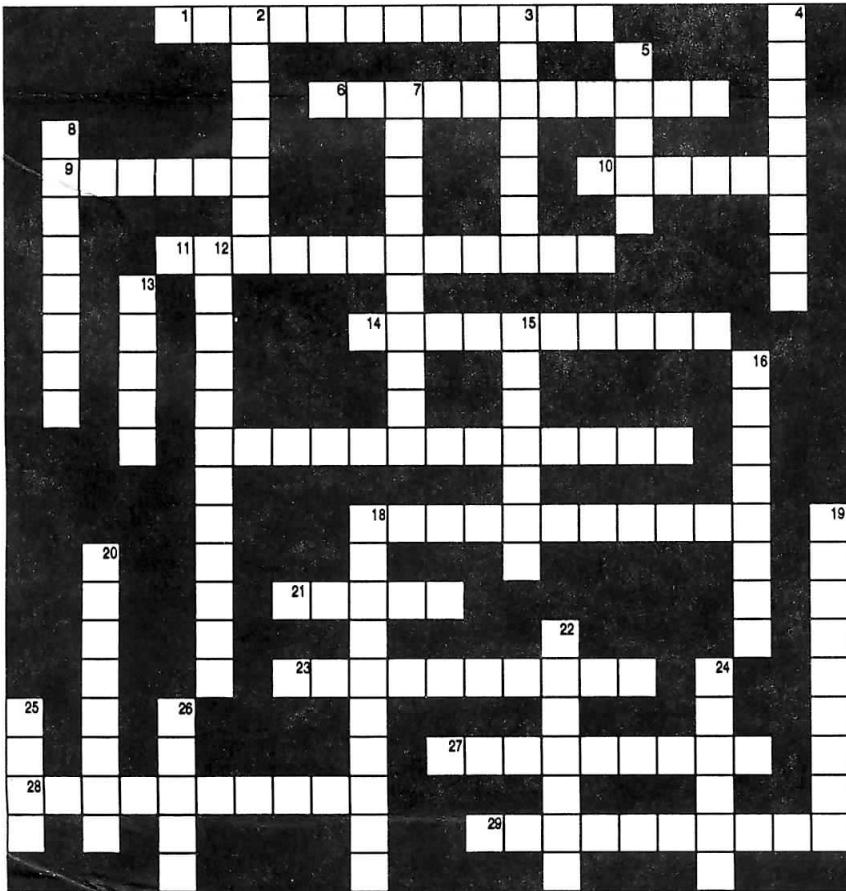


CHAPTERGRAM CROSSWORD PUZZLE

by: Pete Palestina, CPCU
Completed Puzzle on Back Page



ACROSS

1. State is sole source of Workers Comp.
6. Protection for hold harmless and indemnity agreements
9. Holds property of others for a fee
10. Act requires performance bond for government contracts
11. Used to verify insurance
14. Part of building ordinance coverage
17. Form of CCC coverage
18. Penalty if not met
21. Act to cover crew members on vessels

23. Loss control device for fire damage
27. Umbrella deductible
28. Indirect business income exposure
29. Subject for fidelity coverage

DOWN

2. Commonly found exclusion
3. Coverage for shipments on land
4. Named insured on Railroad Protective Liability
5. Determines final premium
7. Duty owed, breached, damages, proximate cause, etc.

8. Liability basically has no defense
12. Ansul system
13. Defense to libel suit
15. Agent must have to write business
16. Requires primary
18. Principal in a performance bond
19. Administrator, guardian, trustee, custodian, etc.
20. Cannot be guaranteed
22. State of the art
24. Represents insured
25. More difficult to be than to become
26. Mandates pension trust bond purchase

Going To The Annual Meeting in Chicago? Don't Miss The Chapter's Special Reception on Monday Evening September 26th!

Chapter members, New Designees and their spouses and guests are invited to attend a reception on Monday evening, September 26, from 9:00 pm - 12:00 am in the Comiskey Room of the Hyatt Regency 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. This function will be very similar to the one held last year in Baltimore which was well received and was jointly sponsored with the Greater Valley Forge and Brandywine Chapters.



Incoming Chapter President Frank Mason presented a framed Certificate of Appreciation to outgoing president Karen Willimann at our June Business Meeting.



Outgoing President Karen Willimann does the swearing in of the 1994-95 Chapter Officers and Directors at our June Business Meeting. Left to right are Paul Hertel III, (Director), Josephine Battisti, (Director), Terry Carlin (Director), Anne Kopanski (Treasurer), Shirley Funkhouser (Secretary), Bruce Tuttle, (2nd V.P.), T.C. McDonnell (1st V.P.) and Frank Mason, Jr. (President)



The President's Corner

by: Frank Mason, Jr.,
CPCU, President

Call to Arms

As incoming President, my first task is to fill out our Committee Rosters and organize our activities for the Chapter 1994-95 year. This is why I'm "Calling To Arms" CPCUs within our chapter to get involved and give something back to the industry that provides for our livelihood.

Once again the Philadelphia Chapter has "Set the Standards" for other chapters in the number and size of successful activities. Get involved! Here is a partial list of activities in which we can use you help:

- Public Speaking at numerous events on various insurance topics
- Contact with perspective CPCUs on the CPCU curriculum
- Special Olympics Participation
- Promoting Scholarship Programs with local colleges
- Orchestrating Fire Essay Contests with local grade schools
- Increasing CPCU Membership

There are too many activities to mention. Participation in our group can make a difference in your personal and business lives. We would like to work with you to tailor a position on one of our committees which most appeals to your interests.

So Get Involved! Take on one activity or work full time on one of our committees. The "Call To Arms" is on for 1994-95. Please take on the challenge! I'd like to talk to you about your involvement. Please call me at (610) 687-8580 so we can discuss.

Congratulations Are In Order

We would like to extend congratulations to the following 13 people who completed the examination requirements for the CPCU designation in January. We look forward to meeting you very soon and hope all of you become active Chapter members.

- Stephen P. Betts*
- Andrew Scott Brookes*
- Donald M. Carley*
- Francine Lynn DiTomaso*
- Kathleen M. Frenzel*
- Michael M. McCluer*
- Melanie A. Potter*
- Michael C. Purdie*
- Joanna T. Rowan*
- Benjamin Daniel Seltzer*
- John A. Simkiss III*
- Marguerite S. Steward*
- Kenneth G. Wenzel*

National Director's Corner

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



This will be my first National Director's article for the Chaptergram. Your editor, Pete Palestina, is definitely organized and persistent. I received his request for this article in mid-June for the September edition. He was kind enough to send me the March and June 94 editions so that I could get a feel for what I'm expected to do each quarter.

Needless to say, I've got some big shoes to fill; following your former Director Phil Spinelli. But, here goes....

Firstly: I'm definitely looking forward to the opportunity to serve as liaison with the Philadelphia Chapter and the CPCU Society. I promise to actively participate and meet with as many members and attend as many meetings as is possible.

Secondly: I'd like to raise one idea for deliberation and discussion amongst you - the membership of the Society.

What can you, we, all of us who hold the CPCU designation effectively do to enhance the *professional* image of the insurance industry? Insurance bashing is at its height: thanks to the present administration in Washington. Do you take the effort to wear your CPCU pin? Try it. It looks great and raises questions. Do you take the effort to talk to your family, friends or co-workers about the issues that face our industry? Please do it. Because you, as a CPCU, probably; more than any other person on the earth; receive more information on our industry. Why not take the time to consciously copy and disseminate that information to your friends, family and co-workers; even your legislators? Who knows - some of them might actually read it and be positively affected.

Together we can begin to affect and change the negative perception of our industry one on one. I challenge you to accept this proposition - Always be prepared to answer the questions of the average consumer. He or she isn't going to get complete or accurate information from the media. It's really up to us, we CPCUs, to fill in the blanks and explain the realities of the Insurance Industry to anyone who is willing to listen to us.



PHILLY I-DAY WILL BE HELD OCTOBER 14TH

by: Paul R. Hertel, III, CPCU
Co-Chairman

Philly I-Day will be a little earlier this year, October 14th, so mark your calendars. The I-Day committee held its initial brainstorming session last June where we generated ideas and issues that we thought were of interest to the insurance community. At following meetings, we narrowed our choices down to what we felt were the most important insurance issues of the day (and which we could also discuss in an hour). We are now in the process of putting together an interesting series of seminars. Time was a bit tighter this year due to an October date, but we should have an excellent program.

June Meeting Recap

"Coaching: An Important Dimension in Education"

by: Elaine M. White, CPCU

The June Breakfast meeting for the Philadelphia Chapter was held on June 16th at the Doubletree Hotel at Broad and Locust Streets in Philadelphia.

June's educational topic, "Coaching, An Important Dimension in Education" was presented by Russ Rado, CPCU. Russ is assistant Vice President of CIGNA Property and Casualty Training. The objective of Mr. Rado's presentation was to enhance our understanding of the importance and critical dimensions of coaching in producing business results. As pointed out by Russ, one study of 1,149 people representing 79 companies indicates that satisfaction with manager's feedback (coaching) is generally middling at best. There are a variety of reasons why coaching is not successful, including lack of commitment, motivation, perceived reward, and communication. A good coach should exhibit certain characteristics. A good coach should: 1) Be willing to share what they know, 2) Be communicative, 3) Have a positive attitude, 4) Be patient with initial failures, 5) Reward success, and 6) Be fair and objective. Russ discussed the "what, why, when, how, and result" components of coaching and presented the S•T•R•E•T•C•H model as an easy to follow coaching process. To assist the coach in evaluating the results of their coaching style and areas of improvement opportunities, Russ gave the audience coaching questionnaires which can be used for self assessment and third party assessment. The MODEL FOR PERFORMANCE IS COMPETENCE + COMMITMENT + CULTURE = RESULTS. Mr. Rado answered questions from the audience concerning the coaching process and made himself available after the meeting for additional questions.



Russ Rado, CPCU Assistant V.P. CIGNA P & C Training was the keynote speaker at our June Meeting. The topic was "Coaching, An Important Dimension in Education."



Newly installed Chapter President Frank Mason discusses his goals for 1994-95 at the June Board of Directors Meeting.

The Ice Age Revisited

For those of you who complained about the extreme heat we had in June and July here are some extra photos we didn't have room for in our June Issue. These were taken at The Franklin Award Luncheon back in March during frigid conditions.



"Look up in the sky" says Jo Battisti to commissioner, Maleski and her associates as they arrive at the hotel for The Franklin Award. Was Jo indicating the possibility of more snow?



Commissioner Maleski chats with Chapter Director Anne Kopanski at the Franklin Award.



Dr. Mariellen Whelan, a past recipient of the Franklin Award engrossed in conversation with Commissioner Maleski and Jo Battisti.

Project InVest Committee Report

by: Anne M. Kopanski, CPCU



The Philadelphia Chapter of CPCU supports two Project InVest Programs. Germantown High School is in its second year of service to students. CPCUs have initiated a consortium of Insurance Professional organizations to install Project InVest in the Delaware County School Systems.

We are pleased to report the following results:

GERMANTOWN HIGH SCHOOL

- With a matching fund grant from the Chapter and the Lohman Foundation, "Introduction to Insurance, How Insurance Works", published by the Insurance Institute of American were purchased for the students.
- A donation was made by the Chapter to purchase calculators for the use of Project InVest Students.
- Generous donations of furniture, equipment and supplies were led by CPCUs: Special thanks to:
Sandra Loeb, CPCU, CIGNA
Tom Nordeman, CPCU, NRG America Management Corporation
Professor Robert Hedges, CPCU
- An introduction to the Spencer Educational Foundation was made by Hsuan-Shiang Wu, CPCU. The Spencer Educational Foundation is actively supported by the Risk and Insurance Management Society. A proposal for a grant was written and submitted. We have been notified that the entire proposal was approved and that Germantown High School project InVest will receive funding for workbooks, transportation for field trips to visit insurers, and recognition of student participants.
- Articles about the Project have been published in the Chaptergram.

DELAWARE COUNTY TECHNICAL SCHOOLS

The Insurance and Finance Institute for the Delaware County Technical Schools will open to welcome students in September, 1994. A consortium of insurance professional organizations has successfully worked together to launch a brand new Project InVest. According to the InVest Planning Guide, it typically takes several years to install a new program. Our first meeting was July 28, 1993. The Steering Committee includes members of CPCU Philadelphia (Shirley Funkhouser, Karen Willimann, Anne Kopanski), CPCU of Greater Valley Forge, NAIW of Eastern Montgomery County, NAIW of the Main Line, Independent Insurance Agents of America of Philadelphia and National Liaison, Chartered Life Underwriters, Society of Insurance Trainers and Educators.

The Committee working with Thomas Pivnichny, Director have developed action plans, and have committed to full development of a program designed to provide Outcome based education in Pennsylvania.

The Committee has met on a monthly basis in order to reach and satisfy the goals of a School dedicated to providing students with a program that builds self-esteem and skills ready for the workplace.

Thank you for the privilege of serving as Chairman.



Marsha D. Egan, CPCU, CPIW was among the prominent speakers at the May 12th joint meeting with NAIW Associations of Philadelphia Main Line Cumberland/Salem South Jersey and Eastern Montgomery County. Marsha is also treasurer of the CPCU Society as well as a member of the Reading Chapter.

May Meeting Recap Joint CPCU - NAIW Meeting

by: Anne Kopanski, CPCU

CPCUs welcomed members of NAIW from Cumberland County Eastern Montgomery County, Main Line, Philadelphia, and Southern New Jersey to a forum on the "Art of Leadership."

The distinguished panelists represented a spectrum of expertise in many fields, with encouraging advice. Panelists were:

- Marsha Egan, CPCU, National Treasurer, Society of CPCU
- Frances Barfoot, CPCU, Barfoot and Associates
- Janet Unger, Unger Consulting Services
- Joanna Mahonney, CPCU, Gleason Agency, State Director, NAIW of Pennsylvania
- Audrey Simpkins, RN of New Jersey

An open forum discussion provided insight to our panelists opinions that helped them and groups they lead to be successful.

Fran Barfoot asked us to reflect on the questions, "What behaviors make you most successful? What competencies do I have that can be improved?"

Joanna Mahonney addressed enthusiasm and how to re-energize ourselves. The key is to set goals and benchmark progress. Talk to peers to share and get new ideas.

Janet Unger specializes in working with non-profit organizations and volunteers. She encourages self discovery to identify leadership qualities. She said many times micro management is mistaken for leadership which leads to member frustration.

Marsha Egan said, "Keep commitments, do it on time, do the right thing for the right reasons to fill needs."

Audrey Simpkins addressed this issue of motivation for people to whom you cannot give a raise or award. "Caring for needs that may be unspoken" is critical for her supervision and work with people who are acutely disabled and unable to communicate. "Give appropriate feedback," she said, "to encourage and coach people."

In volunteerism, it is critical not to allow people to fail.

Anne Kopanski, the moderator, added, "Committees of one stink! Frequently, we don't adopt a protege to help us and so they are denied an opportunity to grow and develop skills they may need."

"Enthusiasm and synergy grow through common purposes that fill needs for member professional and personal development. Leadership can be developed through achievement and recognition for a job well done."

Congratulations.....

to past President Art Hanebury, CPCU who was promoted to Chairman of Hilb, Rogal & Hamilton, Co. of New Jersey.

Here's Who to Call

If you would like to get involved in some Chapter activity or have a specific question, here is a list of the names and phone numbers of current committee chairpersons and co-chairpersons followed by a listing of our Chapter Officers and directors. They all welcome your questions and, even better, hour volunteerism to participate or assist in their activities. Everyone can use a little help and you can make a big difference.

Committee	Chairperson	Phone Number
Audit	Raymond E. Lindsey, CPCU, CPA	215-687-9750
Franklin Award	Josephine Battisti, CPCU	215-560-5983
Membership	Sandra L. Loebis, CPCU	215-761-2959
Membership Programs	Bernadette B. Fuller, CPCU	609-395-2737
Chaptergram	R. Bruce Tuttle, CPCU	215-574-5776
Spring Social	Peter F. Palestina, CPCU	610-834-1410
Fire Essay-Bucks County	Peter F. Palestina, CPCU	610-834-1410
Fire Essay-Philadelphia	Hsuan-Shiang Wu, CPCU	215-299-4980
Candidate Development	Hsuan-Shiang Wu, CPCU	215-299-4980
Candidate Development	Shirley Funkhouser, CPCU	215-627-5306
Public Relations	Karen E. Willmann, CPCU	215-251-2741
Research Projects	Frank Mason, Jr., CPCU	215-687-8580
Insurance Institute at Camden County Comm. College	R. Bruce Tuttle, CPCU	215-574-5776
Insurance Game Project	R. Bruce Tuttle, CPCU	215-574-5776
Joint Programs	Barbara Best, CPCU	609-275-2152
Sections Liaison	Charles Kowrwer, CPCU	215-761-6678
I-Day	Paul Hertel III, CPCU	215-925-5815
Seminars	Cindy Wolkiewicz, CPCU	215-542-0600
Special Olympics	Cynthia Gantz, CPCU	215-576-1500
Southern New Jersey Subchapter	Arthur Hanebury, CPCU	609-767-5200
Project InVest	Anne M. Kopanski, CPCU	215-844-2525
Scholarships	TO BE DETERMINED	
Education	TO BE DETERMINED	
50th Anniversary Planning	Arthur Hanebury, CPCU	609-767-5200
New Designees	John C. Pyle, CPCU	215-625-9233

OFFICERS AND DIRECTORS

Name	Office	Phone Number
Frank J. Mason, Jr., CPCU	President	215-687-8580
T. C. McDonnell, CPCU	1st Vice President	215-761-1364
R. Bruce Tuttle, CPCU	2nd Vice President	215-574-5776
Shirley Funkhouser, CPCU	Secretary	215-627-5306
Anne Kopanski, CPCU	Treasurer	215-844-2525
Cynthia Wolkiewicz, CPCU	Director	215-542-0600
Ralph M. White, CPCU	Director	215-864-4547
Terrence O. Carlin, CPCU	Director	215-864-5600
Paul Hertel, III, CPCU	Director	215-925-5815
Josephine J. Battisti, CPCU	Director	215-560-5983
Hsuan-Shiang Wu, CPCU	Director	215-299-4980
Karen E. Willmann, CPCU	Past President, Executive Officer	215-251-2741

CPCU PHILADELPHIA CHAPTER

Financial Statement 7/1/93 through 6/30/94

Category	Actual	Budget	Variance
Receipts			
Directory Income	920.00	1,700.00	(780.00)
Donations/Scholarships	650.00	650.00	0.00
Dues	20,081.00	22,000.00	(1,919.00)
Franklin Award	4,775.00	4,500.00	275.00
I-Day	0.00	0.00	0.00
Interest	429.61	350.00	79.61
Breakfast Meetings	9,321.00	13,000.00	(3,679.00)
Seminars	0.00	3,000.00	(3,000.00)
Spring Social	0.00	2,250.00	(2,250.00)
TOTAL RECEIPTS	36,176.61	47,450.00	(11,273.39)
Disbursements			
Administration	5,610.40	6,500.00	(889.60)
Annual Meeting (Baltimore)	1,630.56	1,800.00	(169.44)
Candidate Development	251.84	300.00	(48.16)
Careers in Insurance	0.00	100.00	(100.00)
COLC (Atlanta)	0.00	1,000.00	(1,000.00)
Chaptergram	7,687.03	8,250.00	(562.97)
Directory	0.00	1,500.00	(1,500.00)
Donations/Scholarships	289.14	650.00	(360.86)
Fire Essay	1,093.64	1,400.00	(306.36)
Franklin Award	4,658.78	4,500.00	158.78
HJ Loman Foundation	631.00	800.00	(169.00)
I-Day (Reception)	420.77	600.00	(179.23)
ISOP Membership Dues	110.00	110.00	0.00
Meetings	8,578.66	13,750.00	(5,171.34)
Membership	16.37	100.00	(83.63)
Miscellaneous	200.00	250.00	(50.00)
New Designee	26.50	1,100.00	(1,073.50)
New Jersey SubChapter	68.05	250.00	(181.95)
Project InVest	100.00	500.00	(400.00)
Public Relations	1,917.12	1,600.00	317.12
Research Project	0.00	100.00	(100.00)
Spring Social	0.00	2,250.00	(2,250.00)
TOTAL DISBURSEMENTS	33,289.86	47,410.00	(14,120.14)
EXCESS (DEFICIT)	2,886.75	40.00	

Account Balances

Checking as of 6/30/94 Statement	31,079.57
Savings as of 6/30/94 Statement	3,757.89

TOTAL ASSETS 34,837.46

Southern New Jersey News Column June 5, 1994

The following people attended the May 24, 1994 organizational meeting:

Bob Achuff, Jim Amman, Sharon Ehrhardt, Art Hanebury, Dorothy Jeffries, Kevin Kreiser, Patty Leymeister, Rich Petry, Toni Salometo.

Many ideas were explored, including having quarterly meetings/ seminars instead of monthly meetings. Committees will meet as needed.

The decision was made to postpone nominating and electing officers to a later meeting.

We will plan a fall (Sept./Oct.) meeting seminar. When the speaker is chosen we will attempt to obtain approval for CE credits.

Bob Achuff volunteered to attend the next Philadelphia Chapter meeting, and will report on our decisions. He will also obtain information on available speakers for our fall meeting. Bob will report back to Rich Petry, who will contact people to help organize the fall meeting.

Anyone who wishes to lend a hand in organizing the fall meeting should contact Rich Petry at the Glenn Agency (641-3000).

Look for more information on the next meeting in late summer/early fall.



Bob Achuff, CPCU brings our Chapter Officers & Directors up to date on the status of our South Jersey member's efforts to form a Chapter. Bob is spearheading the attempt to organize a South Jersey Chapter.

Have Any Ideas for a Chapter Research Project??

Our President Frank Mason would very much like to see Philly complete several research projects this Chapter year. One time, a decade or so ago when Pete Palestina was President, we completed 4 projects. If we did it before, we can do it again says Frank. All we need is some volunteers and ideas and you'll have at least 6 months to complete it plus the Chapter will pick up all expenses.

If you're interested in helping out or have some ideas please contact Frank Mason, CPCU at 215-687-8580 or write him c/o E. H. Devine Co., Box 363, Wayne, PA 19087.

ATTENTION NEW JERSEY INSURANCE PRODUCER INSURANCE DESIGNATION HOLDERS!!!

If you hold an insurance designation which has its own continuing education requirement you will receive the 48 continuing education credits required for renewal. Follow these EASY instructions:

1. Obtain a CE-1 form from the Department (Thelma Tunstall: 609-633-0819).
2. Fill out the CE-1 form completely and accurately (name, license, reference #, expiration date of license, etc.)
3. Complete the designation maintenance requirement and have a representative of the designation or organization (CIC, CLU, CPCU, CFP, ACSR, etc.) fill out and sign the verification form which is attached to the CE-1 form. You CAN NOT sign your own verification form.
4. Mail the CE-1 form and verification sheet to the Department at the mailing address shown on the form. Do not send cover letters, copies of licenses, etc. This material is discarded. If you have a designation maintenance agreement that is for two years or more alert the Department on the "Name of Grantor Line" (i.e., 2 years, 4 years).
5. You will receive approval verification that the Department has filed credits for you with the credit banking vendor.

You can submit a CE-1 form per year for the four years of your accumulation period (12 credits per year) or you can submit a CE-1 form in the middle of year 4 of your accumulation period to show you have maintained the designation for 4 years to get 48 credits all at once ($12 \times 4 = 48$) or use any combination as long as you show you have maintained the designation for four years.

DO NOT send verification that you have taken certain courses to maintain the designation. Only send the CE-1 and verification forms as indicated above to show you have maintained the designation.

This is an EASY process. It allows you to indirectly receive credits for courses not directly allowed by New Jersey insurance regulations (i.e., correspondence courses; attendance at conventions, meetings and workshops; one hour courses; serving on a committee, etc.)



Chapter 1st Vice President, T.C. McDonnell listens intently to Board of Directors discussion on Chapter programs at a recent board meeting. T.C. is currently our Program Chairman and looks forward to some great meetings September through December with New Program Chairman Bruce Tuttle.



From the Editor

by: Peter Palestina, CPCU

New Chapter Year Brings New Logo and Crossword Puzzle Too!

The Chaptergram has a new logo beginning with this issue. The new logo was introduced by the Society as part of the 50th Jubilee Celebration taking place all year and replaces the old logo permanently. The old logo was considered to be outdated since it used a typeface that was in vogue in the mid-1980s. The Society's challenge was to design a logo that was contemporary yet contained elements of past Society corporate images. The Society strove for an overall look that was commensurate with our stature as an organization of professionals.

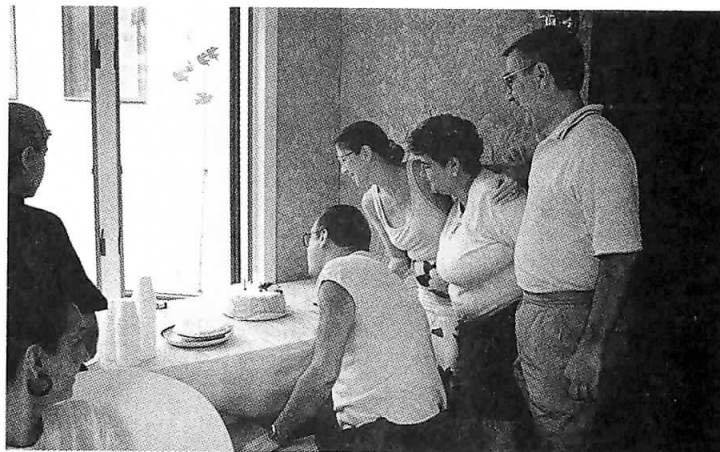
In the process of designing the new logo, it occurred to the Society staff that many association names begin with the word that defines the organization... the Historical Society, the Audubon Society, etc. Upon hearing our name for the first time, many people remember the worked "Society" and never remember the most important part - the CPCU part. According to Jim Marks, CPCU, Sr. Vice President, Communications and Marketing of the Society "staff suggested to the Society's leaders that 'CPCU Society' was stronger and more easily communicated our reason for being. This 'prototype' name began catching on, first with the Society leadership, then the American Institute leadership. The board accepted the use of CPCU Society in much the same way as the Institute board accepted their new name change".

Marks advised that the Chapter need not change its charter as a result of this change as the Society of CPCU still exists legally, however, it is the Society's intent to use "CPCU Society" exclusively. The Society hopes that all of us will join in this effort to focus on what brings us together - CPCU - by using CPCU Society when referring to our organization

When you refer to our Society you should refer to it as the "CPCU Society" instead of the "Society of CPCU". As a chapter, we will refer to ourselves as the "Philadelphia Chapter of the CPCU Society" especially when referenced to outside sources. We will also refer to ourselves as "Chartered Property Casualty Underwriter" (The worked "and" has been deleted between the words Property and Casualty).

I thought you might find the above information enlightening and trust you will put the new logo and guidelines to good use. If anyone has questions or would like camera ready copy of the new logo please call the Society at 610-251-2747 and ask for Lisa Fittipaldi.

Finally, I'd like to draw your attention to our new feature the "Chaptergram Crossword Puzzle". Since this is the first one, I couldn't tell if it was too hard, too easy, or just right. Let me know (610-834-1410). If possible, I would like to



(Left to right) Chaptergram Editor Pete Palestina, Vi Federico, Mary Spinelli and Phil Spinelli whose birthdays are all within a few days of each other, below out the candles at a pool party at Pete's house on July 2nd.



Attending the pool party hosted by Pete were these former Chapter Presidents planning strategy for the future. (left to right) Pete Palestina, Phil Spinelli, Al Federico and Art Hanebury. If this were a singing group they might be appropriately named the "Foolish Four"

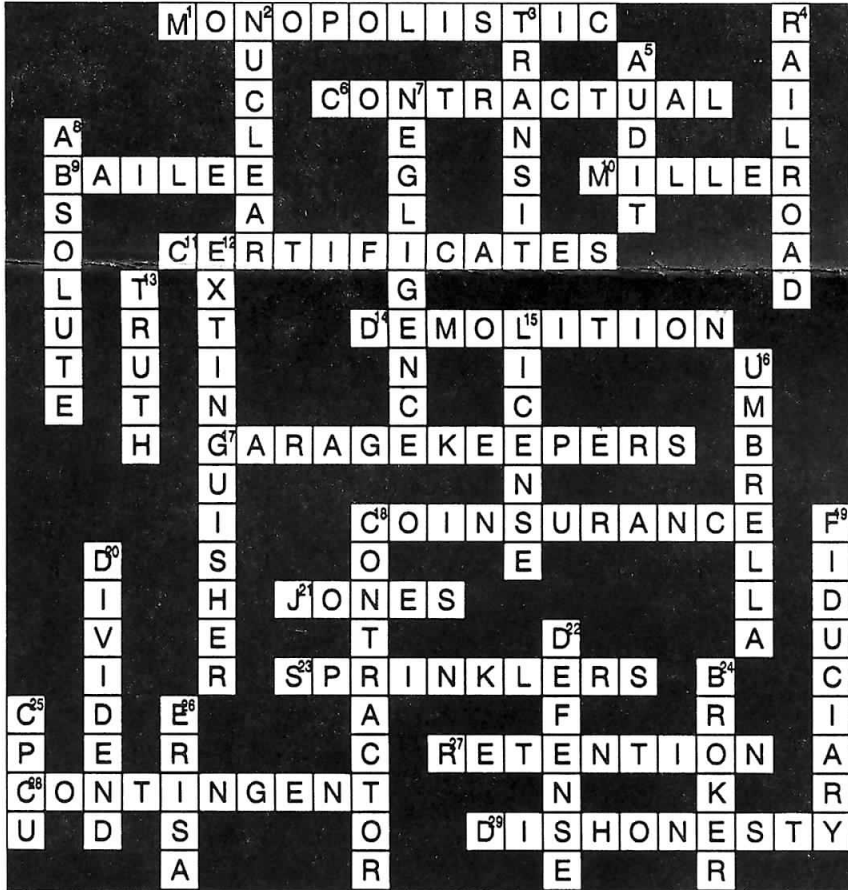
THE ON-GOING SAGA OF "SEEPY SEEYOU"



Now the disclosure notice you are signing is the master disclosure notice that says we have asked you to sign all of the other disclosure notices whether you in fact signed them or not.

publish a crossword puzzle in each issue. I hope it gets us thinking about things many of us should be aware of in our business related to insurance and will provide us with just a bit of continuing education or at least refresh our memories on some things we may have forgotten when we took our CPCU exams and studies. Hope you enjoy it and I also hope you enjoyed the good old summertime.

Solution to the Crossword Puzzle From Page 1



*Look Forward to
1994/95
Chapter Programs*
by: Bruce Tuttle, CPCU
2nd Vice President &
Program Chairman

The Programs for the 94/95 season should be interesting and fun, and I'm excited about the plans so far.

We want to encourage you to attend these breakfast meetings by first offering discounted tickets. This year, we have available not only the normal full season ticket, but we also have a five program discount tickets that can be used at any five of our eight breakfast meetings. The options are:

PLAN	COST
Buy at the door	\$20 each
Pre-Purchase each month	18
Five Meetings	85
Eight Programs	110

Also this season we will try a few new approaches (e.g., round-table format, joint meeting with RIMS, have a breakfast meeting be a part of a seminar, etc.)

The dates and tentative program schedule for the breakfasts are:

9/15/94	Panel Discussion on Insurance Issues and Trends
11/17/94	Recent CPCU Completers to help pick the topic.
12/15/94	TBD
1/19/95	Joint meeting with RIMS
2/16/95	Part of three hour seminar (topic TBD)
4/20/95	TBD
5/18/95	Joint meeting with NAIW
6/15/95	Annual business meeting and Education.

In addition, you should mark your calendars for I-Day on 10/14/94 and the Franklin Awards Luncheon in March. The cost for these events is in addition to the above breakfast meetings.

See You There!!

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

**BULK RATE
PERMIT NO. 15
HUNTINGDON
VALLEY, PA
19006**