

Palestina Receives Franklin Award

Peter F. Palestina, CPCU, Vice President of Paist & Noe Agency in Richboro, Bucks County, Pennsylvania received the 1996 Franklin Award on March 21st at a special luncheon in the Doubletree Hotel in Philadelphia. The keynote speaker was Pennsylvania Lt. Governor Mark Schweiker. Photos taken at the event appear on this page and on pages four and five with related story. Pete is the fourteenth recipient of the Award and now has the privilege of joining the list of those shown below:

Previous Franklin Award Recipients

Edwin S. Overman, Ph.d, CPCU, CLU, 1983

Mariellen Whelan, Ph.D., 1984 • Thomas Finley, 1985

George Head, Ph.D., CPCU, CLU, 1986 • John Topoleski, CPCU, 1987

Eugene Fidel, 1988 • MADD (Mothers Against Drunk Driving), 1989

H. Gordon Heile, ARM, 1990 • James H. Bryson, 1991

Robert A. Clair, AAI, 1992 • H. Wayne Snider, CPCU, CLU 1993

Curt Weldon (U.S. representative), 1994

Norman A. Baglini, 1995



Pete Palestina proudly holds the Philadelphia CPCU Society's "Franklin Award" with Pennsylvania Lt. Governor Mark Schweiker (left) and father Sal Palestina (right). The Award was presented on March 21st at the Doubletree Hotel in Philadelphia.



Pete Palestina, CPCU holds proclamation from the Pennsylvania House of Representatives presented by State Representative Roy Reinard, center while Lt. Gov. Mark Schweiker also shares the moment.

New Designee Chair's Column

by: Sandra L. Loeb, CPCU



Welcome - As the Philadelphia Chapter's 1995-1996 year draws to a close, and I look back upon all the activities of the New Designee Chair, I have to say that the most pleasurable is welcoming those who have just completed the last of those grueling 10 National examinations. As this Chair's activities draw to a close, there is still one final activity - to welcome the 16 January 1996 CPCU Completers. CONGRATULATIONS! and welcome to the Philadelphia Chapter...

*Georgette Amoroso
Georgianna Anderson
Brian C. Block
Joseph J. Campbell
Brian S. Cochran
Kent J. Cooke
Paul Joseph Cooper
Michelle R. Fields*

*Andrew J. Hayter
Donna Landes
Michael S. Mac Aulay
Thomas Patrick Nerney
Patrick J. Noone
Maria Ortiz
Jeffrey Robert Sori
Thomas P. Weiant*

1996 New Designee Chair: I have had a lot of fun meeting the New Designees for 1995 and helping plan events for them, but all good things must come to an end and I am turning over the New Designee Chair to Richard Ventura who was one of the 126 New Designees for 1995 and the June New Designee Representative. I am confident Rich will bring to the Chair many new ideas and fresh memories of being a New Designee.

A Special "Thank You" to all those who helped the 1995 New Designee Committee with a very special thank you to Ann Myhr for composing the many letters to new Designees and to Val Ullman-Katz who headed up the telephone committee and was our January 1995 New Designee Representative. Thanks!! We couldn't have been as effective a committee without you.

P.S.-Resource Survey: For all you 1995 New Designees who missed filling out a Chapter Resource Survey, we have good news for you. So that you don't miss out on becoming involved in chapter activities, we have mailed you a Resource Survey along with a 1995 Annual Meeting pin as our special thanks for taking the time to fill it out and mail it to Maggie Stewart, Chapter Resource Chair.

We Want You at the Next CPCU Meeting!

by: Bernadette B. Fuller, CPCU Membership Committee Chair

Special thanks goes to the membership committee volunteers who have launched the Philadelphia Membership drive to encourage attendance at the monthly meetings. The committee represents a diversity of insurance industry segments and disciplines which reflects our Philadelphia Chapter membership universe.

The membership committee is as follows:

<i>Courtney Fitzsimmons</i>	<i>PMA</i>
<i>Denise Forbes</i>	<i>Firemans Fund</i>
<i>Jim Fryer</i>	<i>American Institute</i>
<i>Angela P. Grodanz</i>	<i>General Accident</i>
<i>James Jones</i>	<i>CIGNA RE</i>
<i>Frances M. Pommer</i>	<i>Insurance Consultant</i>
<i>Keith Powell</i>	<i>State Farm Insurance</i>
<i>Chuck Walker</i>	<i>American Express</i>
<i>Bill Wares</i>	<i>Robert Plan</i>
<i>Patrick Waitland</i>	<i>ANON RE</i>
<i>Rina Williams</i>	<i>SMG</i>

See you at the next meeting!



The President's Corner

by: T.C. McDonnell, CPCU

If everything has gone according to schedule, you will be reading this in early June. The Officers and Directors for the Chapter 96-97 term will have been elected and every one of us will be preparing for the summer. As sort of an update for you, I thought that I might focus on the highlights of the Chapter activities over the last several months and to use my article to recognize the efforts of several people who have made this year one of my proudest years as a CPCU.

I drafted a letter to National suggesting that the National New Designees be nominated and selected from the Chapter New Designee Representatives after they had served a term. The logic behind this suggestion was that, after a year working with a Chapter, these people would be in a better position from a knowledge and experience standpoint to effectively carry out the responsibilities of their position. They would also have been a New Designee in the year immediately preceding their term and would still remember what it was like to be a New Designee. National indicated that my suggestion would be discussed at the mid-year meeting and I'm not sure how it will go, but I am sure that as President, I would gladly endorse both Rich Ventura and Val Ullman-Katz for the position of National New Designee next year, assuming that they would be interested in applying.

I was involved in two significant events in March. I had the honor of introducing the panelists, who participated in the Ethics Summit on March 6th, moderated by Norm Baglini. I also had the honor of acting as Master of Ceremonies at our Fourteenth Annual Franklin Award Ceremony on March 21st. This year's worthy recipient, joining our other worthy recipients, was Peter Palestina, CPCU, vice president of Paist & Noe, Inc. Peter is a Past President, a current Director on our Board, the Chaptergram editor and co-chair of our Fire Essay Contest Committee. The Lt. Governor of Pennsylvania delivered the keynote address and many of our Chapter members and friends of Peter, some crossing multiple states to get here, attended this event. The event was orchestrated by Jo Battisti, who was not wearing a white blazer at the luncheon, but was wearing a nicely appointed white suit.

The Elementary School award winners for the Philadelphia School district received their awards on April 16th. There continues to be a lot of value to be gained from educating our children in Fire Prevention. Our Chapter currently sponsors two programs: The Council Rock program is spearheaded by Peter Palestina and the Philadelphia program has developed from the work of Shiang Wu, CPCU, Director and Co-Chair for this committee. As a related issue to educating students, Anthony Sgoboo, one of our loss control members conducted a mock survey and discussed loss control, as a career, to the students participating in Project InVest at Germantown High School.

Also, during the past several months, we have been trading promotion favors with several of our CPCU Chapter neighbors. Events sponsored by the Center New Jersey Chapter and the Valley Forge Chapter have been included in our mailings. Several of our events were included in their mailings. I have been notified that we will be invited to participate again with the Brandywine Chapter at their Spring Social that will be held in June at one of the Blue Rocks games. More details on this event will be contained in a separate mailing.

My special thanks and appreciation to the following people:

To: Sandra Loeb: for taking the Office of Secretary, locating and loading our Chapter computer. Chairing our New Designee Committee and for standing in for me in Hawaii and at the Philadelphia School District Fire Essay Awards Ceremony.

To: Val Ullman-Katz for her service as one of our New Designee Representatives and for fulfilling the responsibilities of Chapter Treasurer, following the resignation of Ralph White.

To: Karen Willmann, Past President who assumed a Director's remaining term, worked on the Nominating Committee and planned the April, May and June breakfast meetings.

To: Bernadette Fuller, who formed a 14 person Membership Committee, while relocating her work office to Reading, PA.

To: Bruce Tuttle, First Vice President, for all of the assistance and all of his efforts on all of the issues that have arisen this year.

To: All Officers, Directors, Committee Chairs, Committee Members, active members and our New Designees. You all are instrumental to the success of the Philadelphia Chapter of the CPCU Society.

If anyone would like to reach me or any of the members of the Board, I can be reached at 215.761.1364 or if you'd like to write, address correspondence to:

T.C. McDonnell, ARM, CPCU, Continuous Improvement Director
President, Philadelphia Chapter CPCU Society
CIGNA Loss Control Services - 35 TLP
1601 Chestnut Street, Philadelphia, PA 19192-2357

National Director's Corner



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

Here it is: April 1, 1996 at about 4:30 pm and I'm sitting at my desk trying to think about what to write for this article. It is not easy addressing a group of insurance professionals all of whom have attained the CPCU designation and are members of the vibrant Philadelphia Chapter. So many of you are experienced and talented in so many aspects of the insurance industry that I felt I cannot contribute much to what you already know or have already thought about in more detail than I can imagine. My almost 30 years in the industry has been solely in the claims arena.

Exciting? Yes. Boring at times? Yes. But only a fraction of the complexities you may encounter in your jobs whatever they may be. What can I say to make a difference? What can you take from this article to help you? I keep thinking of the challenges which face us all no matter what our position in insurance.

Downsizing, Right/Sizing, Reorganizations, Layoffs, Consolidations, Technology, Enhancements, Government Help/Intrusions, Competition, Early Retirements, Redlining, Legislative Changes, Catastrophes, P&L, Underwriting Loss/Gain, more competition.

And probably 25 to 50 more significant subjects which may have already affected your job; and more importantly, your commitment to the industry by which we're all employed.

I can't help but keep coming back to the fact that we are all professional practitioners within our own area of expertise.

The fact that you have attained the CPCU designation.

The fact that each of you are active in the Philadelphia Chapter.

The fact that each of you are committed to excellence and hold ethical standards above that which the public may expect.

Does make a difference! Believe it!

You should be proud of the fact that you are a CPCU! Even though your friends, peers, neighbors, maybe even your family doesn't recognize the substance and impact that a CPCU designation brings to his or her other position within the industry. I do, and you should also.

Take a moment to reflect upon the significant accomplishment you have attained - the CPCU designation - is one for which you should be proud. You have earned the right to hold your head high and say "I can make a difference in this industry no matter what the challenges the future may hold. I am a chartered property casualty underwriter." There, I feel better already.

Thank you.

P.S. - Tell your chapter board of directors and officers that you support 100% participation in the Harry J. Lohman Foundation. Right now over 77% of all chapters participate. Do you know if the Philadelphia chapter is a participant? Ask. Thanks.

Treasurer's Report: as of 3/31/96

by: Val Ullman-Katz, CPCU, Treasurer

	Budgeted	Year-to-Date Actual
Income	\$44,298	\$13,194
Disbursements	46,329	16,153
(Deficit)/Surplus	\$(2,031)	\$(2,959)

Cash Balance:

Checking	\$27,430
Money Market	5,176

TOTAL \$32,606

Leadership Principles of Alexander the Great

by: Rich Ventura, CPCU, AIC, AIM



Some years back, a book came out entitled: "The Leadership Secrets of Attila the Hun." I chose to look at another historical figure to see what leadership principles he employed and one who I feel was a more noble and charismatic personality than the so called "Scourge of God." In fact, this other was probably the greatest conqueror of all time. At the age of 19 he proceeded to cross over the Dardanelles with 35,000 men to take on the mighty Persian empire whose army vastly outnumbered his by a factor of at least seven-to-one. Before his thirty-third birthday, Alexander of Macedonia had achieved what no man before or after him had ever achieved: all the lands of Europe and Asia and parts of India ranging from the Northern Mediterranean to Lake Aral beyond the Caspian Sea and from the Indian Ocean in the South to the land of Egypt in the West were under his complete domination. In every campaign he ever waged, he proved his incredible military genius as Supreme Strategos of the Macedonian army by never once losing a battle. But what truly made the many remarkable was the devotion and loyalty he was able to inspire in even his conquered peoples. What made Alexander such a powerful leader and what principals did he use then that we can learn from and use today to aid in the art of being a great administrator?

1. Alexander considered the ideas of his people.

One of his greatest talents was that he earnestly listened to the ideas of his soldiers and generals. He was deeply interested in what they had to say. He showed an honest and open appreciation in their combined knowledge, skill and experience. He encouraged them to be open in sharing their ideas. He also had a wide range of this aggregate knowledge and experience to choose from: from old Parmenio who had been one of his father Phillip's leading generals to young Hephaestion who was one of his closest boyhood friends. From the seasoned and cautious wisdom of the old to the idealistic vision and zeal of the young, Alexander made every use of the vast spectrum of knowledge and ideas that were represented in the minds of his people. He appreciated the talents of everyone and, in this regard, he can be said to have been the leading light of the consultative management style of his day. In fact, he went beyond consultation as his soldiers had a direct stake in the operations of their military successes. They were held responsible and accountable and would reap the rewards of success but would also taste the bitter sting of any failure should it occur. His people were active participants in the planning and operations and were never made to feel that they did not play a vital role. Do we involve the talents and combined genius of the people that work for us regardless of rank? Are they made to be stakeholders and do they take pride in their departments' operations and goal objectives?

2. Alexander considered the feelings of his people.

Many commentators and historians have commented on the chivalrous nature of the man. He was always courteous and honorable toward his people. He never showed himself as being haughty or proud in their presence but, even as King and Supreme Ruler over all of Greece and Asia, he always deigned to the hearst of his subjects. For this, his people, both Greek and conquered Persian, loved him. They would do almost anything for him. Of course he had his enemies as all political leaders and conquerors do, but because he was so considerate of those who eventually fell under his rule and showed so much charm and wisdom in his decrees, it was not long before he won the ardent support of his subjects even turning bitter enemies into allies. (It was said that LBJ, too, could "convert" people to his way of thinking and turn enemies into friends.) He even won the hearts of his conquered peoples by seeing that they were cared and provided for and by giving high official positions to many non-Greeks. No doubt, an attitude of curtesy and consideration of not only the ideas but of the feelings and desires of other people will go a long way toward winning loyalty and commitment and making others more receptive to our ideas.

3. Alexander the spologetic.

When Alexander wanted to dismiss his old Macedonian veterans who had served him so long and so well in order that they might rest and enjoy the rewards of their labors, he was completely misunderstood. The old army vets believed that they were being discarded in favor of the Persians. This led to a terrible break between the King and his people. But when, at last, the old war-

riors realized that it was for their sakes that Alexander made his gesture, they threw down their arms before the gate and cried out for pardon. Alexander, moved by the love and devotion of his men, embraced them in tears and pronounced them his first kinsman. In having not fully explained his purpose he was remorseful and spologetic. He was so frank and sincere that as a result he inspired even greater commitment from his people. In this instance, we can see that the apology goes a long way to realign emotion and foster loyalty in the hearts of people. When we are wrong, we should be quick to admit it. When we haven't fully explained our ideas or motives, we should provide clarification so as to eschew the painful consequences of being misunderstood. Also, admitting shortcoming and error shows in no uncertain terms that you are concerned with the feelings of others. This can only serve to engender a spirit of trust and cooperation in people who believe that you care enough about them and hold them in enough esteem to be willing to express an apology. On the other hand, to be unwilling to swallow your pride and to admit when you are wrong will only service to create a spirit of resentment in and alienation from those people under your charge who are needed to help your company and your department in achieving mutually beneficial goals. What is the sensible thing to do when you have inadvertently (or otherwise) hurt someone else?

4. Alexander could not only communicate his ideas but inspire people with his vision.

This was probably one of the most powerful elements in the personality of the great leader: to have a vision of a glorious end goal and to be able to so effectively communicate that vision that the people could see it in their collective mind's eye. Alexander had a vision inspired by his mentor, the great Aristotle, of creating a Hellenic empire where Greek culture ruled. All of us today have been affected by his vision as we are the recipients and beneficiaries of Greek science, philosophy, art, history and literature. The great corporate leader will see a great future for his organization and will have a combined intellectual and intuitive awareness of how to get there. Not only this, the truly effective corporate leader or department head will be able to so effectively verbalize his or her vision that others will "see" it and believe in it. This vision will motivate people to take the action and necessary steps to get from point A to point B.

5. Alexander was a man of incredible endurance, would take risks and make tough decisions when necessary.

It's an obvious understatement to say that anyone who conquers the world before their thirty-third birthday is a person of amazing endurance. Alexander did not flag of fail. He was indefatigable and a powerful athlete after Greek Olympian tradition. In this regard, it is good to consider physical fitness, wellness and a good exercise program in order to develop the physical endurance required in dealing with the strains and stresses of modern corporate life. Goals can only be achieved by sustained endurance.

Alexander was also willing to take incredible risks in fighting unknown enemies, treading hostile and mountainous terrain and exposing himself to harsh elements. Obviously, there is little chance of progress or conquest without being willing to take risks. The types of risks Alexander took were usually after much debate and discussion with his generals yet there were many occasions where he stepped out on his own intuitions, having complete faith and fully convinced in his ultimate triumph. Being willing to take risks should always involve critical analysis of the possible outcomes but, at times, when finality is uncertain, we may have to step out on faith or intuition that a certain course of action is the way to go. Also, failure may not be defeat but only a temporary setback or even a stepping stone to future success. We often learn much from our mistakes and gain wisdom and experience that we might not have otherwise acquired.

Finally, all of what has been said above relates to the ability to make tough decisions. Alexander was willing to do whatever was necessary and make whatever sacrifices he deemed appropriate in order to attain his goals. Some think "downsizing" is tough but necessary. On the other hand, it may be tougher to believe in a growth strategy, keep people in place and trust that success will be achieved through the loyalty and commitment shown to employees. Investment decisions are always the toughest. Perhaps Alexander has some insight for us here too: although he knew the importance and power of gold, he would never forsake the welfare of his people. Tough decisions will always have to be made. Blessed is the man or woman that can make them to the benefit of as many interests as are reasonable possible.

We Are Proud of Pete!

by: Anne Kopanski, CPCU

Peter F. Palestina, CPCU, is this year's recipient of the Franklin Award. The award is given for outstanding achievement and contributions to the insurance industry in the Delaware Valley. It's sometimes said "What goes around, comes around". With Pete's recognition that saying is true. Peter had the vision 14 years ago, to design the Franklin Award as a special recognition for industry leaders. During the years, Pete's persistence,

commitment and guidance has provided leadership to the Philadelphia Chapter of CPCU, to his community and to the political process. Pete was named the National CPCU Society's "Standard Setter" for November of last year. Peter's list of accomplishments would fill this Chaptergram so I am proud that Pete was honored at the Award lunch before family, friends and colleagues, where his considerable list of contributions were presented.

Peter is an innovator. Pete initiated the Fire Safety Essay Contest in the Council

Rock School District. Since 1984, kids learned how to prevent fires and help themselves in case of an emergency. The "Essay" has evolved from creative writing and now includes posters, and other visual displays. The students and faculty enjoy the artistic focus on safety and learn practical ways to handle dangerous situations. Over the years, the Chaptergram included pictures of the happy winners receiving awards and recognition. Who knows how many of the winners will become safety or insurance professionals?



Chapter President T.C. McDonnell of Ceremonies addresses the Franklin Award luncheon crowd.



Franklin Award winner Pete Palestina addresses those in attendance at the luncheon....



Lt. Gov. Mark Schweiker giving the keynote address at the Franklin Award luncheon.



Jo Battisti loves getting those kisses each year.



...and loves a good joke by Pete while Pete's wife Joan appears to be telling one to Rep. Roy Reinard.



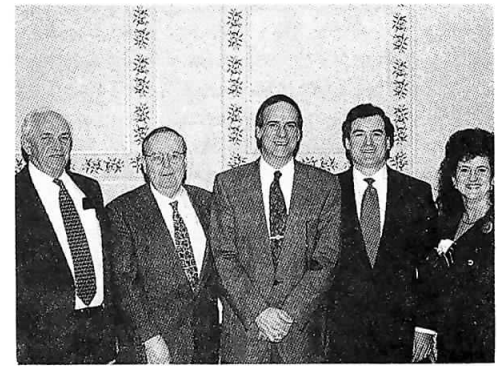
Pete shares a moment with former boss and long time friend Dan Walsh, President, Posse-Walsh.



Some of the 200 attendees at the Franklin Award ceremonies.



Some more attendees.



High profile Republicans at the Franklin Award: (l to r) Harry Fawkes, Chairman, Bucks County GOP, Charles Martin, Chairman, Bucks County Commissioner, Franklin Award recipient Pete Palestina, Northampton Twp. Supervisor, Lt. Gov. Mark Schweiker and State GOP Committee Finance Chairman & Treasurer Pat Poprik.

I admire Pete. Whether we have been across the table at CPCU Board Meetings, grading panel meetings, Society functions and affairs, when Pete is asked for his opinion, he gives thoughtful, logical answers that provide listeners with additional insights. Sometimes, answers are combined with his quick wit and resolve the situation, and reduce tension at the same time. Peter consistently is even tempered and patient. For example, Pete is editor of this Publication and had been for 12 years. Publishing a newsletter at its best is challenging and at its

worst, a root canal could be easier to endure. Peter has consistently produced an award winning publication that keeps Chapter members in the communication network. Pete is not only editor but also photographer. Pete's provided us with pictures recording a visual history of Chapter Development.

My respect for Pete grew during his acceptance speech. Pete acknowledged the five factors that guide him: God, Family, Job, Politics and Friends. Peter thanked the special people who have helped him to be this year's Franklin Award Recipient. There was

no grandstanding or boasting, proselytizing or selling, just genuine gratitude which is one of the characteristics of a truly great man.

Thank You Pete, for all the Big Contributions and all the little ones too! We are proud of you!



Pete recalling fond memories with former coworker Fred Bower and Hartford Underwriter Gary Olsen.



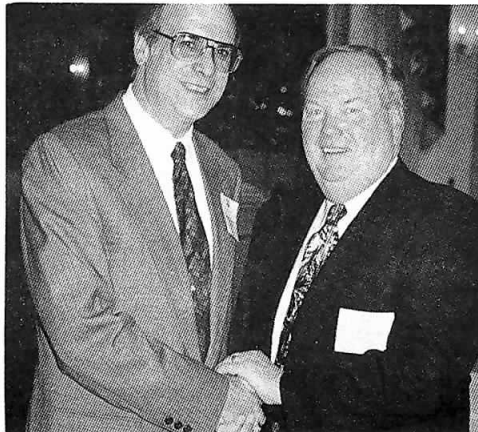
Lt. Gov. Mark Schweiker chats with Pete's happy mother-in-law Millie (center) and mom Betty (right).



Charles Martin, Chairman, Bucks County Commissioner gives Pete a pat on the back for a job well done.



Long time friends of Pete, Penny Mackenzie and Tom McLaughlin offer congratulations at the Franklin Award ceremony.



This table picture taken by Al Federico shows Pete's family: dad Sal, son Peter Jr., mom Betty, mother-in-law Millie, daughter Melissa, friends: Dave Woodward, Bill Weir and Phil Spinelli.



Left to right: Lt. Gov. Mark Schweiker, Joan Palestina, Pete Palestina, Jo Battisti and Chapter President T.C. McDonnell.



Pow-wow goes on as Art Hanebury confers with (l to r) Pete Palestina, Lt. Gov. Mark Schweiker, Jo Battisti and Chapter President T.C. McDonnell.



Pete posing with first recipient of the Franklin Award Dr. Edwin Overman. Looking on is Larry Devinney.

Philadelphia Fire Essay Contest Award Ceremony Report

Our Chapter concluded its third "Fire Safety in the Home" essay contest co-sponsored with the School District of Philadelphia, the City Fire Prevention Division, and Wade Cablevision. The 3rd, 4th and 5th grade students of the School District's elementary schools were asked to write essays on the subject of fire safety in the home before the Thanksgiving holiday, the beginning of each year's worst home fire season. Each school submitted their top entrants for final judging. More than 2,000 students throughout the district actually wrote essays and there were 150 finalists judged by the panel. The panel of judges was comprised of representatives of the Philadelphia Fire Prevention Division, the School District's Office of Student Services and the Philadelphia Chapter of CPCU (Linda Incao, CPCU, Maureen Davis, CPCU and Sam Garro, CPCU).

The award ceremony was held April 16th, at the School District's Board Room at 21st & the Parkway. Mr. David Hornbeck, Superintendent of the School District of Philadelphia, Mr. Harold S. Hairston, Philadelphia Fire Commissioner, Charlotte Sistrum of Wade Cablevision and Sandra Loeb, CPCU, representing the Chapter, presented the awards. Also on hand representing the chapter and assisting in the ceremony were Shiang Wu, CPCU, Pete Palestina, CPCU and Maria Freedman, CPCU who videotaped the festivities. Shiang put most of this together and is the Chairperson of the Philadelphia contest while Pete, who took the pictures, is Chairperson of the chapter's Council Rock contest. The parents, teachers and principals of the award winning students were all invited to participate in the ceremony and concluded with surprise guest Barney the Battery who provided some entertainment. A special thanks to Shiang for a job well done in putting together this well received event for the chapter.

The prizes awarded were savings bonds (1st Place \$100, 2nd & 3rd Place \$75 and 4th & 5th Place \$50), award certificates and smoke detectors. The winning students were as follows:

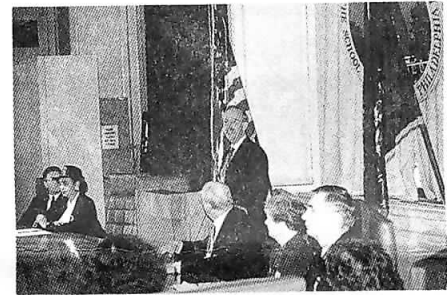
	Grade 3	Grade 4	Grade 5
1st Place	Anastasia Barleva Greenfield	Lisa Lynn Daroff	Shenariah Terry Pierce
2nd Place	Dail Smith Wister	Joy Yue Deng Greenfield	Sakia Canandy Daroff
3rd Place	Jasmine Schley Pennypacker	Shannon Summers Pasterius	Natoya Fourmillier Pennell
4th Place	Beth Griffin Moore	Jolyon Zook McCall	Racquel Stokes Dunbar
5th Place	Secobia Franklin Pennell	Marcia Awkward Washington	Sherria Cotton Forrest



All of the contest winners pose with their awards and the officials.



Contest Chairperson Shiang Wu, CPCU briefs the audience as to the contest and agenda.



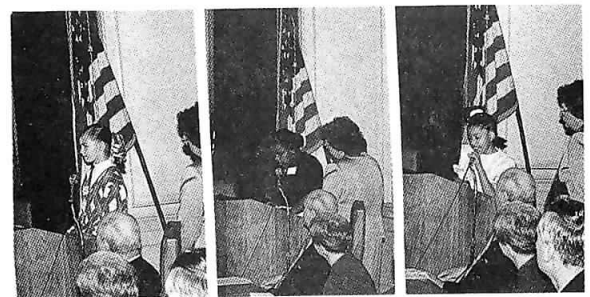
Phila. School District of Schools David Hornbeck congratulates the students for their winning efforts.



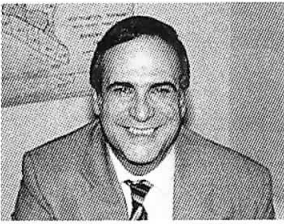
Natoya Fourmillier receiving her award from Sandra Loeb, CPCU.



Standing proud and tall after the ceremony are l to r: Sandra Loeb, CPCU, Fire Chiefs Mike McCory and Charles Lindsey, Shiang Wu, CPCU.



Reading their winning essays are l to r: Anastasia Barleva (3rd grader, Greenfield), Lisa Lynn (4th grader, Daroff) and Shenariah Terry (5th grader, Pierce)



From the Editor

by: Peter Palestina, CPCU

An Experience I'll Never Forget!

I would like to take the opportunity to thank everyone who attended the Franklin Award ceremony on March 21st as well as those who could not make it but sent their greetings. It was a day I will never forget. A special thank you to Jo Battisti who chaired the Award committee and made all of the arrangements for the luncheon. Thanks also to T.C. McDonnell, our chapter President, who emceed the program and to Anne Kopanski who wrote the articles appearing in this chaptergram. Thanks to my dad who took the pictures so that we could show some of them in this issue and finally, thanks to Lt. Governor Mark Schweiker for taking the time to be the keynote speaker. Hope you all have a great summer and I'll see you in September.

Philadelphia Chapter Officers & Directors Elected for the 1996-97 Year

- President:* R. Bruce Tuttle, CPCU
- First Vice President:* Ann Kopanski, CPCU
- Second Vice President:* Sandra L. Loeb, CPCU
- Secretary:* Bernadette Fuller, CPCU
- Treasurer:* Hsuan-Shiang Wu, CPCU
- Director (Two Year Term):* Cindy Wolkiewicz, CPCU
- Director (Two Year Term):* Val Ullman-Katz, CPCU
- Director (Two Year Term):* William Wares, CPCU
- Director (One year Term):* Richard Lee, CPCU

N.B. We have Two Directors who have one year remaining on their terms: Paul Hertel, III, CPCU and Josephine Battisti, CPCU.



John Topoleski, CPCU.

John Topoleski Receives NJSLA Award

The NJSLA (New Jersey Surplus Lines Association) presented its 1995 "Honoree of the year Award" to John Topoleski, CPCU at special dinner in honor of the occasion on April 18th at the Shackamaxon Country Club located in Scotch Plains, NJ. This prestigious Award is presented each year by NJSLA for outstanding dedication and achievement on behalf of the Surplus lines insurance profession. As many Philly CPCU chapter members know, Top was a past recipient of the Franklin Award (1987) and with this new award continues to show leadership and dedication to our profession and the CPCU designation. Good job Top and congratulations.

CONFESSIONS OF A FIRST TIME SPEAKER



by: Harry L. Cylinder, CPCU

When Karen Willimann called me recently to discuss my performing some additional service for the Chapter, one of the suggestions she made was that I join the Speakers Bureau. It seemed to be an easy enough request to fulfill. After all, with almost 30 years experience in the insurance industry I should have enough knowledge to find something to talk about. And how hard should it be to give a speech before a group of people? When Karen told me a Kiwanis Club in the area was looking for a speaker I accepted without any further thought.

A week or so later I got a call from the Club and I had to give some thought to a date and a topic. The date was set for March 25, 1996. Since I had just received my ARM designation I thought "An Introduction to Risk Management" would be a good topic.

Picking the topic was easy. Putting it down on paper was harder. Nevertheless, I had a two page outline written down and was practicing it well in advance of my speech date.

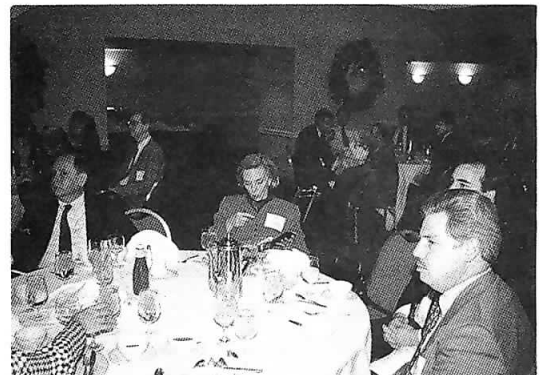
The evening finally came and leaving nothing to chance I allowed myself an hour to get to the meeting. Needless to say I arrived half an hour early. I waited as the Club members straggled in, some 13 or 14 of them - hardly an overflow crowd.

Although I had been told to expect about 30 minutes of reports before it would be time to get up and give my speech, I had to listen to close to an hour of routine business before the big moment came. Unfortunately, the President who was supposed to introduce me was absent so I had to make my own introduction. Then came the speech itself; not as polished as when I had given it in the privacy of my home but coherent nevertheless. The Club members listened more or less attentively and gave me a round of applause for my efforts.

My night at the Kiwanis Club will not go down in the annals of great American speeches but still it was an opportunity to spread some information about my profession to a larger audience. To other Chapter members who might be interested in joining the Speakers Bureau I say "go ahead, give it a try!"



Kord Spielmann, ARM, of Risk Enterprise Management Ltd. addresses the January 18th attendees on the topic of "What's New in Risk Control and Where is the Industry Headed?"



Some of our members at the January 18th meeting.

February Breakfast Meeting recap

by: Anne Kopanski, CPCU



"Meet the Members of Your Interest Section" was the theme, to give us an opportunity to exchange ideas with members having similar career interest. The nasty February weather put a damper on attendance but we were warmed by the news of the October Annual meeting in New York. Cynthia Zeigler, CPCU, National Society of CPCU was the guest speaker. Cynthia provided an overview of what's new from Malvern.

The Society has a new member telephone hotline: 1-800-932-CPCU. Get questions on dues, activities and updates through this new toll free service. In response to members requests, National is offering regional Educational Conferences. One of the first will be June 17th and 18th, 1996 in Washington, DC. These will be a series of workshops, CE approved of course. Registration fees are set so that the meeting can be a family affair, with reduced meal tickets available for spouses and children. This one and one half day session includes five meals and will cost \$155 for CPCUs (\$150 if you are CPD qualified). Three similar type conferences are slated for 1997 and locations have yet to be determined.

There is a new Internet Page under construction. You will be able to point your Web browser to CPCU and find current announcements and news from Malvern, including downloading such items as mailing label and on line registration for seminars and workshops. The Job Network for CPCUs is expanding. If you are currently unemployed or will be unemployed in 60 days, mail or fax your resume. The Network responds to employers who are looking for CPCUs. The results have been good with members finding new opportunities though the Network and newsletter go out to interested companies.

The Annual Meeting will be held October 13-16th, 1996, at the Marriott Marquis in New York. Special registration packages are being arranged to allow registration for 1 or 2 days so we can attend workshops. Some of the topics include "Marketing Insurance on the Internet" by the "Regs & Legs" section; Claims Settlements by Internet and Internet Fraud, by the Claims section; Insuring Fine Arts by the Risk Manager from Christi's. The Annual meeting will be guided by Roger Smith's theme of "Building New Expertise." As a side note, the Society may be seeking Philly chapter CPCUs willing to serve as Marshals for the Agents and Brokers Fast Track seminars.

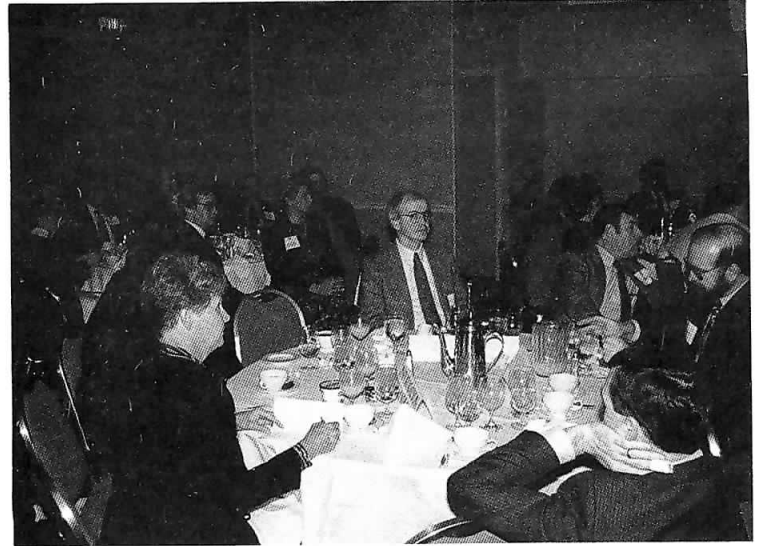
These Marshals will be able to earn CE credits. Chapter officials will be notified should the Society require our assistance.

Information was provided on using the CPDL as a means of meeting New Jersey CE licensing requirements. The Society is looking to work with other states in the development of this concept.

The Society demonstrated again, the responsiveness to Members' needs and ability to put us on the cutting edge of technology.



Cynthia Zeigler, CPCU, Vice President of the CPCU Society updated us on what is going on at the National Society at our February meeting.



The February meeting had a change in pace. This one was devoted to "Sections" in the hope that more of us would join a section. Here members came and met people with whom they could share ideas.

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