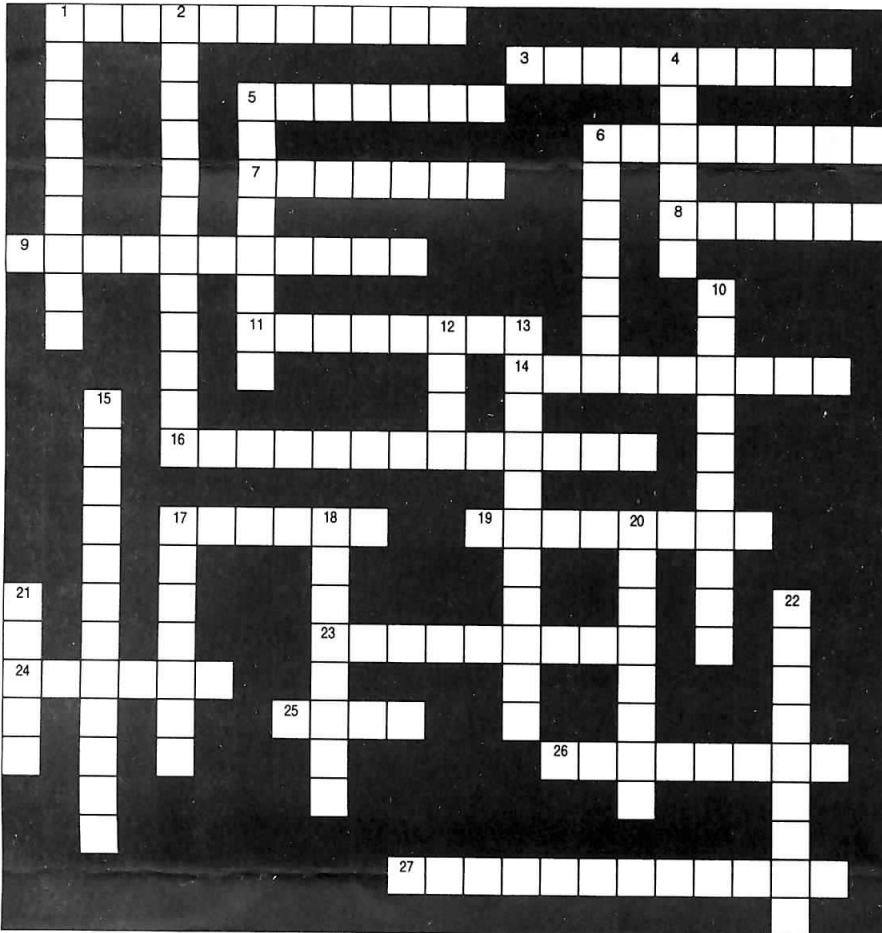


## CHAPTERGRAM CROSSWORD PUZZLE

by: Pete Palestina, CPCU

Completed Puzzle on Page 7. N.B. This one is property insurance driven - CPCU 3. Last issue it was casualty driven - CPCU 4.



### ACROSS

1. These values may warrant reporting form
3. Additional open cargo clause named after a vessel subjected to an English court case
5. Key element in determining financial rating of insurer
6. Theft by forced entry
7. If beyond 60 days no recovery for vandalism loss
8. Key CPCU value used to promote professional standards of the designation
9. Accepts or rejects risks for insurer
11. Passing risk of financial loss to another
14. Form G of Crime coverage
16. Indirect loss
17. The equipment described in Boiler & Machinery policy declarations

19. Updating past losses for future values
23. Used in property insurance when both parties disagree on claim value
24. This carrier offers its transit service to the general public
25. Another name for heavy timber construction type
26. Policy providing only one line of coverage
27. System used by insurers to sell their product

### DOWN

1. Number of times a loss will occur over a given period
2. Type of event umbrella is used to address
4. Broker process for securing various quotations
5. Impact of a given loss
6. One limit covering two or more locations
10. Situation where work from several assembly lines or processes must flow
12. Friendly or hostile
13. An important period in business income coverage
15. Cash flow method of premium payment
17. These signs must be endorsed for coverage on BOP
18. Ability of insurer to cover large risks
20. Coverage A of the Homeowners policy
21. In our industry it has been a long time since this has changed
22. Portion of loss to be kept after ceding

## 1994 Philadelphia Chapter New CPCUs

Congratulations to the 27 new Philadelphia Chapter CPCUs who have earned their designation in 1994. Hopefully they will all become active Chapter members.

Griffin P. Affel, CPCU  
 Stephen P. Betts, CPCU  
 Lauren A. Bracy, CPCU  
 Andrew S. Brookes, CPCU  
 Donald M. Carley, CPCU  
 Anthony S. Catalano, CPCU  
 Gerrard J. Connelly, CPCU  
 Francine L. DiTomaso, CPCU  
 Angela V. Edmond, CPCU  
 Kathleen M. Frenzel, CPCU  
 Joseph J. Giorgi, Jr., CPCU  
 Stephanie D. Ladson, CPCU  
 Mark K. Marshall, CPCU  
 Michael M. McCluer, CPCU  
 Sean M. X. McGrath, CPCU  
 Kirk J. Paul, CPCU  
 Debra H. Paziara, CPCU  
 David T. Perine, CPCU  
 Melannie A. Potter, CPCU  
 Joanna T. Rowan, CPCU  
 Benjamin D. Seltzer, CPCU  
 John A. Simkiss III, CPCU  
 Gunnar A. Smith, CPCU  
 Nancy Spathelf, CPCU  
 Marguerite S. Stewart, CPCU  
 James R. Watkins, CPCU  
 Kenneth G. Wenzel, CPCU

### 1995 Franklin Award Request From: Josephine Battisti, CPCU

Dear Fellow CPCU:

I am writing this letter to you to ask your help in finding a Candidate for the Franklin Award.

Each year I anticipate a good number of nominations but each year I am disappointed.

Realizing we are all busily involved in our day to day activities, there are a number of us who give of our time to promote our Chapter and all we ask of you is to complete a Nomination Form.

You will be receiving your forms within the next few weeks, so sharpen your pencil and complete it!!

Yours Truly,  
Jo



## The President's Corner

by: Frank Mason, Jr.,  
CPCU, President

### Where Have All the CPCUs Gone?

I've just come back from Chicago, "The Windy City," and the CPCU National Convention; and I have a few observations. Attendance was down approximately 20% (early estimate). Most people attributed the reduction to the holdout for the Hawaii destination next year.

This may be true, but I also conclude that this is part of a growing trend within our industry for CPCUs to become "introverted" as times get tough. The first week I'm back from Chicago, I learn of another "downsizing" of a company with my underwriter, who had ten years experience, laid off with no prior notice.

We are all going through major changes in this industry no matter which insurance discipline we work: agency, underwriting, claims, loss control or carrier services. Why withdraw within the exclusive sphere of your work environment rationalizing you are overworked and over extended in your time commitments? How can you not make time to enhance your career? Your CPCU designation and involvement with the organization sets you apart from your peers. With the heretofore safe haven of insurance job security being threatened, what better network for employment do you have than through your CPCU channels.

Lastly, what about the personal satisfaction of giving something back to the industry which has allowed you to financially prosper? How do you want your insurance legacy to read when you finish your career? CPCU is a way to include in your legacy, a section on giving somethings back to the industry which has provided for your livelihood. Your Philadelphia Chapter invites you to join a distinguished group of your peers to fulfill your insurance career goals.

## Chapter Section Liaison Column

by: Charles R. Koerwer, CPCU



Hello again from your Chapter Section Liaison. Sorry I missed you last quarter. I faxed the article to the wrong location! Hopefully whoever got it learned something about CPCU Sections.

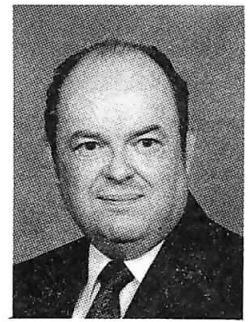
As outlined in the last Chaptergram, this column will be updating members on the purpose and activities of the 12 Sections within The Society of CPCU. By joining a CPCU Section, you are provided with an excellent opportunity to learn more about your area of expertise through Quarterly Newsletters and Section Symposia.

Each of us has one or more areas of expertise that fit well with the different sections that are available. Roughly half of the Philadelphia Chapter are members of Sections. Some folks are even in more than one! The distribution Sections for the Philadelphia Chapter is as follows:

Information Technology	1%	CLEW	1%
Regulatory & Legislative	2%	Loss Control	2%
Senior CPCU	3%	Excess/Surplus/Specialty	3%
International	4%	Agency Administration	5%
Claims	8%	Underwriting	8%
Risk Management	9%	Reinsurance	13%

## National Director's Corner

by: Joseph E. M. Ryan,  
CPCU, CLU



The CPCU annual meeting and seminars in Chicago this September was a rousing success. The windy city was host for the Society's 50th anniversary and over 1200 new designees joined ranks with you, me and all other persons who hold the designation. Society membership is fast approaching 25,000 and a huge influx of new designees (now estimated in excess of 5,000) is expected in Hawaii in 1995. What does this mean for the Society and for the Philadelphia Chapter?

A 20% increase in designees nationwide moves the Society more and more into the public awareness of our professional designation. This will help us all. Some Chapters may gain significant numbers of new members. It's possible that the Philadelphia Chapter could increase in membership 25% to 40%. The time is now for your Chapter officers and members to start planning for the welcome task of assimilating and welcoming of these new CPCUs into the Philadelphia Chapter.

Isn't it nice to be a member of a professional Society which is growing steadily and gaining well deserved recognition by the public for those who have earned the CPCU Designation?

I believe it is and charge you to welcome those new members who join your Chapter fresh from Chicago.

Since my job function deals with Systems I am in the 1% which is in the Information Technology Section.

The Information Technology Section was formed because computer systems are playing an even more critical role in the effective use of conduct of insurance (reference "Automation Where are We Going" from the recent Philadelphia I Day). It provides a forum for CPCUs who use systems or work in this field to share requirements, concerns, solutions, develop future leaders, and keep members informed. Section symposia will be featuring emerging technology issues and effective ways to solve business problems in the insurance community.

The Mission Statement of the IT Section is:

- to "spread the word" among insurance professionals on the most effective use of technology
- to educate those who develop and use IT tools on the most efficient ways to meet business needs.
- to identify current and future uses of IT tools within the industry.

New in 1994, the Information Technology Section had 25 members as of July. The Section is actively recruiting interested CPCUs. The first Quarterly Newsletter, out in September covered topics such as reengineering and electronic information in litigation discovery. 1995 should see even more activity. If you have any questions regarding the IT Section, please give its Chairman James P. Carhart, CPCU a call at (315) 734-2534.

With membership re-enrollment upon us, make 1995 the year to join a Section and learn more about your area of specialization from CPCU professionals who share in your area of interest! The Sections are:

Agency Administration	Claims
Consulting, Litigation & Expert Witness	Excess/Surplus/Specialty Lines
International Insurance	Loss Control
Regulatory & Legislative	Reinsurance
Risk Management	Senior CPCU
Underwriting	

As always, if you have any questions, or need more information, please give me a call at 215-761-6678.

# Sept. Meeting Recap

by: T.C. McDonnell, CPCU  
First Vice President



The September breakfast meeting for the Philadelphia Chapter of the CPCU Society was held on September 15, 1994 at the Doubletree Hotel at Broad and Locust Streets in Philadelphia.

The topic for the meeting was Insurance Issues and Trends. A panel of key insurance industry executives were kind enough to join us for the 1994-95 season launch. The participating panelists were Mr. Gerald Isom, President CIGNA Property and Casualty, Mr. Brian A. Carlin, Executive V.P. and COO Munich American Reinsurance Co. and Mr. Curtis Pickett, President and COO ECBM. Bruce Tuttle, CPCU Programs Chair for the Philadelphia Chapter facilitated the panel discussion by introducing the guests and providing a brief overview of their backgrounds. The discussion was a question and answer session with questions coming from prepared questions as well as other questions coming from the audience.

Some of the key issues that were topics discussed included: Niche Marketing, Catastrophe Planning, Changing Roles in Casualty Business and General Trends. Some of the points made include:

## For Niche Marketing:

Many companies have limited the appetite for business by product line to selected states. This business appears to be being placed with regional companies and direct writers, who seem to be growing. There also appears to be a trend for agents to merge and consolidate. There seems to be more and more reinsurance business from Specialty Companies.

## For Catastrophe Planning:

There appears to be an ongoing weakness in rates. All reinsurers seem to be having pains in the Property portion of their books. It was observed that some models are available and that seems to enable better forecasting, but some models do have some flaws. It was also observed that models are sometimes misused or dismissed when the results are other than what was expected. In order to be viable the rates must be adequate enough to enable the outflow of claims payment to equal the income. Clients also get angry when they are unable to purchase Cat insurance and they are pressuring regulators, expressing their dissatisfaction. It would appear that collective action between the insurance industry, the regulatory bodies and the legislative bodies is necessary to assure that there is an insurance market to accomplish risk transfer, especially in the states that are most prone to being struck by disaster.

## The Changing Roles in Casualty Business:

There was an observation that the advent of cash flow type policies in the arena of Casualty Insurance has created interesting scenarios. In many cases, traditional sellers of insurance are making unique proposals to prospective clients. In a recent case, 6 or 7 companies were making proposals to a single account, which had agreed to pay 100% of the losses and loss expenses.

It was also noted that the things that distinguish one carrier from another are significantly different today than they were 10 years ago.

## For General Trends:

Personal lines has been extremely hard hit. Six months P & C industry results don't look very good. Some surplus has been lost due to inadequate reserving. The surplus base is not as strong as it may seem. The spread between strong and poor performers seems to be widening. Strong performers will take advantage of the market and this will have a tendency to keep market conditions the same as they are. Superfund losses are going toward litigation and not clean up. Very difficult to reserve except for legislative costs.

The issue of job security was also raised. Some of the panelists and

perhaps many of the audience were told that the industry didn't pay that much, but there was a lot of job security, when they first entered the industry. With all the cut backs the level of security is not the same, even though the security level is close to that of general industry. There appears consensus that there will be a continued need for an insurance market, especially one that generates approx. \$200 billion in premiums. There will also be a continued need for personnel that can specialize and use information technology for success. One quote seems very appropriate to use as a summary close. "Insurance is part of the glue that holds the fabric of our economy together."

Overall the meeting was well attended and well received. The Chapters thanks to all of those that participated.

The winner of the drawing was Nick Clancy. Nick will receive a free breakfast ticket for the November meeting.



Second V.P. Bruce Tuttle (l) congratulates Nick Clancy whose business card was drawn from the bowl at our September meeting. He wins a free pass to a future Chapter breakfast.



Chapter program chairman Bruce Tuttle (standing) moderated the distinguished panel at our September meeting. Discussing issues and trends were left to right: (Curtis Pickett, President, ECBM, Brian Carlin, Exec. V.P., Munich American Reinsurance and Gerald Isom, President, CIGNA Property and Casualty.



Some of our members in attendance at our September kick-off meeting on insurance issues and trends.



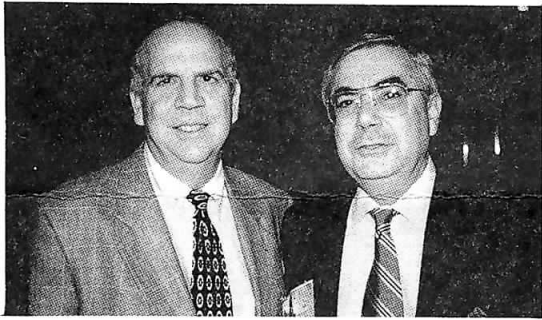
# PHOTOS OF OUR NEW DESIGNEES, GUESTS AND CHAPTER MEMBERS



*Immediate past Presidents Mike Trachtenberg, CPCU, GVF Chapter and Karen Willimann, CPCU, Philadelphia Chapter discussing last year's accomplishments. Will they be publishing their memoirs?*



*New Designees Debra Paziora, CPCU left and Stephanie Ladson, CPCU right.*



*National Director Hugh McGowan, CPCU (l) and our new Regional Vice President Phil Spinelli, CPCU at our reception in Chicago.*



*Left, Kelly Brookes with new designee Scott Brookes, CPCU.*



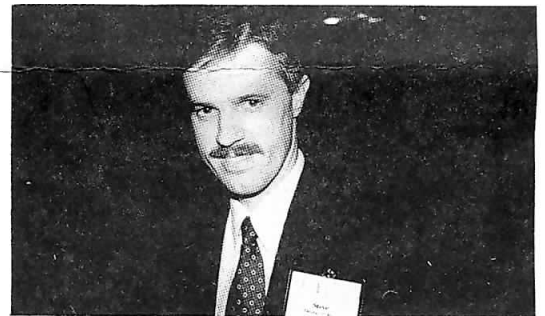
*Chapter member Boyd Bruce, CPCU, left, chats with Larry Brandon, CPCU, GVF Chapter.*



*Valley Forge Chapter New Designee Steve Besack, CPCU with wife Kelly.*



*Jim Gatza, CPCU gets into some heated discussion with the opposite sex in Chicago.*



*New Designee Steve Betts, CPCU.*



*New Designee Melannie Potter, CPCU.*



*New Designee Kathleen Frenzel, CPCU.*



*New Designee Maggie Stewart, CPCU.*

# ATTENDING THE NATIONAL CONVENTION IN CHICAGO



At the Casablanca Night in Chicago, old Humphrey Bogart was looking for a fun loving woman to share in the festivities and whatever else the night might bring. After asking Pam and Don Oakes if they knew of someone, they pointed Bogey in the direction of someone who might be more in the know about those kind of things.



"Pam and Don sent you to the right person" says Chaptergram Editor Pete Palestina. "I know just the right woman for you."



Bogey later matched up with Anita Johnson.



Did Anita have fun? Can't you tell by her smile?

## Philadelphia Chapter Receives Four Awards From The Society at the Chicago Convention

Our Chapter received a total of 4 awards which were presented at the national convention in Chicago:

- **JAY W. GLEASON MEMORIAL PUBLIC RELATIONS AWARD FOR EXCELLENCE**

This award was named in honor of Jay W. Gleason, CPCU, who was Vice President of the Society at his death in 1969. The award recognizes Chapters for public relations programs with the Award for Excellence or the Achievement Award.

- **CONTINUING PROFESSIONAL DEVELOPMENT AWARD FOR EXCELLENCE**

Chapters qualify for this award when either 50 Chapter members, or 20 percent of the paid chapter membership, earn CPD qualification through continuing education attendance and participation during the year.

- **E. ADRIAN TEAF MEMORIAL EDUCATION AWARD**

This award is given to chapters that conduct outstanding educational programs. It is named for one of the first six CPCUs, who was also the Society's first historian.

- **CHAPTER GOOD WORKS MERIT AWARD**

The Good Works Award Program recognizes CPCU chapters for their community service efforts. The Good Works Chapter Achievement Award, chosen and announced by President J. Wesley Ooms, CPCU, CLU, is given to chapters in each of four size categories that have conducted outstanding altruistic programs in the community. Chapters who qualify but do not win the top award are recognized with the Good Works Merit Award.



Current local (or should we say loco) Chapter Presidents discussed common goals at the Chicago convention, left to right: Jeff Simonton, CPCU, Brandywine Chapter, Frank Mason, CPCU, Phila. Chapter and John Brandon, CPCU, Greater Valley Forge Chapter.



Jim Sherrill, CPCU, left and Joe McNasby, CPCU, right with New Designee Melannie Potter, CPCU enjoying the final night's entertainment at the Chicago Convention.



Three spouses of Chapter members without their husbands, who were probably at the bar at the Chapter reception in Chicago, are left to right: Pam Oakes, Joyce Bruce and Joann Butterworth.

### FUTURE ANNUAL MEETING SITES

Honolulu, HI	Oct. 8-11, 1995
New York, NY	Oct. 13-16, 1996
Dallas, TX	Oct. 12-15, 1997
San Diego, CA	Oct. 25-28, 1998
Boston, MA	Oct. 17-20, 1999
San Antonio, TX	Oct. 22-28, 2000
Seattle, WA	Oct. 21-24, 2001
Orlando, FL	Oct. 20-23, 2002



# NATIONAL CONVENTION HIGHLIGHTS

by: Frank Mason, CPCU, President

No palm trees, no ocean, no sand, just Lake Michigan and the "Windy City" of Chicago, the site of the 1994 CPCU National Convention. As many of you would suspect, attendance was down as many potential CPCU completers deferred to next year for the more preferred Hawaii location in 1995.

As usual, the convention ran like clockwork and offered a fun filled educational and social experience. The quality of the presentation and content of the seminars was excellent. Educational highlights were as follows:

1. Opening Session Convocation was given by the Reverent Ford from Chicago. His message to the Audience on improving the public image of insurance was: "People don't care how much you know, they want to know how much you care."

2. During the Presidents Panel, panelists were posed the following question: What is the single greatest threat facing the insurance industry in the 90's?

## ANSWER:

- Alice B. Fielding, CPCU, President; Heston Fielding and Associates Inc., *The Legal System*
- Robert E. Gallagher, Chairman & CEO, Arthur J. Gallagher & Company: *Soft Insurance Market*
- Edward B. Jobe, Chairman & CEO, American Re-Insurance Corporation: *Ability to Better Manage Change*
- Gerald L. Maatman, Chairman & CEO, Kemper National Insurance Companies: *Government Intervention as an Instrument of Social Change*
- Edward B. Rust Jr., J.D., President and CEO, State Farm Insurance Cos.: *Disasters, Both Human and Natural*
- Gerald D. Stephens, CPCU, President and CEO, RLI Insurance Corp: *The Government and the Need for Catastrophe Legislation*

3. Continuing Education Credit Seminars: Agent Fast Track Seminars were introduced designed to allow agents maximum accumulation of credits needed for State Licensing requirements. With requirements for Continuing education just approved in Pennsylvania, the convention is an important Source for meeting state licensing requirements.

A New Designee Reception was held honoring the 1994 recipients and guests. This reception was co-sponsored with the Valley Forge and Brandywine Chapters. The reception was held after the conferment Ceremony and consisted of after dinner coffees and pastries. In attendance, was our Regional Director, Joe Ryan, CPCU, CLU, and ChFC and National Director, Phil Spinelli, CPCU. This reception was well received by all in attendance. If you're like me and have not attended a CPCU National Meeting recently, you'll find this a delightful experience. The programs include top notch general sessions and quality educational seminars. With most states now requiring continuing education as was just recently enacted in Pennsylvania the three day seminars an excellent way of accumulating your continuing education credits for both CPCU and State Licensing C.E. requirements. Lastly, the fellowship and camaraderie during the convention provides you with a flavor on why the CPCU organization and the designation it represents sets it apart from anything else in the industry.



Chapter Members played a prototype Chapter CPCU board game that had been drafted for the Chapter by Temple volunteers. Input was given to iron out the kinks. Keep tuned for further details on this chapter project as they develop.

## YOUR MEMBERSHIP MATTERS

by: Sandra L. Loebs CPCU  
Membership Chair 1994-1995



As your Membership Chair for the 1994-95 year it gives me great pleasure to welcome back BERNADETTE FULLER, who served on the Membership Committee with me last year. THANKS Bernadette for all your hard work the past year! It also gives me great pleasure to welcome the newest member to the Philadelphia Chapter's Membership Committee - NATE COOPER. WELCOME Nate!

In September Bernadette and I attended one of six regional Membership Workshops in Baltimore. We got some good information and exchange of ideas. When I first started as Chair of the committee last year, I was a committee of 1...now I am proud to report the Philadelphia Chapter has a Membership Committee of 3! But we could always use another member or two on the Membership Committee. (By the way, working on this committee does not take too much time.) Any volunteers? How about one of the New Designees?

And speaking of NEW DESIGNEES, a hardy WELCOME to our newest members - the 14 New Designees who completed their exams in June who along with the 13 New Designees who completed their exams in January have paid up membership in both the Society and the Philadelphia Chapter for the calendar year 1994 automatically by receiving their designation. And lets also give a hardy WELCOME to the four CPCUs who have transferred into our Chapter (as of our July records) GLEN BAILEY, ROBERT ELLIOTT, WAYNE MOULTRIE AND JOSE TORRES.

CPCU MEMBERSHIP: Check the mail, as you will be receiving your 1995 dues notices, due to be mailed late November. When you renew your membership in the CPCU Society and the Philadelphia Chapter, it's a good time to also join the Interest Sections. We have two new Interest Sections: Consulting, Litigation and Expert Witness (CLEW) and Information Technology (IT). Look for brochures at upcoming breakfast meetings. DID YOU KNOW? .... that our chapter membership as of August was 757 paid members?...which qualifies us as a Jumbo Chapter!!! Also DID YOU KNOW?...that most companies pay dues for their employees? Look for the 'Green Sheet' (which shows whether CPCU dues are paid by your employee) at our breakfast meetings.

DID YOU KNOW?...there are over 25,000 CPCU Society members and 151 Chapters? Why there are even subchapters in India, Tokyo, South Africa, Bermuda and Australia. CPCUs who have missed one year or more of membership for those who have never joined the Society, must submit an Application For Membership...but as soon as the application and proper dues amount have been received by the Society, they are then entitled to all membership benefits.

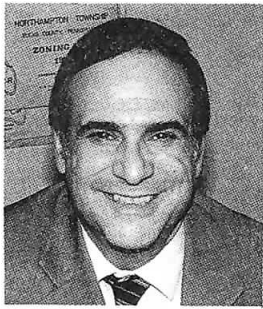
MEMBERSHIP BENEFITS...CPCU Society offers many membership benefits. One of them is the National Job Network (for unemployed members only). RETIRING soon? DID YOU KNOW? ... the CPCU Society offers Retired/Disabled Membership into the CPCU Society? CPCUs who have paid dues for ten consecutive years at any time since receiving their designation may become lifetime retired/disabled members of the Society with a one-time payment of three-times the current national dues. Also a regular retired/disabled membership is available to those who pay half the normal national dues on an annual basis. CPCUs must be retired/disabled from full and active employment to take advantage of retired/disabled membership in the Society. There are also reduced fees for Section membership available to retired/disabled members. Look for the Retirement/Disabled Brochure at our next breakfast meeting. AND you might want to join the Senior CPCU Interest Section. I'll be highlighting more benefits of membership in the CPCU Society in future issues of the Chaptergram.

MOVING?...Look for Change of Address Forms at our next breakfast meeting or if you have any questions on any information mentioned above or any member services write to us c/o Philadelphia Chapter CPCU, P.O. Box 1499, Philadelphia, PA 19105.

## UPCOMING PROGRAMS

by: R. Bruce Tuttle, CPCU, Program Chairman

As of this early October deadline, we have had one successful breakfast meeting in September (see enclosed article), and want to remind you of upcoming programs. on December 15, we have scheduled "Global Coverages for Small Businesses". Looking ahead, in January 19, RIMS will join us in a program on Group Workers Comp. Working with our Seminars committee, the February 16 meeting will be on "Solving the Additional Insured Issues". Remember, your season tickets are transferable, and non-CPCUs can attend our meetings. See you there!



## From the Editor

by: Peter Palestina, CPCU

# GETTING EDUCATED

I was pleased to receive positive feedback on our crossword puzzle introduced in the September Chaptergram. I even received a call from Chapter member Jerry Hartman of Temple who indicated he would like to have his students attempt to solve it for extra credit and as a learning aid. He mentioned that he tried to do something like this for some time now but couldn't find the time to put it together. Jerry also suggested that we not publish the solution in the same issue or if we do, do not display it on the back page where it is readily visible since the mailing label is also on that page. I don't believe you want to wait three months for the solution but the other suggestion was a good one and therefore the solution will now appear on this page.

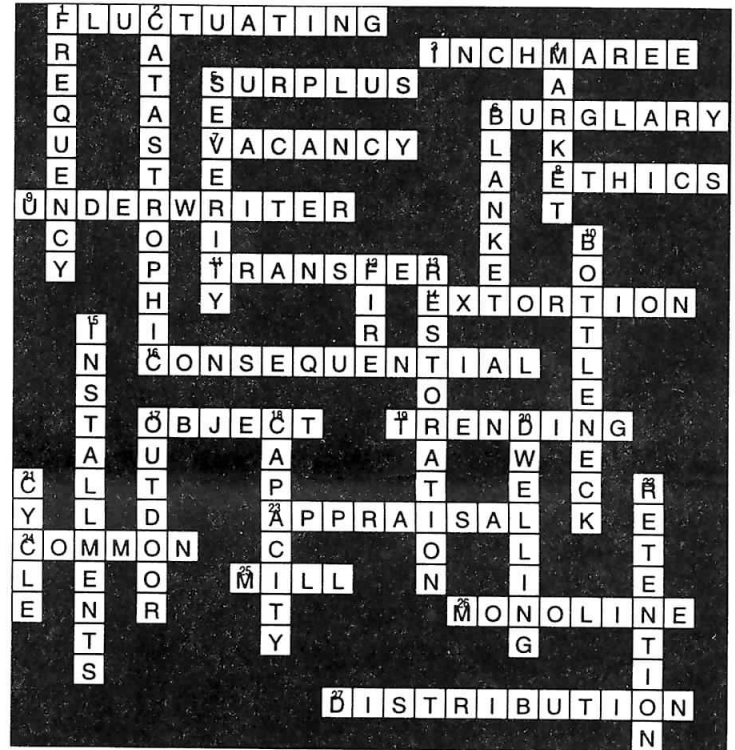
The last puzzle was casualty oriented (CPCU Part 4) and the one appearing in this issue is more property oriented (CPCU Part 3). In future puzzles I will try to base them around the other CPCU parts, this way it will be more challenging to see how much we know or remember from our studies. Again, I hope you enjoy the crossword and any feedback, positive or negative, is appreciated.

It's hard to believe that 1994 will soon be history. It seems the busier we are and the older we get, time goes by quicker. We have seen another year of depressed premiums, stiffer competition and more work with less staff. We also seem to see more companies coming out with innovative products and coverages. More exotic or fringe coverages are being thrown in non-ISO package policies and it's becoming more difficult to explain to insureds the coverages they are getting or not getting. Comparison of forms has become more complicated especially when weighted against the premiums quoted. More sophisticated ways of dealing with risk funding and coverage are being developed and researched and, of course, we have a year under our belts of working with the new PA workers comp reforms. In addition, continuing education for PA licensing is happening.

None of us can sit on our laurels. We need to become better educated in what our business is about as it is constantly changing. Encourage your associates and employees to take courses and attend seminars. What better way to get a well rounded insurance education than striving for the CPCU designation? For us CPCUs, there are many courses and programs available to further our expertise especially through the Institutes courses and those offered by the Insurance Society. And don't forget your Chapter breakfast meetings. A lot can be learned in the 8:00 am to 9:30 am sessions. Give it a try.

Hope you all have a great upcoming holiday season and best of health and wealth in 1995. Enjoy the Chaptergram.

## Solution to the Crossword Puzzle From Page One



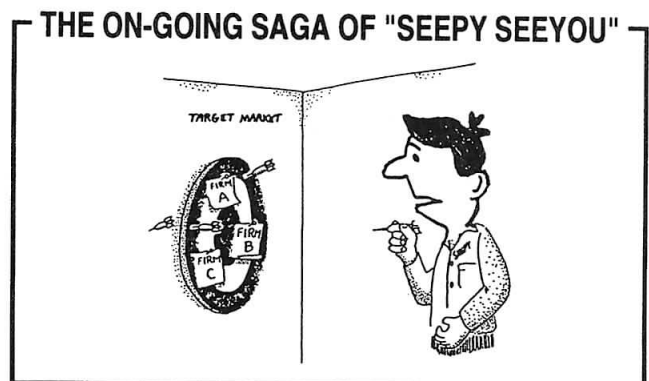
## CHAPTER WARS

by: R. Bruce Tuttle, CPCU

In early September, ten fellow Chapter members again did battle against ten Greater Valley Forge Chapter members for bragging rights to claim golf superiority. For this fifth annual event, the weather was again beautiful, and the CIGNA Eagle Lodge course provided its usual tough challenges.

In a high/low Nassau format, the Philadelphia Chapter again won the tournament 5-3. This result won for the Philadelphia Chapter a \$100 donation to the Harry J. Loman Foundation; the prize being given by the Palley Simon Associates. Other organizations also donated prizes so every golfer went away with something.

The gift to the Foundation will be the start of a tradition: this outing will henceforth be played for the Chapter to win a contribution. My fellow teammates for the Philadelphia Chapter were: Larry Helsel, Terry Carlin, Bill Mayo, Gerry Skalka, Nate Cooper, Michael Coleman, John Topoleski, Clare Kelly, and Reid Sanders. Contact me if you are interested in playing and/or donating to this event.



May as well try real target marketing. Nothing else seems to work or make sense!

# CPCU Chapter Resource Committee

by: T.C. McDonnell, CPCU and Maggie Stewart, CPCU

The Philadelphia Chapter of the CPCU Society has formulated a new committee. The committee will be called the Chapter Resource Committee and for now consists of T.C. McDonnell, as committee chair and Maggie Stewart, 1994 New Designee. Congratulations to Maggie and the rest of her Class. In keeping with the Chapter goal of having at least three people on each committee, there is room for at least one additional committee member. Any interested volunteers can contact T.C. at 215-761-1364.

This will be a new committee for our chapter. The committee's primary objective will be to create a listing of members, who would be willing to lend a little of their time and share some of their knowledge and skill in support of future or current chapter initiatives. We will be distributing an inventory form to solicit member interest in participation as well as areas of expertise. This inventory form will accompany a future Chapter breakfast meeting notice, so please look for it.

The resource list may be used by Committee Chairperson and Chapter Officers to help locate members with special skills, who might be interested in lending a hand to other Philadelphia CPCUs, who are trying to complete Chapter tasks. We hope that all of you will take the time to complete the inventory form. Recognize that completing of the form will in no way commit you to time commitments, beyond the time needed to complete the form, and that you will be contacted with any request to participate prior to being committed.

We believe that many of you have special knowledge and skills obtained from you job lives and your personal lives. We also believe that your special insight in your areas of expertise could greatly assist planning and implementing Chapter initiatives.

Please take the time and complete the survey and if you are interested in being on this committee, let T.C. know.

Thanks in advance.



## MOVING?

Transferring to another chapter...Moving to another city?

Chapter: \_\_\_\_\_ City: \_\_\_\_\_

Changing Your Address?

New Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Clip this area and send to:

Philadelphia Chapter, CPCU, P.O. Box 1499, Philadelphia, PA 19105

## SPECIAL THANKS

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

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## PHILADELPHIA CHAPTER, CPCU

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