

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.



CPCU and Society Volunteers Put Together Band for Entertainment at the National Convention

Congratulations on a job well done as the Society managed to pull off an impromptu band with vocal entertainment at the National convention in Dallas. With very little time tout things together, get volunteers and practice, Hohn Kelly, CPCU was able to help organize the band who performed admirably at the Sunday Texas welcome party held at the Union Station. Sheila Duffner, Sales and Marketing director for the Society wowed the audience with her magnificent voice as did John Kelly. Among others who performed were Norm Baglini on sax, Don Malecki on trumpet and Len Watson on keyboards. We understand they are still looking for a name...how about the CPCUs? Any other suggestions?



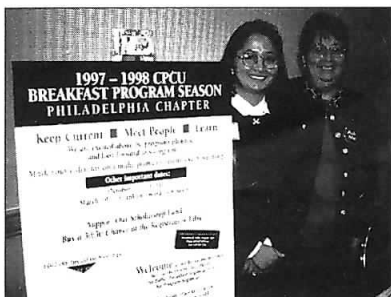
Johnny "B Good" Kelly strums that guitar while Lenny "the Keys" Watson plays the keyboard.



Beauty and great voice as Sheila Duffner performs with the band. Look out Barbara Mandrell, Sheila may be up and comin' at ya!



A man with tremendous "sax" appeal is Norman "Frogman" Baglini as he blows away not only his sax, but the audience too.



Maria Freedman and Val Katz at the I-Day New Designee area with our poster to talk about what the chapter has to offer our members and to encourage new candidates to attain the CPCU designation.

Congratulations 1997 CPCUs

Congratulations to our 41 new chapter members who earned their designation this year and received their diplomas at the Society's annual meeting in Dallas and were again recognized at Philly I-Day. Welcome to the chapter and we hope that you will become involved in our various meetings and chapter activities.

New CPCU

Bonner, Jane E.
Bowles, Carol A.
Boyle, Joseph M.
Chrysofos, Anastasia
Chung, Joonhai
Conard, Dennis E.
Conran, Nancy F.
Di Bernardino, Anthony F.
Dunham Jr., Robert E.
Elinksi, John J.
Florio, Robert J.
Foster, Pamela J.
Givnish, Bruce R.
Hawkins, Stephen A.
Herrman, Barbara A.
Hochberg, Edward S.
Holmes, Yolanda G.
Hughes, James J.
Johnson, E. Jeff
Kallarakal, A. Mary
Kalok Jr., Joseph M.
Marren, John J.
McBride, Thomas J.
Mc Vey Jr., Edward W.
Meyers, John W.
Moran, Michael P.
Rakowski, Patricia A.
Rome, Ben Joseph
Sacks, Maryellen
Saltzman, Jan Carol
Scanlon, John E.
Schmidt, Michael C.
Sherman, Kenneth J.
Spinosa, Larry P.
Stumpf, Rosemarie
Symmonds, Kathleen H.
Thorstlic, Michael F.
Walsh Jr., Henry A.
Wentz, Edward A.
Westburg, Scott R.
Wohn, Myung S.

Affiliation

Willis Caroon
Cigna
Colonial Penn
Johnson & Higgins
Temple University
Kemper
ECBM
Johnson & Higgins
Nationwide
Independence Blue Cross
Transamerica
General Accident
Johnson Kendall Johnson
Highlands Insurance
Colonial Penn
PMA Reinsurance
State Farm
AIG Marketing
Willis Caroon
Intracorp
Simkiss
Johnson and Higgins
Simkiss
Reinsurance Solutions
Fireman's Fund
Towers Perrin
Royal Insurance
SEPTA
Aramark Corp.
Penn Independent Fin.
General Accident
Cigna
Sedgwick Re
Nationwide
DVUA
Palley Simon
Cigna
Walsh Law Offices
Kindt Kaye and Wentz
Baldwin Sadler
General Accident



The President's Corner

by: Anne Kopanski, CPCU

**Thank you
for the honor
of represent-
ing our
Chapter at
the Annual
Meeting.**

Meat the Challenges-See the Opportunities was Lawton Swan's theme for his term as national president of the Society. Turning lemons into lemonade and turning problems inside out to become opportunities are ways to improve our problem solving skills as well as paths to improve our professionalism. We saw the opportunities and seized them to help our members and others, so our Chapter was recognized as Winners in six major areas.

Congratulations Bruce Tuttle, for leading, encouraging, and guiding us this past year. Your efforts were recognized in Dallas and you are the recipient of the President's Award for Excellence.

Harry Cylinder was our Public Relations Chair.

Harry's diligence and attention to detail was recognized through the Jay W. Gleason Memorial Public Relations Award.

Rina Williams chaired the Membership Committee. Congratulations to each Committee member for outstanding results that were recognized by the Award for Excellence for Membership Achievement.

The E. Adrian Teaf Memorial Education Award for Excellence was earned by all Chapter members who taught, graded, encouraged, and supported other in their pursuit of knowledge. Cynthia Wolkiewicz coordinated our seminars and workshops that helped us to achieve national recognition.

Congratulations to Larry Gross who received the Award for Excellence for Research. Larry's innovative project should serve as a model for others in the do's and don'ts of communication of insurance for consumers.

To all of our other Committees, congratulations and thank you for your leadership and good works for the chapter and our Community.

I encourage each member to think of what you would like to change. The ideas that you have can be the springboard for new approaches to solving problems or the next stage for personal or professional development. Please share your ideas with your officers or Board members. What circumstance do you recognize that could become a good works project or the subject of a seminar that you would like to attend? We need dreamers and poets in our organization to identify the next steps in our journey as an organization, for our mutual benefit and growth.

What do you want to change? How do you want to grow?

What do you need? Let us know.....

Franklin Award Nominees Sought

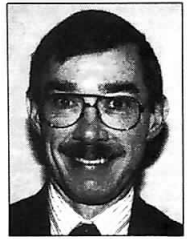
by: Jo Battisti, CPCU, Franklin Award Selection Committee Chairman

How often do you run across someone who impresses you with their knowledge and patience in lending a helping hand when needed? It happens to all of us at one time or another. But have you ever thought that the individual might be a good candidate for the Franklin Award?

There are many persons who give to their jobs, their co-workers and their communities unselfishly who could, through the Franklin Award, be duly honored. You will be receiving, if you have not already, a Nomination Form. Please give it some thought, fill it out and return it for consideration by our Selection Committee. Remember, this is our Award, give us the benefit of your input.

National Director's Corner

by: Don L. Dudey, CPCU



For those of you who did not attend the 1997 Annual Meeting and Seminars in Dallas, Texas this past month, you missed a fine convention. 815 out of 1452 designees were conferred and nearly 900 other CPCUs and spouses attended this convention. The educational meetings were timely and informative and the speakers were enthusiastic and interesting.

As National Director, part of my responsibility is to be a liaison to a National Committee, then report to a Coordinating Committee who in turn reports to the Executive Committee for any necessary action requested by the National Committees. The Ethics Committee is my assigned committee, who develop ways to promote Ethics and Ethics Awareness in Chapter activities. The Question of Ethics column in the CPCU News, the new Ethics Awareness Activities Award and the addition of new speeches for the Ethics Speech Bank Project are just a few of the topics discussed and worked upon by the Ethics Committee. There are 17 CPCUs and two National Director liaisons on this committee.

The Society of CPCU is over 30,000 members but only 413 are active on a National Committees or Sections. The commitment requires a CPCU to attend only two meetings each year, one at the Annual Meeting and Seminars (September/October) and the second at the Mid-Year Meeting (March/April). Like all other CPCU activities the pay is exceptional, the experience of networking, participating in developing the course of the Society and the many friends you make for a lifetime are just a few of the reasons why you should consider becoming a national committee or section member.

Like all CPCU activities, the more you become involved, the more you benefit from being a CPCU. Like CPCU Canon 2 reads "CPCUs should seek continually to maintain and improve their professional knowledge, skills and competence." By becoming a member of a national committee/section you are meeting this canon's requirements. Your chapter activities involve CPCUs in your local areas, whereas involvement in a national committee or section allows you to meet and work with CPCUs throughout the country. What a great opportunity to expand your horizons. Any CPCU can become a member of a national committee by completing an Application for CPCU Service. Contact any of your Chapter Officers for an application today. Come join the fun.

Philadelphia Chapter Receives Six Awards from the Society at the Dallas 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 either 50 chapter members, or 20 percent of the paid chapter membership, earn CPD qualification through continuing education attendance and participation during the year.

• E. ADRIAN TEAF MEMORIAL EDUCATION AWARD FOR EXCELLENCE

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.

• RESEARCH AWARD FOR EXCELLENCE

Our thanks go to Larry Gross, CPCU.

• MEMBERSHIP AWARD FOR EXCELLENCE

• PRESIDENT'S 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 Kansas City.



Chapter President Anne Kopanski and Director Pete Palestina proudly hold the ribbons for the six chapter awards we received at the convention in Dallas.

Past President Phil Spinelli Shares Chapter Accomplishments for the Years 1980 through 1986

In keeping with the Chapter's celebration of its 50th Anniversary, Past President Phil Spinelli addressed the September Breakfast Meeting and highlighted the significant events which occurred during the period June 1980, through June 1986.

The Chapter Presidents during this period were:

Ernie Whalon	Don Cook
Peter Palestina	Phil Spinelli
Vince Phillips	

Interestingly, the National Directors of our Chapter during this period were all past presidents: Bill Arnold, Don Cook and Boyd Bruce.

Phil made a slight departure from some of the presentation which preceded this period: he chose not to dwell on external events. Instead, Phil's focus was on the accomplishments of the period which he felt were many and enduring in nature. He recognized that all administrations contribute to the continuity of the Chapter's growth, but he felt that this was an especially exciting time for the Chapter.

Phil listed the Chapter's accomplishments as follows:

1. The Chapter's first venture into Project Invest occurred during this period. At that time, Project Invest was spearheaded by Gene Fidel and the Independent Agents Association. The Chapter has continued its support of this educational initiative in the local high schools.
2. The Chaptergram format was revised during this time. It became and still is the "standard setter" for other chapter publications. Initially, the editorial responsibility rested with the first vice president. For the past 13 years, the editorial duties have been done on a voluntary basis by Pete Palestina, and the Chapter is fortunate to have such dedication.
3. In 1982, the Franklin Award was conceived, designed and implemented. The Franklin Award continues to be the most prestigious event of the chapter year.
4. During this period the Board approved the full I-Day partnership status to the Insurance Society of Philadelphia. Philly I-Day continues to be one of the better educational experiences of any of the National I-Days.
5. The Philadelphia Chapter supported the creation of two sub-chapters and the subsequent petition for full chapter status of the Greater Valley Forge Chapter and the Brandywine Valley Chapter.
6. The Fire Essay Program was implemented. This program, which encourages scholarship and home fire safety through local school districts continues to be a major Chapter activity.
7. Joint meetings with other professional organizations were the vogue during this period. Joint meetings were held with the Philadelphia Chapter, CLU, RIMS, and the Bucks County CPA Chapter. As an added note, the CPCU programs were approved for CPA continuing education credits. Joint professional meetings still occur.
8. 1984 was the Chapter's first venture into PBS through its on-the-air participation in the Channel 12 fund-raiser. This activity was subsequently duplicated several times.
9. And last but not least, the June business meeting format was streamlined. Committee reports are now made available in written format. Instead of oral reports, there is now time for another program speaker.

Phil was very appreciative for the opportunity to participate in the 50 year celebration. His only hope was that he would still be around when the next 50 year celebration occurred.



Past president Phil Spinelli gave the history of the Chapter years from 1980-1986 at our September meeting.



Some of the 100 plus at our September kick-off meeting listen to "View From the Top".

September Meeting Recap

by: Richard J. Lee, CPCU

The first program of the new season began in the traditional manner with a View from the Top, this year featuring the distinguished panel of Mr. Phil Engle, President of CNA Insurance Companies, Mr. Edward J. Noonan, Chairman, President and CEO of American Re-Insurance Company and Mr. Kenneth H. Pinkston, Chairman, Chief Executive and Director of Willis Caroon Corporation, Ms. Bernadette Fuller, CPCU of CNA Insurance served as moderator.

When asked to comment on the continuing trend towards merger, Mr. Pinkston said insurance industry mergers are only part of the movement towards consolidation, with some more successful than others. Bank mergers in particular appear to do particularly well. In 1995, only 14 of the top 20 brokers had gone without a merger. In the U.S. the four top brokers represented \$7 billion of revenue or 68% of the market share. Recently, the number of brokers has dropped from 60,000 to 40,000.

Mr. Noonan added that reinsurance is following the same trend as the primary market. In 1985, there were 129 members of the Reinsurance Association of American and two years ago just 50. There have been unprecedented mergers, but apparently mergers do not lead to less competition or reduced capacity. The prime competition under current market conditions is from primary insurers. The amount of reinsurance purchased has been consolidated, and with a growing capital base, the amount needed has been diminished. There is a need for new innovative products and services, Mr. Noonan added.

Mr. Pinkston agreed, noting that direct clients are able to retain more risk. Our job in the industry is to respond with new products for the entire financial services industry, not just insurance. Mr. Engle said we see everything investment bankers see: CNA acquires between six and eight companies each year. As with any acquisition, there are problems with culture, laws, regulations, taxes. It is not easy to do, however, as the world gets smaller, there is more pressure to consolidate.

On the question of globalization, Mr. Noonan said the US is lagging behind Europe, which has followed traditional colonial ties to reach third world countries. American companies find it hard to acquire abroad since it requires a huge investment over five to seven years with four to five years just to break even. Mr. Pinkston said that the US must learn to adapt to market forces, enter the international arena and respond to international exposures.

All of the panelists were asked to comment on securitization and the effect it may have on the industry. Mr. Noonan said that mortgage backed securities are thriving fairly well with insurance. USAA recently issued risk bonds to protect their surplus. The insure looked to investors, even though the costs were more than reinsurance, because they wanted to build a relationship. Right now, we do not have a secondary market - no natural pool of sellers or buyers. If risks from 50 or 100 insurance companies could be re-packaged by some intermediary and sold it would reshape reinsurance. Mr. Pinkston said that homeowners might be a good vehicle for securitization. Mr. Engle said it is a mechanism to transfer insurance risk to markets.

Regarding the recent reorganization of Lloyds, Mr. Noonan said that Lloyds is less of a market of personal obligations but rather taking on the appearance of an amalgamation of specialized insurance companies. More financial capital will come with the insistence of accountability. Lloyds will still be a top market choice worldwide because they are able to write globally with little in the way of regulatory restrictions.

Mr. Pinkston commented that banks entering into insurance is a change for the better. Banks generally manage their client relationships very well. Mr. Noonan noted that banks in Europe have been providing insurance brokerage services for years. European banks did hire agents and brokers rather than expand on their own as the chosen method of providing services to customers. Mr. Engle said that banks will have to adjust to the generally negative contacts insurers have with their insureds. Issues such as asking for more money upon renewal and perhaps not paying claims that the insured expects to be paid, will clearly require an adjustment. In conclusion, Mr. Engle noted four major new transformational ideas in the industry: 1. Securitization 2. Professional Employee Organizations (Employee Leasing) and Business Process Outsourcing 3. Electronic Commerce 4. Banks as Insurance Distributors



(l to r) Programs director and chapter second vice president Bernadette Fuller, CPCU introduces September meeting panelists: Phil Engle, Pres., CNA Insurance Insurance Co.'s, Edward J. Noonan, CEO, American Re-Insurance Co. and Kenneth Pinkston, CEO, Willis Caroon Corp. The panel gave their "Views from the Top."

Chapter Director Rich Ventura (r) holds what he hopes to be the winning ticket at the sales desk of our Scholarship Fund 50/50 raffle held at each of our breakfast meetings. Treasurer and Scholarship Chairman Rick Lee (l), who is usually found hawking the tickets, was able to recruit help from volunteer Dina Daniels who promises to sell a record number of tickets at future meetings...with faces like these, who could resist?



PHOTOS FROM THE NATIONAL CONVENTION IN DALLAS



New CPCU Pamela Foster with Steve Hudson.



New designee Dona Snyder and husband Dave.



New designee Hildegard Hinsche at the awards dinner in Dallas.



Anne Kopanski with new designee Carol Bowles.



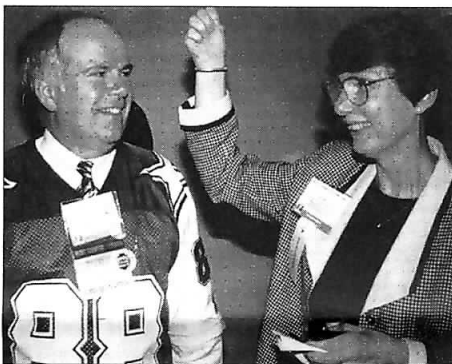
New designee Stephen Hawkins with wife Doris.



New designee Jane Bonner.



Chapter President Anne Kopanski with new designee Ben Rome.



New designee Pat Rakowski about to administer blow to head of former chapter member Larry Klein for wearing a Cowboys jersey to our reception in Dallas. Larry is now a Dallas chapter member and lives in Dallas.



Chapter Presidents (l to r): Anne Kopanski, CPCU, Philadelphia, Fran Halcovage, CPCU, Valley Forge, John Steindl, CPCU, Brandywine.



Another former Philadelphia chapter member seen in Dallas, Terry Carlin, CPCU with one of his San Francisco new designees Stephanie Preston.



Mr. and Mrs. Lou Sigel, CPCU at the Dallas convention. Lou is a past chapter president, now affiliated with the Valley Forge chapter.



Chapter president Anne Kopanski discussed chapter plans with our chapter's National Director Don Dudey at our reception in Dallas.

Greetings from the Lone Star State!

by: Anne Kopanski, CPCU, Chapter President

Southern charm and hospitality extended by the Dallas Chapter welcomed us to "CPCU Texas Style". The opening reception was in Union Station, a rehabilitated train depot. CPCUs wore their favorite boots and "duds" to kick off the Annual meeting. Besides the formal entertainment, a CPCU band led by Norm Baglini, Bill Sleeper (new Vice President elect) and our own John Kelly jumped and jammed, winding up with a lively rendition of "The Saints Go Marching In." I really enjoyed seeing Marsh Egan, the new second Vice President, Maureen McLendon, President Dallas Chapter, and all the friends at the Institutes.

The theme - "Meet the Challenges See the Opportunities" was a driving force of the meeting. The Annual Meeting's format was improved to provide maximum learning and networking opportunities. Multiple sessions were conducted for four different learning tracks. The sessions were conveniently located so it was easy to attend a Technical, Agent/Broker, Technology, Personal Development or Strategic session. The caliber of speakers and presentations continues to be outstanding. There were so many sessions that I wanted to attend, conducted concurrently, so I bought audio tapes. The good thing is that I can continue to learn new ideas and refresh them when I'll need them.

Catherine Crier, Fox News Network and Lou Pritchett, retired from Proctor and Gamble were excellent presenters. Both speakers built on the theme of "Carpe Diem" - Seize the Day! Ms. Crier spoke about "responsibility" as the ability to respond and the ability to choose. As a reporter, she interviewed many leaders elected following the break up of the USSR. Many were humble people, a musician, a teacher, and union organizer. These individuals committed to ideals and a better way of life, took chances, created change and changed not only their lives but their national culture. "Little" people with ideas that can reshape history. She pointed out that each of us, with our unique blend of talents can initiate change that will improve our community, our workplace and our world. She encouraged moving from thought to action. To think about

response to problems. "We are doomed to fail if we re-patch tired solutions." She encouraged understanding our personal power, meaning the ability to act and to make an extraordinary difference.

Lou Pritchett, called himself an "old soap salesman" who helped to transform Proctor and Gamble by building a customer driven relationship with Sam Walton of Wal-Mart. P & G had been a product driven organization that became increasingly difficult to do business with as their product lines proliferated. "Stop Paddling and Start Rocking the Boat" is Pritchett's book about "business lessons from the school of hard knocks." He said strength lies in change not in stability. His presented using a "down home" style challenged us to think about leadership vs. management. He encouraged dreamers and poets in top performing organizations as ideas are the new currency that lead to anticipation of the future and improving the alliance for partnership.

It was so nice to meet our new designees. Pete Palestina and I welcomed members of the Class of '97 at a reception, following the conferment ceremony. It's a privilege and a pleasure to meet successful people just recognized for reaching a career milestone. You will be able to meet and congratulate the Philadelphia members at Philly I Day. Please help the conferees feel comfortable and encourage them to actively participate in our events.

John Steingle, President, Brandywine Chapter and Fran Halcovage, President of Greater Valley Forge joined us to welcome their respective designees. Visitors included a "Cowboy", Larry Klein, CPU, past president of our Chapter who "mosied down" and enjoys life in Dallas. It was also great to see Joe McNasby, a resident of Steam Boat Springs, CO. Joe praised speakers from last year's meeting who provided Joe with an idea that has translated into an innovative insurance coverage for ski and other seasonal operations.

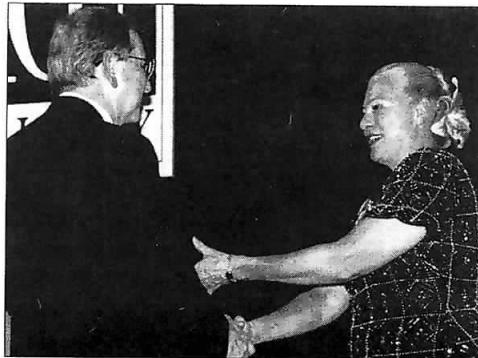
Of course the highlight of the meeting was the Gala Awards Dinner. Please see the president's column about our winning ways!

The meeting really flew by. I arrived Sunday afternoon and returned Wednesday afternoon. It was really great to make new friends and visit with friends from across the county. Thank you for the honor of representing the Philadelphia Chapter.

More Photos of Our New Designees, Guests and Chapter Members



Chapter Director and Chaptergram editor Pete Palestina, CPCU enjoys the moment with National Society President Lawton Swan, CPCU at the Dallas Convention.



Chapter President Anne Kopanski, CPCU being congratulated by Society President Lawton Swan, CPCU as she accepts the award presented to our chapter entitled "Presidents Award for Excellence". See President's column and other articles for details.



Retired Institutes CEO Ed Overman, Ph.D., CPCU and his lovely wife Kathryn enjoying themselves at the Texas style welcome party hosted by the Dallas chapter.



The youngest new CPCU ever was reported in Dallas but your crack investigative reporter discovered it was really the son of Brandywine chapter President John Steindl. Christopher is shown here with dad John and National Director Don Dudey.



Past chapter Presidents (l to r) at the Dallas reception are: Larry Klein, CPCU, Pete Palestina, CPCU and Joe McNasby, CPCU.



Left to right: transplants past presidents: Joe McNasby, CPCU (Now in Steamboat Springs, Colorado but still a Philly chapter member), past President Larry Klein, CPCU (now in Dallas, TX) and Coleen Mulhern, CPCU (now in Santa Monica, CA).

Sign Up for a Committee or Task

Besides the membership (you) and elected officers, your Chapter is successfully run by some very dedicated people on committees. With enough committee people, each committee member has just a little to do each month, on average. The committee chairpersons are listed below. If you have a little

BREAKFAST PROGRAMS

Chair Bernadette Fuller, CPCU
 Phone 610-607-6951 at CNA
 Time 2 hours a month
 Write Season ticket letters and 8 monthly meeting notices
 Write Confirmation and thank you letters to speakers
 Call Prospective speakers to discuss topics and schedules
 Call Hotel to arrange menu and meeting rooms
 Call On-site support staff to confirm registrations and tickets
 Speak Announce speakers, chapter events, etc.
 Develop Topics, future speakers



CANDIDATE DEVELOPMENT

Chair Val Katz, CPCU
 Phone 215-761-3876 at CIGNA
 Time 2 hours a month
 Write Congratulatory letters to program completers
 Call Carriers and agents to set up recruiting meetings
 Speak To small groups of prospective students
 Sponsor Students



CHAPTERGRAM

Chair Peter Palestina, CPCU, Editor
 Phone 215-364-3000 at Paist and Noe
 Time 1 hour a month
 Write Articles about CPCU activities for quarterly newsletter
 Call Other people to generate articles for publications
 Develop Survey, profiles, or other materials to include



CHAPTER RESOURCES

Chair Maggie Stewart, CPCU
 Phone 610-660-6881 at United National Group
 Time 1 hour a month
 Create Survey of the membership
 Organize Survey results



CONTINUING EDUCATION

Chair Rich Ventura, CPCU
 Phone 215-761-1878 at CIGNA
 Time 3 hours a quarter
 Complete Form for State Ins. Dept.
 Gather Necessary bio and outlines of the course



time to help your Chapter succeed, please consider giving a hand doing any of the tasks mentioned under any of the following committees; just contact the committee chairperson, or Chapter President Anne Kopanski, CPCU at 215-884-2525.

INTERNET WEBSITE

Chair Sandra Loeb, CPCU
 Phone 215-493-0782 at Loeb Information Resources
 Time 1-2 hours a month
 Plan Chapter website construction
 Write Information for website publication



FIRE ESSAY CONTESTS

Chair Pete Palestina, CPCU and Val Katz, CPCU
 Phone Pete: 215-364-3000 at Paist and Noe
 Val Katz: 215-761-3896 at CIGNA
 Time 1 hour a month, and half a day once a year
 Call School district to organize contest
 Visit School district to present awards
 Write Letters of congratulations, news releases



FRANKLIN AWARD

Chair Josephine Battisti, CPCU
 Phone 610-359-9816 at residence
 Time 1 hour a month, except a little more in the award month
 Call Hotel and speakers to set-up
 Create Invitations and programs



I-DAY AND CONFERMENT

Chair Maria Perez-Freedman, CPCU
 Phone 215-761-3513 at CIGNA
 Time 2-3 hours a month
 Attend Joint I-Day meetings; assemble new designees at I-Day
 Write Chaptergram articles before and after
 Write Letters inviting head table guests
 Call Hotel for reception room; committee to confirm progress
 Develop Topics, speakers, conferment officer, list new designees and guests
 Greet New designees at reception



LOCAL SECTIONS FOR THE SOCIETY

Chair Charles Koerwer, III, CPCU
 Phone 215-761-6678 at CIGNA
 Write Letters inviting membership
 Time 2-3 hours per month
 Develop Topics of interest
 Write Chaptergram articles and section articles



MEMBERSHIP

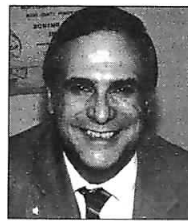
Chair Rina Williams, CPCU
 Phone 215-592-6623 at SMG Risk Management
 Time 1 hour a month
 Write Letters and welcome to transferred CPCUs
 Develop Methods to retain membership
 Create Membership directory



continued on the following page

PUBLIC RELATIONS

Chair Larry Gross, CPCU
Phone 609-799-1800 at ISO
Time 1 hour a month
Write 4 or more press releases on chapter events
Develop Press list, news outlets such as cable TV



From the Editor

by: Peter Palestina, CPCU

RESEARCH

Chair Larry Gross, CPCU
Phone 609-799-1800 at ISO
Time 1-2 hours a month
Write Monograph or research paper
Call Committee members to check progress
Develop Topics, resources and other documentation

SCHOLARSHIPS

Chair Rick Lee, CPCU
Phone 215-443-7828 at DVIT
Correspond With recipient organizations for scholarships



SEMINARS AND WORKSHOPS

Chair Cindy Wolkiewicz, CPCU
Phone 215-542-0600, ext. 216 at Cohen & Seltzer
Time Less than 1 hour a month
Write Chaptergram article about program
Call National Society for speakers or contact speaker direct
Speak Announcement speaker
Develop Topics, menu, meeting room
Greet Attendees; give badges, handouts and have them sign in and out



SOCIAL EVENTS

Chair Pete Palestina, CPCU
Phone 215-364-3000 at Paist and Noe
Time 1 hour a month
Call Venues for prices, attractions
Write Announcements; articles for Chaptergram
Solicit Volunteers to help in set-up and running



SPECIAL OLYMPICS AND GOOD WORKS PROJECTS

Chair Cynthia Gantz, CPCU
Phone 215-576-1500 at Bryson
Time 1 hour a month for 3 months
Half day at the event
Create Announcements
Organize Volunteers for the event



MEMBERSHIP DIRECTORY

Chair Karen Willimann, CPCU
Phone 610-399-0387
Time 2 hours per month
Call Prior advertisers and contributors
Write Letters to get new sponsors/advertisers
Develop Funds to cover printing/ mailing
Create Directory of Chapter members



NEW DESIGNEES

Chair Rich Ventura, CPCU
Phone 215-761-1878 at CIGNA
Time 1 hour a month
Write Article for Chaptergram, welcome letters
Call New Designees and committee members
Develop Involvement campaign
Greet New Designees at breakfast meetings



PROJECT INVEST

Chair Anne Kopanski, CPCU
Phone 215-884-2525



Lots of pictures to put in this issue of the Chaptergram so I'll have to make this short. I guess it's true when they say "A picture is worth a thousand words." Anyway, since so much about the Dallas convention is in this issue I'll mention a few other notes of Dallas.

Society membership has grown by leaps and bounds. As of this time, there are 29,389 CPCU Society members including the new CPCUs of this year.

I attended all of the agency fast track seminars given at the Society's convention in Dallas. I have been critical of them in the past but I can honestly say that this year they were great. I took advantage of the opportunity to earn 16 CE credits by attending all sessions. One interesting observation was that only 72 people were left at the last seminar on Tuesday afternoon. Since over 1,000 CPCUs registered for the convention only a small percentage took the opportunity to earn the maximum CE credits that were available. Wonder if it was burnout or too much partying the night before.

While in Dallas I chatted with Greater Valley Forge Chapter President Fran Halcovage and asked him why his chapter did not put together the social event for which they were responsible for this year. "Not enough volunteers" said Fran, "so we're not going to be able to have one." Some of you may remember that we were to have an annual game type social for which our chapters would challenge each other and the winner holds the trophy until they lose it. Since we lost last year's inaugural event GVF is not allowing us to win it back. I told Fran that GVF should forfeit the trophy if they do not host the event by year end. He said he would bring the trophy to a future Philly breakfast meeting. Will he forfeit it or will he devise an event to win or lose it? Stay tuned. Meanwhile, enjoy the holidays and have a happy new year!



Past and current chapter Presidents around the special cake in honor of the chapter's 50th anniversary are left to right: T.C. McDonnell ('94), Bruce Tuttle ('96), Anne Kopanski ('97), Art Hanebury ('90), Phil Spinelli ('83 & '84), Pete Palestina ('82), Boyd Bruce ('74) and Bill Arnold ('68).



New designee Ed Wentz with wife Diane at the I-Day reception.

Philly I-Day Nice Change

By most accounts, Philly I-Day held on October 21st, was not only a success, but it was one of the best from an educational standpoint that many had seen in years. Attendees were able to earn up to 4 CE credits thanks to two of the featured seminars one entitled "Products Liability" and the other "High Tech Theft." All of the seminars were two hours in length and this was the first time that CE credits were offered. There were also seminars entitled "Workers Compensation Reform: How Does It Affect You?" and "Reinventing Insurance Organizations" Three of the seminars ran concurrently in the morning from 10:15 to 12:15 and the fourth was held in the afternoon from 2:15 to 4:15. The morning general session was a panel discussion on the I-Day theme of "Reinventing Insurance." The panelists were Constance Foster, Esq., Gen. Partner of Saul, Ewing, Resnick, and Saul, Gerald Isom, President, CIGNA and Brooke Williams, President J&H and Marsh and McLennan. During the luncheon, the new designees received their diploma and congratulation fro Lawrence Brandon, CPCU, President, Insurance Institutes, Marsha Egan, CPCU, Vice President, CPCU Society and James Taylor, CPCU Trustee, Insurance Institutes. Afterwards, the chapter hosted a reception for new designees and past presidents in honor of our 50th anniversary. Congratulations to the I-Day committee for a job well done.



New designee Anthony DiBernardino congratulated by Larry Brandon, CPCU.



New designee Jane Bonner receives diploma and congratulations from Society Vice President Marsha Egan, CPCU at the I-Day luncheon ceremony.



New designee Joe Boyle congratulated by Institutes President Larry Brandon, CPCU.



New designee John Meyers congratulated by Larry Brandon, CPCU.



Table of new designees at the I-Day luncheon.



Table of new designees at the I-Day luncheon.

PHILADELPHIA CHAPTER, CPCU

P.O. BOX 1499

PHILADELPHIA, PA 19105

BULK RATE
PERMIT NO. 15
HUNTINGDON
VALLEY, PA
19006