents. See you in Baltimore!!

## Membership Committee Information

by: *Sandra L. Loeb, CPCU Chairperson*



As the new Membership Committee Chair for 1993-94, I'd like to share with you some of the committee's duties.

- The Membership Committee serves as liaison to the national Membership Committee to communicate any member concerns or suggestions.
- It also serves as a resource for chapter members needing information or requesting changes (such as transfers between chapters and address changes by providing the standard address change form.)
- The Membership Committee also supports membership recruitment by aiding the application process by providing the application form for Society membership for any CPCU to apply or reapply for Society membership.
- And it also administers the chapter membership roster.

You can contact me at the address/telephone/fax listed below to:

- report home and/or business address changes
- refer a CPCU for Society membership
- refer a CPCU to reapply for Society membership (those who have missed one year or more of membership)
- refer a CPCU Society member who wishes to transfer into the Philadelphia Chapter

**Sandra L. Loeb, CPCU**  
**CIGNA - Two Liberty Place**  
**1601 Chestnut Street - TLP-07**  
**P.O. Box 7716**  
**Philadelphia, PA 19192-2071**  
**(215) 761-2959 • (215) 761-5595 Facsimile**

I can mail or fax an application form for membership in the Society and/or a standard address change form. Incidentally, I plan to have these forms available at all future monthly chapter meetings.

AND BY THE WAY, at the present time this committee consists solely of one member - me! If you would like to help (and I am seeking two volunteers), please let me know. Serving on this committee should not require lots of time!!

## HELP NEEDED FOR FRANKLIN AWARD

by: *Josephine Battisti, CPCU*  
*Committee Chairperson*

Some time in the near future, you will be receiving nomination forms for the Franklin Award to be awarded on March 10, 1994.

While we were fortunate in having very qualified and deserving recipients in the past couple of years, the response was sadly lacking.

Come on CPCUs - I am certain there are many outstanding individuals who have contributed to our industry right in your midst.

Remember, they do not have to be CPCUs.

Let's VOTE!!

# Chapter Annual Business Meeting Recap

by: *T.C. McDonnell, CPCU*  
*Chapter Secretary, 1992-93*

Our June breakfast meeting was held at the Hilton Hotel at Broad and Locust on June 10, 1993. This meeting was a combination Philadelphia Chapter Annual Business Meeting and our monthly breakfast meeting with a guest speaker.

Larry Klein, President of the Chapter called the meeting to order at 8:45 am. The first item of business was the reading of the minutes from last year's annual meeting. A motion was made from the floor to waive the reading of the minutes and this motion was seconded and approved. It was indicated that the Treasurer's report will be included in the next Chaptergram. 93-94 Officers and Directors were called to the front of the room and were sworn into office. All CPCUs in the audience were asked to stand and together recite the "CPCU PROFESSIONAL CHARGE."

The following awards were presented:

Personal Sponsorship award to T.C. McDonnell, nominated for the award by Robert Jones of CIGNA.

Plaque of Appreciation to Anne Kopanski from National Society of CPCU, in recognition of her work as Chairperson for the National Candidate Development Committee. Anne was not present so her award will be mailed to her.

President's Award of Appreciation awarded to Pete Palestina by Larry Klein in recognition of Pete's efforts during Larry's term as Parliamentarian and Chaptergram Editor as well as for his significant contributions to the efforts of the Chapter for many years.

Karen Willimann, as incoming President, presented a Certificate of Appreciation to Larry Klein from the Chapter in recognition of his contributions to the Chapter during his term of office.

There being no additional business to transact, a motion to adjourn was made, seconded and passed. The business meeting wa adjourned at 8:56 am. after which Larry Klein introduced our guest speaker Moshe Porat...see related article.



*New 1993-94 Chapter officers and Directors on hand at the June 10th business meeting are sworn in by Chapter president 1992-93 Larry Klein (r). Left to right are Tony Ramirez, Tom Krall, Josephine Battisti, Terry Carlin, Shirley Funkhouser, Bruce Tuttle, T.C. McDonnell, new president Karen Willimann.*

## Year End Chapter Financial Statement Including Budget Performance 7/1/92 through 6/30/93

by: Terry Carlin, CPCU, Chapter Treasurer 1992/93

CATEGORY DESCRIPTION	ACTUAL	BUDGET	VARIANCE
<b>INCOME/EXPENSE</b>			
<b>INCOME</b>			
DIRECTORY INC	0.00	0.00	0.00
DUES	20,716.00	22,000.00	(1,284.00)
FRANKLIN AWARD	3,520.00	4,800.00	(1,280.00)
I-DAY	0.00	2,000.00	(2,000.00)
INTEREST INC	483.07	750.00	(266.93)
BKFST MEETING INC	11,367.00	12,000.00	(633.00)
SEMINAR INC	7,082.50	2,000.00	5,082.50)
SP SOCIAL INC	0.00	2,000.00	(2,000.00)
<b>TOTAL INCOME</b>	<b>43,168.57</b>	<b>45,550.00</b>	<b>(2,381.43)</b>
<b>EXPENSES</b>			
ADMINISTRATION	6,495.01	8,200.00	(1,704.99)
ANN'L MEETING	2,216.28	2,500.00	(283.72)
CANDIDATE DEV	111.94	200.00	(88.06)
CAREERS IN INC	9.00	200.00	(191.00)
CHAP OFF LC	838.97	1,000.00	(161.03)
CHAPTERGRAM	9,579.74	9,750.00	(170.26)
DIRECTORY EXP	0.00	0.00	0.00
FIRE ESSAY	339.60	400.00	(60.40)
FRANKLIN AWARD	4,550.00	4,150.00	400.49
H.J. LOMAN FOUND	1,125.00	550.00	575.00
I-DAY EXP	613.99	500.00	113.99
ISOP	110.00	600.00	(490.00)
MEETING EXP	13,013.73	10,500.00	2,513.73
MEMBERSHIP COMM	0.00	200.00	(200.00)
MISCELLANEOUS	0.00	250.00	(250.00)
NEW DESIGNEE	503.50	750.00	(246.50)
PUBLIC REL COMM	500.00	500.00	0.00
RESEARCH PROJ	0.00	250.00	(250.00)
SP SOCIAL EXP	178.62	2,000.00	(1,821.38)
ANDREW DONATION	250.00	0.00	250.00
<b>TOTAL EXPENSES</b>	<b>40,435.87</b>	<b>42,500.00</b>	
<b>SURPLUS</b>	<b>2,732.70</b>	<b>3,050.00</b>	

**BANK BALANCE AS OF 6/30/93** 26,188.55

## *Congratulations to Our New Completers*

Congratulations are in order to the following persons who have completed their CPCU courses in early 1993. We hope to see them at our meetings and in Baltimore at the National Convention in October, along with those prospective members who expect to pass their last exam taken in June.

James W. Ammann  
 Bruce D. Cohen  
 Jane Combrinck-Graham  
 Ronald J. Craig  
 Laurence J. Devinney  
 Patricia Ann Duus  
 Daniel P. Fogel  
 John M. Grimaldi  
 Edward M. Jovinelly  
 Kenneth C. Latch

Colleen M. Marino  
 Melanie M. McGuire  
 Michael F. Monagle, Jr.  
 Stephen W. Patterson  
 John. C. Pyle  
 Leonard J. Speakman  
 Joseph Strupek, Jr.  
 Michael F. Thomas  
 Daniel E. Whalon



# From the Editor

by: Peter Palestina, CPCU

## WORKING TOWARDS A SOCIABLE SOCIAL

At a recent Chapter board meeting I was made chairman of a committee to plan a "true" Spring Social, something the Chapter has not really had for several years now. Assisting me on the committee will be T.C. McDonnell and Sandra Loeb. If anyone else would like to volunteer, let me know (215-834-1410).

As of the moment, we have a couple of ideas in mind for a spring social (mid April to mid June). One is a Beef & Beer type Karaoke Night where we can have prizes for those of us who may not be adverse to looking foolish. The other thought I had was something I tried to encourage several years ago but never came about and that was a family style "Picnic Olympic Challenge" with the Valley Forge Chapter. Just think of it, we could hold it on a Saturday or Sunday, bring the kids, barbeque and hold some competitive type games with an award to the winning Chapter.

Everyone would be able to participate and we could arrange teams for such events as: softball, touch football, checkers, chess, half ball (for the old time Philly folks), volleyball, tug of war, hopscotch, etc.... I think it would be a great event and fun for everyone. All we need to do is figure out the what, when, where and how much. Give it some thought and let me know how you feel about it or if you would like to join the committee.

## OPEN LETTER TO AGENTS AND BROKERS

FROM JOHN J. THOMAS, CPCU

I am the Section Liaison for the Allegheny Chapter and a member of the national Agency Administration Section Committee. In order for our section to grow in membership, we must provide services and "hands on" education materials that an agent/broker can take back to the office and use immediately.

For example, we presented the symposium "Develop a Written proposal for the Prospect's Behavior Style" in San Francisco and Philadelphia. A book and diskette with examples of different proposals were included in the handouts. The Program was very well received as attested by remarks such as "the diskette alone was worth the cost and the time" and "the clarity of the presentation was superb."

We are actively pursuing an "Information & Referral Service" which will provide a place to refer and/or accept clients who relocate or become multi-state. Another objective is the development of two educational programs designed for use by chapters: A) a half day work shop. B) 30 minute meeting talks. So you see that we have some ambitious goals which should be of interest to agents.

Brochures describing the Agency Administration Section are available; call Brenda Longacre at 215-251-2774.

Thank you,  
John J. Thomas  
412-788-4319

## Going to the Annual Meeting in Baltimore? Don't Miss The Chapter's Special Reception on Monday Evening October 25th!

Chapter members, New Designees and their spouses and guests are invited to attend a reception on Monday evening, October 25, from 8:00 pm to 11:00 pm in the South Whitehall Room of the Harbor Court Hotel. Beverages and snacks will be served. Since the conferment dinner as well as the additional dinner functions are being held that evening, this will make an opportune and convenient time to follow up to complete your evening. So, come socialize and meet your fellow Chapter members as well as welcoming our New Designees.

# WANTED

## Your Articles or Comments

If you have anything to say, why not say it in the Chaptergram? Whether it's a promotion, criticism of your Chapter or Chaptergram (positive or negative), insurance informative news, comic relief or life in general, it's probably news we can use.

Send your correspondence to the Editor:

Pete Palestina, CPCU

c/o Posse-Walsh, Inc.

Four Sentry Parkway • Suite#300

Blue Bell, PA 19422

OR FAX IT 215-834-2078

Phone Number: 215-834-1410 Office

215-322-1153 Home

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



"Hey, he asked us for a par plan but I never said it would be Workers' Comp!!"

## Report on COLC

by: Frank Mason, CPCU

### 1993 CHAPTER OFFICERS LEADERSHIP CONFERENCE

FRIDAY - SATURDAY, APRIL 30 - MAY 1, 1993  
ORLANDO, FLORIDA

The Philadelphia Chapter was represented by First Vice President, Frank Mason. The one and one half day seminar was highlighted by workshops designed to assist the Chapters in Chapter Management and ideas to attract greater participation by local CPCUs in Chapter activities. The National Society provided a Chapter Planning and Activity Report outlining all activities by committee as a reference check list for Chapter Officers.

The American Institute announced a CPCU symposium planned for Philadelphia on July 15, 1993, entitled "*Develop A Written Proposal For the Prospect's Behavior Style.*" There is a major push to increase the membership and participation of Agency/Broker in CPCU.

The key objective of the Conference was achieved by participation from all Chapters in ideas and programs which could be transported to different Chapters to improve the overall effectiveness of Chapters Management.

**MARK YOUR CALENDARS:**

**PHILADELPHIA I-DAY IS**

**TUESDAY, DECEMBER 7<sup>th</sup>**

**AT THE WYNDHAM FRANKLIN HOTEL**

The I-Day committee of seven people is now lining-up the seminars and Keynote speaker. The committee first met on May 26 with over 20 diverse and professional insurance people to brainstorm for topics. In monthly meetings since, and until I-Day, the committee will fine-tune another full day of insurance education.



## CANDIDATE DEVELOPMENT COMMITTEE REPORT

By: Shirley Funkhouser, CPCU



CPCU candidates who completed six or more CPCU exams were invited to the Philadelphia Chapter's June Education meeting. (Included in the mailing were "new" designees; which we learned afterwards, meant CPCUs who received their designation within the last TWO years. So if you got this extra letter, please excuse us.) Several candidates attended and found out who we are while seeing what goes on at a Chapter meeting. Hopefully these candidates will become active Chapter members once they finish their CPCU studies.

An ongoing goal of the Candidate Development Committee is to conduct a Personal Sponsorship Program. The support and encouragement of chapter members can be an enormous motivating factor throughout a CPCU candidate's years of study. It may make the difference between success and failure. Our candidates are our future chapter members.

Each of us has made a commitment to our own professional development. We have experienced the pride, prestige and value of completing the CPCU designation. Now you can help another person in our industry do the same by volunteering to be a Personal Sponsor. Let me hear from you if you are willing to take part in this program. With a minimum of time and effort you will be able to take part in an experience which is rewarding and beneficial to you, the candidate and the Society of CPCU.

At the June meeting T.C. McDonnell received a Personal Sponsorship Award. Congratulations T.C.!

Please call me at 215-627-5306 to be a Personal Sponsor or if you are interested in serving on the Candidate Development Committee.

## ATTENTION NEW DESIGNEES

You won't want to miss our congratulations ad in the September 17, 1993 edition of the Business Journal listing all Philadelphia Chapter New Designees. Watch for it!!

**PHILADELPHIA CHAPTER, CPCU**

P.O. BOX 1499

PHILADELPHIA, PA 19105

BULK RATE  
PERMIT NO. 15  
HUNTINGDON  
VALLEY, PA  
19006