

Editor's Note: The views and opinions of the authors of the articles appearing in the Chaptergram are his or her own and not necessarily shared by the officers and members of the CPCU Society and the Philadelphia chapter.

September Meeting Recap

by: Sam Garro, JD, CPCU

The September 19 breakfast meeting featured a special award presentation, a lively discussion from a panel of three leading property and casualty insurance executives and an orientation for the Annual Meeting in New York.

The first order of business was the recognition of and congratulations to the New Designees.

Sandra Loeb, CPCU received the Leadership Recognition Award which was jointly presented by Philadelphia Chapter President Bruce Tuttle, CPCU and Don L. Dudey, CPCU, National Director-East Central Region who made a special trip to make the presentation. The award was well deserved.

The three distinguished panel members were Walter Bateman II, President, CEO and Director of the Harleysville Insurance Companies; Lawrence Drake II, Managing Director of Marsh and McLennan, Inc. and John Smithson, Chairman, President and CEO of the PMA Group and the PMA Reinsurance Corporation.

Among the major theme that emerged from the discussions were the following: it is very unlikely we will ever see a "hard market" again but this should not have much of an impact on the flow of capital into the industry, particularly since insurance companies are still a good return on investment; consolidations in the property and casualty sector will continue to happen but for different reasons; and technology will continue to change the way we do business, particularly in our distribution systems.

Larry Drake, in responding to a question regarding cyclical changes and the imbalances in the supply of capital into the industry, noted the speed in which the marketplace was changing and, as a result, there was now more of a pattern of mini cycles, as opposed to the more traditional cycles we had seen in the past. As a result, we should not expect to see a return to the "hard market" cycle.

Responding to a question on how the providers of capital can continue to commit capital to an industry that has consistently underperformed the S & P 500 on Return on Equity, John Smithson said that investors are looking at the total return on equity and from an investors standpoint, insurance company results have been good, even though the operating results have been weak.

On the question of consolidation of companies, Larry Drake saw three different types of consolidations. The first is an attempt to rationalize expenses, by getting business at less expense than the ordinary way of acquiring it through the marketplace. The second type is what he saw as the "reinsurance consolidation" that is essentially buying the "brain power" of a company or acquiring the company's expertise in a particular area of the business such as Munich Re's acquisition of American Re. The third type of consolidation is driven by the balance sheet.

Responding to a question from the audience on how the use of the Internet will impact the industry, the panel responded that it will have an impact at least in the area of distribution systems and primarily in personal lines. There are numerous transactions that could be done more efficiently through the computer and using this technology could be of benefit in reducing expenses. It was definitely the belief of the panel that computers will continue to change the way we are doing business.

After the panel discussion, Cynthia Ziegler, CPCU, Society of CPCU, Sr. Vice President - Continuing Education, gave an orientation on the Annual Meeting and Seminars in New York for New Designees and anyone planning to attend.



John Smithson, CPCU, Chairman & CEO, PMA Group answering questions at our September meeting along with Lawrence Drake II, Managing Director, Marsh & McLennan (middle) and Walter Bateman II, President & CEO, Harleysville Insurance Companies (l).



Some of the audience who came to our September kick-off meeting got a "View from the Top".



Chapter Second Vice President and Program Chair Sandra Loeb, CPCU received the Society's "Leadership Recognition Award" presented at our September meeting by National Director Don Dudey, CPCU (l) and Chapter President Bruce Tuttle, CPCU.



Society Vice President Cynthia Ziegler, CPCU, gave an orientation after our September meeting to new designees who were going to the New York convention to receive their CPCU designation. The new designees were our guests at the September meeting.



The President's Corner

by: Bruce Tuttle, CPCU

DO IT!

A Great Lady in my life always pushed education to her seven offspring; she believed that tangible items can be taken from you, but you will always have what you put into your brain.

Keeping all names anonymous (I do not mean Joe Klein of "Newsweek"), I want to relate an incident that happened recently.

John, a distant acquaintance, called me to tell me he had just been downsized/dissmised due to a merger reorganization. He was wondering if I knew of any opportunities.

As I racked by brain for any possibilities, I remembered John as a family man, with kids, house, etc. I made small talk, allowing me further time to recall any distant conversation about openings that could help him. Fortunately, I could advise him of two possibilities, but not certainties. I hope to run into him at I-Day, or a seminar, with the further hope that he is happily employed.

John is not a CPCU.

I wish he were, especially now.

I have seen many more insurance people with the CPCU designation better survive the "downsize/reorganization" syndrome than those without it. Quite a few non-CPCUs had to leave the industry to keep bread on the table.

In the '80s, my CPCU designation was a strong factor in my securing an insurance job unrelated to that which I had been doing. My CPCU studies exposed me to the basics of the other areas of insurance which my new job required. My current employer saw the designation as a real asset, and he did not have one then.

If you are working on your CPCU, complete it!

If you are contemplating starting the process, DO IT!

If you have it, congratulations!

There are good practical reasons to get it!

Thanks Mom!

Strive for Perfection - OR ELSE!

If 99% is good enough, then...

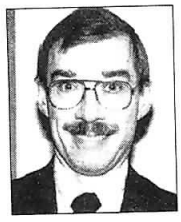
- Two million documents will be lost by the IRS this year.
- 811,000 faulty rolls of 35 mm film will be loaded this year.
- 22,000 checks will be deducted from the wrong bank accounts in the next 60 minutes.
- 1,314 phone calls will be misplaced by telecommunication services every minute.
- 12 babies will be given to the wrong parents each day.
- 268,500 defective tires will be shipped this year.
- 14,208 defective personal computers will be shipped this year.
- 103,260 income tax returns will be processed incorrectly this year.
- 2,488,200 books will be shipped in the next 12 months with the wrong cover.
- 5,517,200 cases of soft drinks produced in the next 12 months will be flatter than a bad tire.
- Two plane landings daily at O'Hare International Airport in Chicago will be unsafe.
- 3,056 copies of tomorrow's Wall Street Journal will be missing one of the three sections.
- 18,322 pieces of mail will be mishandled in the next hour.
- 291 pacemaker operations will be performed incorrectly this year.
- 880,000 credit cards in circulation will turn out to have incorrect cardholder information on their magnetic strips.
- \$9,690 will be spent today, tomorrow, next Thursday, and every day in the future on defective, often unsafe sporting equipment.
- 55 malfunctioning automatic teller machines will be installed in the next 12 months.
- 20,000 incorrect drug prescriptions will be written in the next 12 months.
- 114,500 mismatched pairs of shoes will be shipped this year.
- \$761,900 will be spent in the next 12 months on tapes and compact discs that won't play.
- 107 incorrect medical procedures will be performed by the end of the day today.
- 315 entries in Webster's Third New International Dictionary of the English Language will turn out to be misspelled.

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National Director's Corner

by: Don Dudley, CPCU



HELLO THERE PHILLY CHAPTER!

Hello! This is my first of many articles that I will be writing in your Chaptergram. I have some very big shoes to fill following Joe Ryan as your National Director. By the time you have read this article I will have become your official National Director. This is a new position for me and I will be learning as the year progresses. But, I am looking forward to working with your Chapter as well as the other four chapters that I have responsibility for: Brandywine Valley, Greater Valley Forge, Maryland and District of Columbia.

Of the five chapters, I have two jumbo (451 and over), Philadelphia and Maryland; two large (201-450), Greater Valley Forge and District of Columbia; and one medium (71-200), Brandywine Valley. These five chapters account for 33% of the CPCU membership in the East Central Region or 2300 members. Of these 2300 members only 79.52% are active in their chapters. One of my goals this year is to work with your Board of Directors and Membership Chairperson to develop ways we can decrease this gap and get more CPCUs active within our Chapters. Your Chapter should be congratulated on the many activities you perform each year. How do we get more CPCUs involved in these activities is the question. Perhaps you have some answers. I would love to hear about your ideas, suggestions, etc. on this subject.

My role as National Director is to represent your Chapter during various Society activities and to be a liaison between the Society leadership, the chapters, and the various sections and committees. Information must flow to and from the Chapters and the Society and vice versa. I welcome your comments, concerns, ideas and complaints. I will strive to be open minded and present the information in the most appropriate manner.

I look forward in being able to meet many of you during my visits to your Chapter activities and to talk about the Society, your chapter, the insurance industry, etc. Please feel free to contact me at USF&G Companies, 6225 Smith Ave., Baltimore, MD 21209 or telephone (410) 205-0073, fax (410) 205-0237.



After the September Breakfast Program, Chapter President Bruce Tuttle conducted the Board of Directors meeting in the lobby of the Doubletree.

Channel 17 Delaware Valley Forum Show Successful

Our chapter participation in the channel 17 Delaware Valley Forum show was a success. The taped segment on personal lines insurance was aired on October 29th, 31st and November 2nd. Our thanks to Public Relations chairman Harry Cylinder and panelists Bruce Kelly and John Cantrill for a job well done.

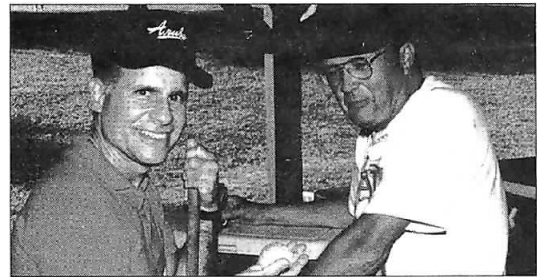
Job Network

Society members who are unemployed or who have received notice they will be unemployed in the next 60 days should request information about the CPCU Society Job Network.

If you know a fellow chapter member in need of this service, refer that individual to the Member Services Center at (800) 932-2728. Also if you know of employers with available positions, please make them aware of this service. The program is not an employment agency, but it is a referral service to help unemployed CPCU members find employment in the insurance industry.



Three GVF throwers at left with two remaining Philly dodgers (Art Hanebury and Charlie Willimann) awaiting the knockout blows by the other four GVF throwers in bottom photo.



Al Federico explains half ball to Charlie Willimann.



Jessica Hanebury shows dad (Art) a trick or two with the deck. Art had a little difficulty because he wasn't used to playing with a full deck.



Rina Williams of Phila. asked Pete Palestina if she could represent the Chapter in the card cutting contest promising victory.



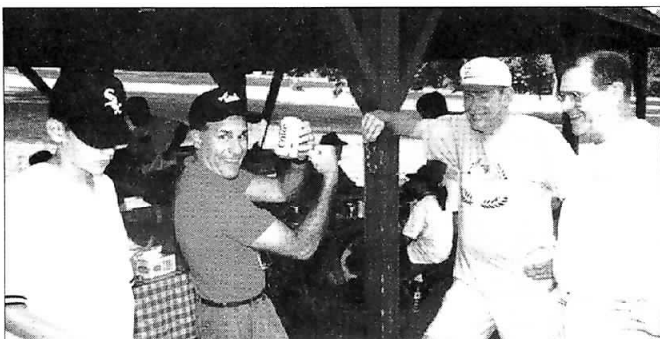
You know the matches were exciting when Art Hanebury's cat and dog pay attention without fighting. On the other hand, perhaps they're just bored to death.



Pete Palestina then explained to Rina (after Rina lost to GVF) that there were at least 44 cards that could have beaten a 3.



No, we didn't have macaroni, but we did have the macarena.



Al Federico who played for GVF flexes his muscles and gives credit to diet Coke as Mike Burke and John Barkley look on. Not giving a hoot is hamburger slinger Dan Burke (Mike's son).



Karen Willimann of Phila. chapter (l) presents the cup to GVF Chapter President Linda Mendenhall as MVP Bob Lickfeld.

Photos of Our New Designees, Guests and Chapter Members

WOW! NYC!

by: R. Bruce Tuttle, CPCU

If you have not been to an annual CPCU convention in a while, you ought to go. The recent one in NYC was a "WOW"! experience.

New York City's Times Square area was better than I, someone who grew up in a bedroom community of NYC, expected. Although the automobile traffic is tough (on the way home, it took 30 minutes to travel a half-a-mile to the Lincoln Tunnel), the pedestrian traffic is cordial and exciting. Where else could I see someone like Joe McNasby, CPCU shopping at 10:30 on a Sunday night in a location where all the stores are open? Huge billboards lurking overhead light up the streets like it is noontime. There must be at least four eating establishments and two hotels on every block. And everything is in bright colors. WOW!

Inside the convention, the society had everything well organized, it reminded me of a NASA space flight. The many seminars moved fast and covered a wide range of topics. The General Sessions featured intelligent and thought-provoking speakers. The conferment ceremony was so well orchestrated, it was almost like watching the Miss America Pageant. The Capital Steps, a professional comedy team, provided topical political humor one evening. Thorough consideration was given for all 3000-plus attendees at the convention: cameras projected the speakers onto a large screen behind the stage and onto monitors throughout the hall (much like the political conventions this summer) so everyone had a good view of the proceedings. WOW!

My wife Leslie and I spent some "extra-curricular" time seeing two Broadway shows, walking Central Park, Fifth and Madison Avenues, and trying some of the interesting restaurants in the area. She, with many other spouses, went on the tour of West Point; and took another spouse who had never been to New York City to the Metropolitan Museum of Art, while I attended many of the fine seminars that were presented. WOW! With fitting in the general sessions, we slept like babies each night. (And a double WOW for us because we went away without the kids, something we have not done in years).

As I stated, try to catch one of these if you have not been recently. Next year, it is in Dallas, and over the next five years it is alternately on the east coast. Better still, we can make it easier for you to attend: let's try to have one of the annual conventions held in Philadelphia. Now that we have a convention center and plenty of hotel rooms, why not? If the "Big Apple" can carry it off, the city of "Brotherly Love" certainly can!

Congratulations to all the new designees. Getting the designation was like navigating the streets of New York City; slow progress, with diversions catching your attention, slowing your progress, red lights giving you time to plan your next move, you inch a little closer to your goal, finally reaching your destination, road-weary, but triumphant! Good work.



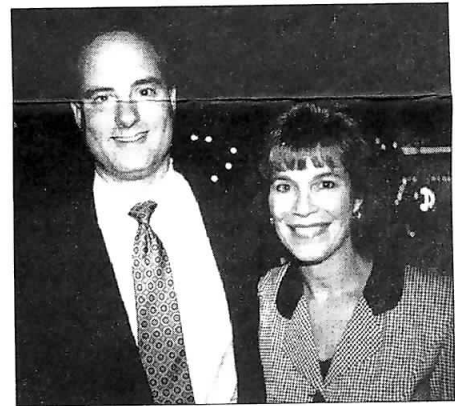
New designee Sharon Ehrhardt



New designee Marta Ortiz



New designee Patrick Noone with wife Deb.



New designee Harvey B. Carver III with wife Cindy.



New Designee Mark Niemeyer with wife Janine.



New designee Andrea Czyzewski with husband Rich.



From the Editor

by: Peter Palestina, CPCU

Put Yourself in the Other Person's Place

Hey agents and brokers, did you ever say to yourself "What is the best way to get this account written? How can I get the best possible price from my underwriters?" Of course you did, we all have at some point or another. Agents and brokers that have worked as underwriters at some point in their career should have a decided advantage over their peers. They simply have to put themselves in the other person's place and ask the question "What would I like to see in a submission". Of course we often do not take the opportunity to ask ourselves this question because we are afraid of the work we'll have to go through in providing the information needed to properly respond to the question. Some brokers and agents I know do not have the time or desire to provide the underwriter with proper or desirable information. I've heard the expression "Hey, I've got too much to do already, I don't have time to get all the questions answered, my function is to produce, not underwrite. Besides, they'll usually quote anyway, even without the five year premium and claims information." Unfortunately, this scenario is especially true today. With downsizing and the soft market being around for so long, underwriters can be very accommodating today in bending the rules. However, is any of this serving a purpose? Perhaps the philosophy could best be described as "Let me waste everyone's time including my own."

Certainly, we could find a way to get better quotes and performance from our underwriters by putting forth a little more effort into a submission and obtain a better hit ratio for both agent/broker and company. Is it better to work on ten prospects spending four weeks of your time and landing one of them, or spending four weeks time on five prospects and landing two? 10% hit ratio vs. 40% same time spent, four times as much revenue possibly earned. Obviously, this is not a scientific or factual assumption, but an argument can be made from experience that in many cases some of us can be more successful than others by gaining respect from the people we work for and withthe more you give, the more you get back in return.

If I could, I would like to have had as an underwriter, during my General Accident days, the following:

1. Fully completed applications with plenty of footnotes for side comments that the apps do not adequately address.
2. Past claims and premiums. The apps ask for five years, "hey man, give me five, but if you got more, let me have it." Loss runs are fine, but if you can make a display chart with a recap of all lines by year, that would be great because I can get a snapshot view of the past history without having to take the extra time to figure it out for myself. It would also be appreciated if you could break out the automobile physical damage and the auto liability premium and losses from the total auto experience. The Accord app doesn't ask for it that way but I need it segregated for proper experience rating.
3. Inspection reports - yours or third parties...a narrative will do.
4. Photographs...hey, a picture is worth a thousand words and may even be worth a thousand dollars on the quote.
5. Call me before you send it in. Look, we all have time constraints, let's discuss the account. If based on our conversation, it looks promising, send it in. If not promising, you just saved my time and yours.
6. Blocking markets Forget it...See above "Call me before you send it in". If no good, I'll log it in as a decline. Save your photocopy expense, postage, and my getting to resent you for being a "Shop and Bag" agency. Use me but don't abuse me.
7. Tell me what other companies you are sending the submission to, or at least tell me how many. Perhaps, after our discussion or review, I can give you some tips about the merits or detriments of our competitors. I'll also get a feel for whether or not I would be spinning my wheels.
8. Appraisals...if you have them, send copies with the submission. If I know your values are on target, I'm more inclined to trust your judgement or answers to other questionable areas...i.e. give you the benefit of the doubt.
9. Questional information if available...if the risk is not good financially, better to know it up front.
10. List of drivers...tell me now, not later...I might want to test some MVRs before I quote.
11. Brochures...If available, send one along with the submission...it gives me a better feel for the risk.

12. Schedule of Insurance...If you can recap what they have now it will make my life a lot easier in attempting to match up what you are requesting on the application vs. what they have now. You may have missed something on the app that I would not know about except for the Schedule. I might also be able to point out the differences or advantages between my company's form and the one they currently have.
13. Bios of key officers or principals...You'd be surprised how valuable this can be.
14. Hey baby, if you've got it, flaunt it. There is nothing better than to get a submission from an agent/broker that already controls the account because they already know everything there is to know about the risk and therefor should be able to provide most of what I would like on my wish list. If the risk is good, let me know the how, when, where, why and how much. If I'm getting limited information and you are the incumbent agent/broker, I may feel as if I'm being used (abused).
15. Diagrams, or blueprints, etc.....helps me with figuring out my MPL and PML for reinsurance consideration and pricing. Remember, the lower my cost for reinsurance, the better the quote will be.
16. Give as much lead time as possible. I would like to have at least 30 days, but 45 to 60 would be great. If you need a rush, let's talk about it to see if we can meet your deadline, but please don't tell me you've asked the same of five other companies. If I drop everything for you, at least give me the best shot at getting the account.
17. Lastly, status please. Please have the courtesy to let me know the final results without me having to follow up with you. Who got it, how much and how did we stack up is what I would like to know.

Now that you know what I would want if I were the underwriter, I would conclude by asking the real underwriters out there to follow through at your end, it's a two way street. Just remember, put yourself in the other person's place, we'll all be better for it! Hope you have a great holiday season and a happy and prosperous New Year.

CPCU Satellite Broadcast February 4th, Insurance through the Internet: Consumer, Company, and Regulatory Issues

A live broadcast featuring industry leaders, web site developers, and consumer representatives who will discuss the emerging technology and how it affects agents, insurers and consumers is slated by the Society for February 4, 1997. As of the time this article went to press, the first Philadelphia location listed was the Temple University center city campus located 1615 Walnut Street. Other sites are being added by the Society so that by the time you read this you will likely have received a flyer listing all available sites. For information about on-site licenses for satellite equipped insurance companies, please call (800) 932-2728, ext. 2734. The program will begin 12:30 p.m. and will conclude 4:30 p.m. The program will be filed for CE credits.

Cost is \$85.00 for CPCU Society members; \$80.00 for CPD qualified members; \$99.00 for non-members. You can register on the brochure you will receive in the mail or you can also register through the Internet at the Society Home Page at <http://cpcusociety.org>.



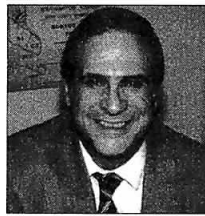
Jo Battisti, CPCU, a Philly Chapter Director and Franklin Award chairperson for many years recently retired as District Manager of the Philadelphia office of the Pennsylvania Department of Insurance. A dinner and reception was given in her honor on October 9, at Williamson's restaurant in Bala Cynwyd. Good luck Jo.

Future Annual Meeting Sites

1997 - Dallas, TX	September 28 - October 1
1998 - San Diego, CA	October 25-28
1999 - Boston, MA	October 17 - 20
2000 - San Antonio, TX	October 22 - 25
2001 - Seattle, WA	October 21 - 24
2002 - Orlando, FL	October 20 - 23
2003 - New Orleans, LA	October 12 - 15
2004 - Los Angeles, CA	October 24 - 27
2005 - Atlanta, GA	October 23 - 26

Valley Forge Wins Cup Beats Philly in Chapter Challenge

by: Peter Palestina, CPCU, Social Chairman



Let the record show the Greater Valley Forge chapter beat Philadelphia chapter at the August 17th picnic/social and took the trophy. After the first ever Chapter Challenge, "GVF" will be entitled to display the beautiful cup trophy until next time when we will take it home to Philly" declared Social Chairman Pete Palestina'.

Unfortunately, only 51 people registered for the Social and that number included 34 adults and 17 children. Of the 51 people, Philly officially had 39 and GVF 12 (unofficially, Philly 45 and GVF 6). Of this breakdown, Philly officially had 26 adults and 13 children (unofficially...30 adults and 15 children) while GVF officially had 8 adults and 4 children (unofficially...4 adults and 2 children). The reason for the discrepancy was due to two CPCUs, one of which is currently a Philadelphia chapter member under request to be a GVF chapter member, and the other, a GVF member who upon paying dues for 1996 requested transfer to Philadelphia chapter. In the case of the latter, the Society never processed the change. All this aside, the GVF chapter is officially entitled to be declared the winner even though Philly had to bend the rules to allow GVF to use what normally would be considered to be Philadelphia chapter members due to the lack of available GVF members to participate in enough scheduled contests.

The only disappointment was the apparent lack of interest in the almost 1,000 members that comprise the Philadelphia and Greater Valley Forge chapters. We truly expected between 200 and 300 people in attendance from a pool of 1,000 CPCUs, 800 spouses and 1,000 children. Obviously, it wasn't price (only \$5 per head) and it wasn't last minute (everyone had at least 60 days advanced notice and two mailings). In fact, we almost reached a point where the committee was opting to cancel the event. But, since the trophy, facilities and mailings were already paid for, we decided to move forward based on the five day forecast of great weather conditions plus the fact that we were determined to have a fun time regardless of the number of people.

Now for the bright side. The weather was perfect with sunny skies and temperatures in the mid 80s. We had plenty of park ground area and Charlie and Karen Willimann, who were responsible for the eats and drinks, brought along just the right amount of food and beverage. Everyone made it to Core Creek Park without getting lost and enough signs were posted inside the park so that people were able to find our site without any problems thanks to Mike McCarthy who made up and posted the signs.

We had to change the types of events and modify the rules in order to fairly devise the method for which we would award the trophy. The official contest events were comprised of card games, chess, dodgeball, horseshoes and accuracy tosses. Of the eight events, GVF took 5, Philly 2, and there was 1 draw (chess matches). It was understood, in the beginning, that the first chapter to win 5 events would be declared the winner for the 1996 trophy and bragging rights.

Outstanding performances went to Charlie Willimann and Mike McCarthy who represented and handily won the horseshoe contest for Philly and Bob Lickfeld of GVF who easily (or should I say luckily) defeated me in some of the card contests. But perhaps the key to the GVF win was due to the superb athletic ability of MVP Kathy Devinney (wife of disputed GVF member Larry Devinney). Kathy was the last person to survive the dodgeball contest. With 7 chapter members in the middle (dodgers) and 7 opposing chapter members called throwers (3 at one end and 4 at the other), it took 44 throws for GVF to hit all 7 Philly dodgers in round one. That meant that when Philly became the throwers in round two, GVF would need to have at least one person remaining after the 44th throw to win this event. It looked as if Philly would be victorious after 6 of 7 GVF members were eliminated by the 34th throw. The only remaining dodger was Kathy, who needed to avoid at least 10 more throws to tie and 11 to win. There were at least 4 close calls, but a tired Kathy managed to dive, jump and laterally move to capture victory. With this win, GVF took a 2 to 1 lead in events and never looked back. At one point there was a dispute as to the number of throws, but referee Bob Hedges, Ph.D, CPCU, CLU was on top of everything and who would dispute such an educated CPCU who not only has a doctorate, but also writes text books and teaches insurance at Temple.

The dodgeball event was the most physical and competitive event of the day and required a half hour rest and a few hot dogs and hamburgers in order to be rested and fueled for the remaining contests. Since most were worn out from dodgeball, and who can blame them when the average age is 40, the remaining events were mostly table games. The weakest event, and one for which I thought we would have a chance was believe it or not, card cutting. Rina Williams took up the cause for Philly against Bob Lickfeld of GVF. Rina won the first cut with a King in the best of 5 contest. But it was downhill after the first cut as Bob cut face cards and aces while Rina could only manage nines and under. It all ended with Pete Palestina losing the accuracy toss to Bob Lickfeld. A simple toss of 5 cards and 5 chips into a box 10 feet away and Bob canned 2 while Pete canned himself with zero, and Pete was wearing his glasses, so no excuses.

The award ceremony was then conducted with past President Karen Willimann of Philly presenting the trophy to GVF President Linda Mendenhall who will hold and display it until next year when, hopefully, Philly can take it back.

The kids seemed to enjoy themselves with their own activities and games. I entertained some of the kids with my famous card tricks and 9 year old Leighann Burke, daughter of Mike and Barbara Burke, vows to be a professional magician some day after all the tricks she learned from me (cards that is). It was fun teaching Leighann until she asked "How come if you're so good at these card tricks, you lost all of the card playing events?" Hey Leighann, give me a break, wait until next year.

The most coordinated activity (not a contest) was the Macarena dance. After Melissa McDonnell (TC's daughter) taught a few of us how to do it, a dozen or so people did a flawless performance when the Macarena song came over the radio. Perhaps that can be one of the events next year.

Thanks to my fellow committee members Mike McCarthy, Rick Lee, Bob Moore and Charlie Willimann for making this an enjoyable event. It was a lot of hard work organizing this social and it was a shame that we didn't have more of you there to support it. We had a great time anyway in spite of the low turnout and we were able to kickoff what we hope to be an annual event with more participation next year when Greater Valley Forge chapter will host. Hopefully, they will have a better showing and give us the opportunity to win back the cup. Thanks to all who came, we really enjoyed each other's company.



The cup sat there waiting to be claimed.



First to arrive and set up are left to right, Mike McCarthy, Pete Palestina, Joan Palestina, Karen Willimann and Charlie Willimann.



In the horseshoe event Bob Lickfeld of GVF gets ready to toss with Charlie Willimann of Philly. Watching on the far side are Mike McCarthy of Philly and Ted Mendenhall of GVF.



In the chess competition, Bob Lickfeld (l) of GVF paired against Bob Hedges (r) of Phila. while Mark Turetsky (l) of GVF paired off against Rich Ventura of Phila. (background).

Attending the National Convention in New York

CPCUs Celebrate Diversity

by: *Leslie W. Tuttle, Psy.D.*

I was rushing out of the morning sermon—"Lies my teacher taught me"—when Rev. Rudy approached me. An impish man in his early 60s, he is as much a social commentator as he is a spiritual leader. He pressed into my hand a rainbow colored badge emblazoned with the words "Celebrate Diversity". "Wear it in a place of risk" he said with a devilish grin. As I hurried home to gather our bags, I thought to myself: "Would a national convention for insurance people constitute a place of risk?" As the stereotypes popped into my mind, I envisioned a completely homogeneous group, mostly male, college-educated, conservative, not particularly "diversity-focused."

We arrived at the hotel moments before the conferment ceremony began. I agreed to meet Bruce on the right hand side of the room, and he hurried off as I finished settling into the room. When I arrived on the 6th floor of the Marriott Marquis, I was astonished by the crowd. At first glance, all my expectations of homogeneity were realized! From the back of the Grand Ballroom, I realized at least a third of this vast audience were identical to my husband. How would I identify him in this sea of grey suits? I approached so many strange men I began to worry about my reputation! I decided to sit in the back of the room and watch the proceedings. As I watched the proud new designees receive their certificates, I began to realign my perceptions (or misperceptions). After all, it seemed to me that half of these new designees were women. I browsed through the upcoming programs for the days ahead. I was excited to see a line-up of dynamic speakers scheduled to address the morning general sessions. I had anticipated the topics to be indecipherable to the non-insurance-brained human. Instead I discovered the general sessions would be "must-see" events sure to please a diverse audience.

Dr. Rushworth Kidder, global ethicist, addressed issues confronting our planet in the new millennium. He urged us to think about the global impact of technology. We are no longer living within the protective confines of our communities. With technology advancing by a factor of 10,000 every 10 years, we are truly one world community, responsible for each other's welfare.

Larry Brandon, CPCU and author of *Let the Trumpet Resound*, informed us that 98% of the current population growth in the world is in Africa, Asia and Central America. Seven of the top 10 world cities will be in Asia by the year 2015. He pointed out that we must lose our ethnocentric stance and embrace the future. We must begin educating our children in foreign cultures and foreign languages in order to stay competitive in a global marketplace.

Tom Brokaw shared his views of challenges facing America based on his observations as a journalist covering world politics for the last several decades. He urged us to accept the diversity within America and grow beyond the mindset of jealously guarding our power, wealth and education; and share what we have accomplished with those around us. He pointed out, as did Brandon; the majority culture of America is quickly becoming a minority; we must grow and adapt or go the way of the dinosaurs.

Finally, Dr. Judith Rodin, President of the University of Pennsylvania, discussed the greatest challenges facing higher education. She echoed the other professionals in presenting cultural diversity and rapidly expanding technology as the two key areas requiring our attention and cooperative efforts for the next century. She stated that diversity in the business world is not about quotas but about building a staff utilizing the different strengths of all individuals.

By the end of the convention, it was clear to me that this forward-thinking CPCU society was embracing the future. My rainbow button would not even raise an eyebrow. I came away from the sessions with a renewed faith that we can all raise our consciousness a tad, and bury some old stereotypes together. We were celebrating diversity together, and what better place to do so than midtown Manhattan: Times Square where every facet of humanity parades by in a kaleidoscope of sound and color.



New designee Brian Cochran (l) with Phila. chapter past president Joe McNasby.



New designee Donald Meyers with wife Joanne.



New designee Linda Newell chats with Chapter president Bruce Tuttle.



GVF chapter new designee Rob Smith, Jr., with wife Jen.



GVF chapter new designee Carol Miguez with husband Ed.



Left Philly chapter president Bruce Tuttle discusses chapter affairs with Brandywine chapter president Jon Schmidt.

Philadelphia Chapter Receives Six Awards from the Society at the New York Convention

JAY W. GLEASON MEMORIAL PUBLIC RELATIONS ACHIEVEMENT AWARD

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 wither 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 Roger Smith, CPCU, 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.

EDWIN S. OVERMAN CANDIDATE RECRUITMENT AND DEVELOPMENT ACHIEVEMENT AWARD.

PRESIDENTS AWARD FOR ACHIEVEMENT

This prestigious award, chosen and announced by President Roger Smith, CPCU, is given to chapters in each of four size categories with outstanding programs across the board during the year. Those chapters qualifying but not winning the top award (The Presidents Award) are recognized with either the Award for Excellence or the Achievement Award. Philadelphia was a finalist in the Presidents Award which went to Dallas.

In addition to the above Chapter Awards, three Philadelphia Chapter members were honored specially during the Recognition Awards Luncheon:

John Topoleski, CPCU was recognized for the AICPCU/IIA COURSE LEADERSHIP AWARD in appreciation for his many years of displaying educational leadership.

Peter Palestina, CPCU was recognized as a recipient of the 1995 STANDARD SETTER AWARD.



Left to right, Leslie Tuttle, Tony Biacchi, Bruce Tuttle and Jon Schmidt kibitz at the Chapter reception in New York.



New Society president Lawton Swan (l) with outgoing president Roger Smith after the swearing in ceremony at the society's annual meeting in New York.



John Topoleski (l) receives beautiful crystal bowl trophy from the institutes Larry Brandon at the convention recognition luncheon. The award was in recognition for many years of educational leadership in AICPCU/IIA courses.



Pete Palestina (l) at the awards luncheon during the convention with John Topoleski and wife Dolores Topoleski. Pete was recognized for his 1995 Standard Setter Award and John was honored for his educational leadership.

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