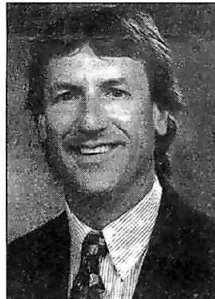


Editor's Note: The views and opinions of the authors of the articles appearing in the Chaptergram are his or her own and not necessarily shared by the officers and members of the CPCU Society and the Philadelphia chapter.

Visit your Chapter website at: <http://www.philadelphiacpcu.com>

Roy Reinard, III Named 1999 Franklin Award Recipient

The Philadelphia Chapter of the CPCU Society is pleased to announce that Pennsylvania State Representative Roy Reinard, III of the 178th Legislative District was named as the recipient of its 1999 "Franklin Award". A crystal bowl trophy will be presented to Mr. Reinard on March 30th at a special luncheon in Philadelphia at the DoubleTree Hotel located at Broad and Locust Streets. Governor Tom Ridge has been invited to be the keynote speaker at the ceremony.



This award is given each year to an individual, company or organization in the Delaware Valley, for outstanding achievement and contribution to the insurance industry and the community that is broad based and reflective of high professional standards.

Mr. Reinard is a resident of Holland, Bucks County, PA where he resides with his wife Gail. He is also a licensed agent and broker for the Reinard Insurance Agency located in Feasterville, PA as well as the elected member of the PA House of Representatives where he has served as the 178th District Representative for the last 16 years.

If you would like to attend the luncheon honoring Roy, you may use the form on the bottom right of this page to order your tickets.

First of the 1999 Class of New CPCUs

Congratulations to the following five individuals who have passed the September final exam and who will receive their CPCU designation this year at the annual meeting in Boston. We welcome and encourage them to come to our meetings and become involved in Philadelphia Chapter activities.

Joseph T. Burns
Mary E. Hare

Frank A Cresta, Jr.
John Patrick Riordan
Beth Wakshul

*The Philadelphia Chapter of the CPCU Society
proudly presents*

*The Seventeenth Annual Franklin Award
the award will recognize*

ROY REINARD, III

*Pennsylvania State House of Representatives-178th District
for outstanding achievement and contributions to
The Insurance Industry and Insuring Public.*

*This award will be presented at a Special Luncheon
at The DoubleTree Hotel located at
Broad and Locust Streets, Philadelphia, PA
Tuesday, March 30, 1999*

Cocktails served at 11:15 am • Lunch served at 12:00 noon

*Invited Speaker
Pennsylvania Governor Tom Ridge*

Save the Date

Friday, March 12, 1999

The Philadelphia Chapter invites the Class of 1998 New Designees to dinner. It's a Spring Social with entertainment, door prizes and an opportunity to mingle with your peers. You will receive a formal invitation in the mail shortly, but for now, please mark your calendars that the event will be held at the Racquet Club of Philadelphia, located at 215 S. 16th Street, Philadelphia, PA from 6:00p to 10:00p.

For last minute updates visit our website at philadelphiacpcu.com and go to the New Designees area or contact Mary Ann Ryan, CPCU at (215) 761-1886 or maryann.ryan@cigna.com

New Designees Class of 1998
D I N N E R P A R T Y

Please make my reservations for _____ persons at \$35 each or
Please reserve _____ table(s) of 10, _____ half table of 5.
Cost is \$300 for a full table of 10 or \$160 for a half table of 5.
Make check payable to: Philadelphia Chapter of CPCU, P.O. Box 1499,
Philadelphia, PA 19105-1499. The deadline is: March 26, 1999

Name(s) _____

Firm _____

Address _____

Phone () _____

Fax () _____

FOR ADDITIONAL INFORMATION OR QUESTIONS CALL PEGGY DENCE AT (215) 627-5306.

The President's Corner

by: Sandra L. Loebis, CPCU



Some 1998 Memories

I hope 1999 will be a happy, healthy and prosperous year for all. Now that the holidays are over and we are used to writing 1999 on all our checks and documents, it is time to get on with our personal and business affairs. But I would like to take a moment to remember a few events of late 1998.

The most inspiring memory for me had to be the presentation of the 15th annual Council Rock School District "Fire Safety in the Home" Essay Contest awards at the Northampton Township Municipal Building last November. On behalf of the Philadelphia Chapter I presented an official plaque and a \$100 savings bond to the first through sixth grade first place and most creative winners and an official plaque to the second place winners. You could sense the excitement as the student winners, their families and teachers gathered for the presentation and posed afterward for pictures. Not too long before this event in a neighboring Community, a mother and her children perished in a fire. Thankfully, no such disastrous event has occurred in this township. Could it be that educating elementary school children in fire safety contributed to this? One had to be touched by the wonderful posters, exhibits and essays espousing fire safety. I was proud on behalf of the chapter, to be sponsoring such an event and I wish that there were more. If you would like to do the same for your community, just let me know. We will put you in touch with our Fire Essay Committee.

And who could forget Philly I-Day 1998? The I-Day Committee tried something new this year in addition to the educational events and our luncheon confinement - exhibitors teamed with luncheon motivational speaker, Lynn Yeakel. It was great fun, networking, talking with the exhibitors, attending the seminars and learning new things.

In closing, I must congratulate the September 1998 CPCU completers. You are the first of the Class of 1999 and we urge you to not only come to our meetings, but to become involved in chapter activities.

It is good to look back fondly on the memories of the past year, as we look forward to the future. I hope that future includes your involvement in our chapter's activities by attending our monthly breakfast meetings and getting involved in chapter activities. We need help! We can't do it alone. Besides it's more fun where there are many involved.

Introduction of Our Membership Committee

by: Patricia Rakowski, CPCU, Chairperson

The following people have generously volunteered to staff the Membership Committee this year:

Rina Williams, CPCU, SMG - 215-592-6623

Bill Wares, CPCU, Robert Risk Management - 215-496-2700, ext. 7097

Jim Jones, CPCU, CIGNA - 215-761-3368

Courtney Algeo, CPCU, PMA - 610-962-4935

Denise Forbes, CPCU, Fireman's Fund - 215-928-3541

Mary Wong, CPCU, Towers Perrin - 215-963-7767

Chuck Walker, CPCU, American Express Financial - 609-784-7500

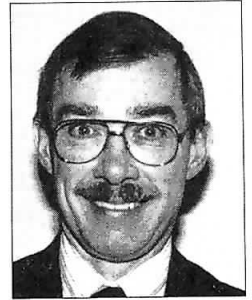
Don Sutton, CPCU, Reliance Insurance Co. - 215-864-4766

Jim Fryer, CPCU, AICPCU - 610-644-2100, ext. 7528

We will be hard at work contacting CPCU Society members and staying in touch with those who may have membership difficulties. If you have any questions, comments or suggestions, you can contact me at 215-854-1193 or call any of the above Committee members.

National Director's Corner

by: Don L. Dudey, CPCU



The results will not directly affect the individual chapters in their day-to-day operations, in that you are the life-blood of the Society. What you will see is a more responsive and attuned Board of Directors and Executive committee towards the wants and needs of the Chapters. Your representative, the National Director, will now have more responsibility toward the governance of the Society as a whole. Your needs can go forward and be heard and acted upon more effectively. The layers of the Society will have been reduced, to allow more responsiveness to the Chapter's needs.

The target date for implementation is October 1, 1999. In the interim, many hours of meetings and discussions will take place to properly implement this plan.

Since that article, one issue has developed that perhaps the membership would have concerns about. The make-up of the "new" Board would consist of 44 governors (this is the new name for the Regional Directors), one (1) governor from outside the US, two (2) at-large governors, along with the officers of the Society, the President of the American Institute of CPCU and the Society's Executive VP, the later two as ex-officio members.

The question concerns the two (2) at-large governors. Must these two governors be an active CPCU or could they be non-CPCU like a business executive inside or outside the insurance industry? There is debate both ways, and I would like to hear your comments.

At the mid-year meeting, April 9-10, 1999 in Chicago, the Board of Directors will vote on the New Governance Structure for the Society. I would love to hear you comments before I attend this meeting and vote on the "new" governance structure of the society. You can either fax me at 410-356-3713 or e-mail at ddudey@qis.net.

I hope each of you have a successful new year as now we are in the last year of this century.

BUDDY PROGRAM IS UNDER WAY!

by: Patricia Rakowski, CPCU
Chairperson, Membership Committee

Do you find it difficult to walk into the monthly meetings alone? Most of us do, whether we're old or new members. Sometimes we don't know other members, or the people we do know are not able to attend. The membership committee wants to help make the experience more comfortable by putting you in touch with other members who will extend a warm welcome. Arrangements will be made to meet you before the meeting, walk into the room together, and find seating. If you are interested, give me a call or contact anyone else on the membership committee, Our phone numbers are on the Chapter website at: www.philadelphiacpcu.com. Hope to see you there!

In your April

Chaptergram I wrote

the following comments:

"Society's Board of

Directors Votes to Adopt

Revised Governance

Structure."

January Meeting Recap

MANAGING YOUR CAREER

by: Christina McGarrigle, CPCU

On January 21, 1999, attendees of the CPCU Breakfast Meeting had the pleasure of hearing Mr. John P. Creveling of Career Resources Management in Philadelphia to discuss change and career management. Mr. Creveling made a dramatic entrance, dressed in historical garb, introducing himself as John "Patrick Henry" Creveling. This provided a segue in to his discussion on change. The nature, implications and reactions to change experienced by our forefathers (hence the Patrick Henry costume) differ little from those experienced today.

Mr. Creveling advised the group to prepare for change, and to accept it. One may prepare for change by taking responsibility for and managing his/her career, which will make them more marketable and employable.

In the workplace of yesteryear, change was not as prevalent. Years ago, a career plan involved "climbing the career ladder, keep working, retire gracefully, then collect a pension." In today's rapidly changing environment, with changes in technology, the global marketplace, consolidations, mergers, and acquisitions, that career plan is no longer viable. Rather, we must become "self-reliant" in our careers.

Becoming "self-reliant" entails having a career plan with direction and focus. Mr. Creveling provided a listing of sixty-seven "Core Competencies" (i.e., creativity, organizing, listening), and asked everyone to choose five which were reflective of each person's strengths. Then, each table as a group chose three core competencies that they thought were necessary for success in the insurance industry. A comparison of each person's strengths and skills with those necessary for success in the insurance industry provided insights into potential areas for professional development. The object of this exercise was to "align one's career plan with the market."

As for professional development, Mr. Creveling said that 70% of executives' development occurs on the job, 20% through people, and 10% through coursework. A mentor or coach from inside or outside of your organization is instrumental to one's development. He also advised the group to become "perpetual students," and strive to keep current, such as with industry and technological developments.

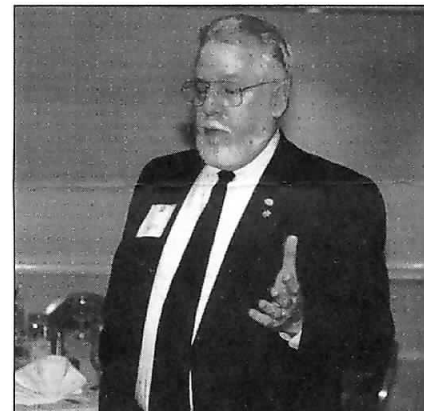
In closing, Mr. Creveling encouraged everyone to take responsibility for his/her career. Change is inevitable, but if we learn to respond to it effectively and positively, it may yield new opportunities.

Prior to Mr. Creveling's presentation, Clint Gillespie, CPCU, our Chapter's Personal Lines Section Chairman, addressed the members in attendance. Clint volunteered to bring Section information to each Breakfast Meeting. On behalf of the Society, Clint will try to encourage interest sections within our Chapter. He advised that there may be additional redesign around the Sections within the Society. Two other members of the Personal Lines Section Board of Directors are Philadelphia Chapter members. They are Charles Butler, CPCU and Kathleen M. Frenzel, CPCU.

In addition, as well as at the Chapter Board of Directors meeting, Clint spoke on the video produced by Keystone, *Take Five, Stay Alive*. The video is intended to explain the purpose of a new educational "club" for young drivers aged 14-20. The goal of Keystone is to obtain corporate sponsors and teach young drivers about ownership, maintenance and operation of a vehicle. Structured similarly to a 4H club, Clint is hopeful that the state of Virginia will accept this program which would be one hour a week in lieu of their current driver education program. Keystone would give a premium discount to participants. Clint finished by mentioning that the program has been endorsed by the Pennsylvania State Police Department.



January speaker John Creveling dressed as Patrick Henry, waits in lobby with Chapter Treasurer Rick Lee, CPCU while Sections Liaison Clint Gillespie spoke to our audience.



Sections liaison Clint Gillespie, CPCU brought us up to date on his work and plans for 1999. Clint intends to bring Sections information with him to each meeting.



Near the conclusion of Mr. Creveling's presentation, Chapter member and past president T.C. McDonnell, CPCU presented his group's top 3 selections of core characteristics for success as managers for an insurance company.



January speaker John "Patrick Henry" Creveling discussing change and career management.

1998 Fire Safety Essay Winners Receive Their Awards



Holding their awards are the Council Rock School District winners of the 15th Annual *Fire Safety in the Home* essay contest sponsored by the Philadelphia Chapter of the Chartered Property and Casualty Underwriters (CPCU) Society. First row from the left, 1st and 2nd grade level: Martin Witkin (1st place), Allyson Hauptman (most creative), Joshua Wortzel (2nd place), Sarah Christian (3rd place). Second row, 3rd and 4th grade level: Joseph Cirone (1st place), Kerri Anne Rabberman (most creative), Justin Kapusta (2nd place), and Caitlin Marchini (3rd place). Third row, 5th and 6th grade level: Kyle Dennis (1st place), Ashley Lewis (most creative), Kelly Wasilewski (2nd place), and Jacob Torok (3rd place). Adults: left, Pete Palestina, CPCU, Vice Chairman, Northampton Supervisors and contest coordinator, Sandra Loebs, CPCU, President, Philadelphia Chapter CPCU Society, and Bruce Stamm, School Board Director.

The awards were presented at the Council Rock School Board meeting of November 19th. First place and most creative finishers received a \$100 U.S. Savings Bond and a plaque. Second and third placers received a plaque. The students will also receive plaques and citations from the Northampton, Newtown and Upper Makefield Township Boards of Supervisors and state Representative Roy Reinard at the November 24th Board of Supervisors meeting held at Northampton Township.

The essays were written during national Fire Prevention Week in October. All students in the Council Rock elementary schools were eligible to participate.



Winning students with their teacher from left to right are: Martin Witkin with Mrs. Neebe, Kerri Anne Rabberman with Mrs. Kelly, Allyson Hauptman with Mrs. Shvanda, Joshua Wortzel with Mrs. Nathewitch and Sarah Christian with Mrs. Haupt.



Winning students with teacher left to right: Justin Kapusta with Mrs. Heater and Caitlin Marchini with Mrs. Young.



Winning students with their teacher from left to right are: Jacob Torok with Mrs. Mastronietro, Kelly Wasilewski with Mrs. Harrison, and Ashley Lewis with Mrs. Gambel and Mrs. Lawler.

Chapter "Fire Safety in the Home" Essay Contest Concludes 15th Year

Editor's Note: This was the 15th year that I have been involved with running our Chapter's Fire Safety in the Home Essay Contest which we have been co-sponsoring in conjunction with Council Rock School District. Although a lot of work goes into it, I can honestly say that it is most gratifying and well worth the effort. To see the smiling faces of the children and their proud parents as they receive their awards and recognition warms the heart. But more importantly, the fact that so many children enter the contest and write and learn about fire safety, many lives can be saved and after all, isn't that what it's all about? Please enjoy the photos on this and other pages of the Chaptergram. They were taken at the Council Rock School Board's Public Meeting of November 19th, and the Northampton Township Board of Supervisors Public Meeting of November 24th. Both were televised over cable television. My special thanks go to the Council Rock School Board, Superintendent of Schools, teachers, parents and especially the great students who participated.

-Pete Palestina, CPCU



Newtown Township Board of Supervisors Secretary Skip Goodnoe presents his Township's citation to Kelly Wasilewski of Newtown Elementary.



Upper Makefield Township Board of Supervisors Vice Chairman Bud Baldwin presents his Township's citation to Joshua Wortzel of Sol Feinstone Elementary.



Northampton Township Board of Supervisors Chairman George Komelasky presents his Township's citation to resident Allyson Hauptman of Hillcrest Elementary.



Pete Palestina explains the importance of the contest at the November 24, 1998 Northampton Township Supervisors meeting as Chapter President Sandra Loebs looks on in background.

Here are the 1998 "Fire Safety in the Home" Essay Contest Winners from Council Rock School District

1ST AND 2ND GRADE CATEGORY



1st Place Winner
Martin Witkin, Hillcrest Elementary



Most Creative Winner
Allyson Hauptman, Hillcrest Elementary



2nd Place Winner
Joshua Wortzel, Sol Feinstone Elementary



3rd Place Winner
Sarah Christian, Richboro Elementary

3RD AND 4TH GRADE CATEGORY



1st Place Winner
Joseph Cirone, Holland Elementary



Most Creative Winner
Kerri Anne Rabberman
Sol Feinstone Elementary



2nd Place Winner
Justin Kapusta, Rolling Hills Elementary



3rd Place Winner
Caitlin Marchini, Churchville Elementary

5TH AND 6TH GRADE CATEGORY



1st Place Winner
Kyle Dennis, Rolling Hills Elementary



Most Creative Winner
Ashley Lewis, Hillcrest Elementary



2nd Place Winner
Kelly Wasilewski, Newtown Elementary

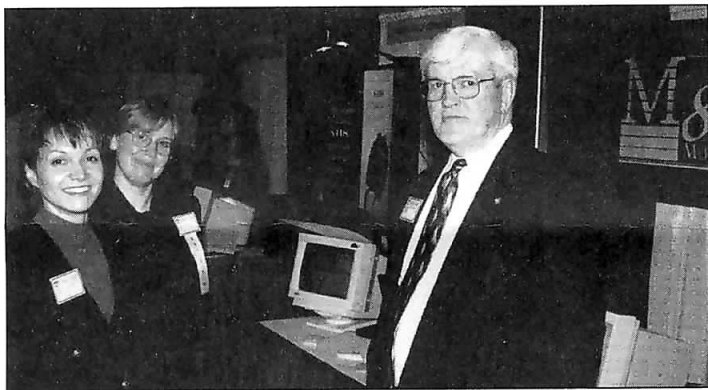


3rd Place Winner
Jacob Torok, Goodnoe Elementary

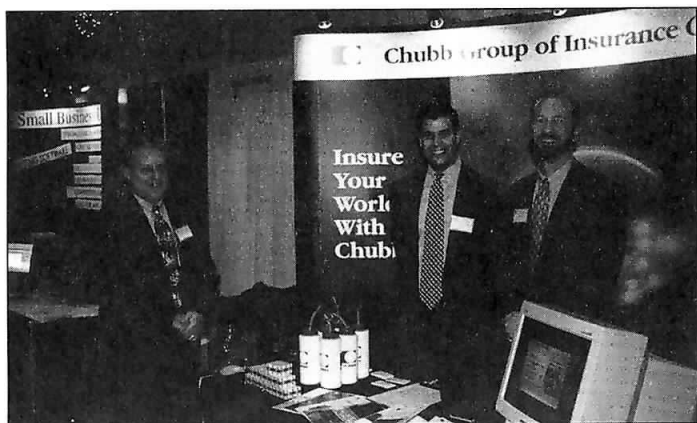
Philly I-Day

FINANCIALLY SUCCESSFUL

Early reports were that the December 4th Philly I-Day was financially successful, mainly due to the exhibitors who participated for the first time this year. 323 tickets were sold and 403 people attended, 33 new designees were also on hand. A report will be made in our next Chaptergram and in the meantime, enjoy the photos on this page as well as on our website at www.philadelphiacpcu.com.



An Expo was held for the first time at I-Day 1998. Shown here is Merchants Insurance Group led by Regional Manager T. Patrick O'Brien.



Shown here at the I-Day 1998 Expo is the Chubb contingent led by Stephen Harris, Manager of the Technology Insurance Group PA region.



Chapter President Sandra Loeb, CPCU extends congratulations to new designee Anthony Flacco at I-Day 1998.



Terrie Troxel presents diploma to Mary Ann Ryan, CPCU as President Sandra Loeb awaits additional congratulations.



New designee Lilly Cowan, CPCU receiving diploma from Terrie Troxel at I-Day 1998.

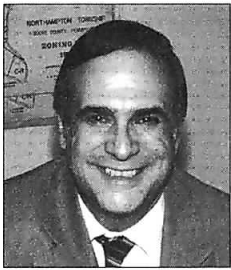


New designee class of 1998 at the I-Day luncheon where they received their diplomas from Institutes CEO Terrie Troxel, Ph. D., CPCU, CLU and Chapter President Sandra Loeb, CPCU.

Announcement from Central Jersey Chapter

There will be a Chapter Meeting of the Central Jersey Chapter of the Society of CPCUs on Tuesday, March 9, 1999. The meeting and luncheon will be held at the Forrestal at Princeton. The doors for this event will be open at 11:30 a.m. The guest speaker will be Jaynee LaVecchia, Commissioner of the Department of Banking and Insurance. Commissioner LaVecchia will provide her insights into the state of the Insurance Industry and legislation in New Jersey.

The cost of attending the meeting and luncheon is \$25 for members and \$30 for non-members. If you are planning to attend, send a check payable to the Central Jersey Chapter to: Haral Redden, Jr., CPCU, Treasurer, c/o The Redden Agency, 718 River Road, Fair Haven, New Jersey, 07704, or call (732) 741-9101.



From the Editor

by: Peter Palestina, CPCU

Coming to the Capital District

by: former Chapter first Vice President
Bernadette Fuller, CPCU



Let Your Township Manager Know About "Risk Management for Public Entities", a new Course Offered by the Institute

In February, a new course was introduced by the Insurance Institute entitled "Risk Management for Public Entities." IIA, in cooperation with the Public Risk Management Association (PRIMA), released the course designed for risk managers employed by public or other non-profit entities. It is also of interest to other public officials with some risk management responsibilities, insurance brokers or agents specializing in public sector accounts, insurance company public sector specialists, and consultants. According to the Institute, the course will focus on the distinctive features of public-sector risk management, or how risk management for public and other non-profit entities is special. Public entities are either organizations that have governmental powers or that support such organizations such as electric companies, hospitals, parks authorities, etc., depending on the ownership and how they are chartered. Although the course builds on the content of the ARM program, holding the ARM designation is not a prerequisite. The course culminates in a three hour exam, which is available on request. People who pass the exam earn a Certificate of Completion. The course was developed by George L. Head, Ph. D., CPCU, CLU, Institute Vice President, and Kwok-Sze Richard Wong, deputy executive director of PRIMA.

I must say that I was very excited when I read about this new course. Aside from my livelihood as an insurance broker, I am also an elected public official (Supervisor in Northampton Township). I can tell you that every municipality is involved with some kind of insurance protection, be it traditional or self insurance. In most cases, the decision to purchase, arrange or recommend coverage is in the hands of the township manager. He or she will be comparing bids from several companies and brokers or will be evaluating proposals or making decisions from recommendations made by a Board of Trustees who oversee some joint self insured programs. This would be a great opportunity for them to better their knowledge of what risk management is all about, assuming they have any knowledge of the subject whatsoever. You can do yourself, your township officials and your citizenry a favor, by letting them know that this new course is available and worth their investment. I took the time to make this known to the Trustees of the 26 or so municipalities that make up the particular self insured group I am affiliated with. Hopefully, they will avail themselves of this great opportunity to enhance their insurance knowledge.

For further information about the course, call Dr. Head at 610-644-2100, ext. 7342.

If someone had asked me less than a year ago where Albany, New York was I would have said somewhere up north where it snows a lot. You know, Buffalo, Syracuse, Rochester. Well, that answer would have been partially right and partially wrong. While Albany is north of Philadelphia, and about 5 hours driving time, Buffalo is west of Albany and 5 hours driving time, Syracuse is west of Albany and 2.5 hours, and Rochester is west of Albany and about 4 hours.

I have been here now for three full months. Some native Albanians teased that the snow would begin in October. I dreaded the thought. I wasn't ready to become a snow bunny. All I could picture was I in my snowshoes trying to take care of errands. I imagined going to the supermarket finding all the bread and milk shelves empty. I imagined the city being shut down because the roads would be blocked with snow. Well, it hasn't been anything close to a storm like that here in Albany. I can't say the same for Buffalo. The first snow we experienced was during the Christmas holidays. It snowed every week after that, at least up until the Frosty family came and overstayed their welcome, bringing with them single digit temperatures.

Winter sports are popular here. I tried downhill skiing once in my adult life. After going downhill I knew it would have been better if I had tried this sport during my adolescence or sooner. Snowboarding is not a consideration for me. But, I haven't ruled out the cross country skiing.

Finding my way around town was a bit of a challenge at first. It was confusing to me to go south on the Northway. I finally got the hang of it. Once I got that straight everything began to fall into place.

It wasn't difficult to find the local CPCU Chapter here. I attended the annual Christmas luncheon of Professional Insurance Groups. Groups such as PIA, Professional Insurance Women, CPCU participate. For the past five years the groups have pooled their money and resources to present a check to the Regional Food Bank during the luncheon. Volunteers are solicited at the luncheon to sign up three hours of their time to collect donations from the public at an exhibit table in the mall. The funds collected by the insurance group volunteers are matched by a group of corporate food bank sponsors. The event created an atmosphere of fun, networking and synergy.

I have made some friends, and met a number of business contacts in the area, but my thoughts reflect back to Philadelphia. Some of my fondest memories are of the Philadelphia CPCU chapter, and its board. The Philadelphia board has always carefully planned a program year that would enrich its members' professional development. I can still get my dose of the chapter, its activities, and accomplishments by way of your web site. Not all chapters are so fortunate to have a first class web page, program planning, and board. Yes, Philadelphia you are first class, and you just keep getting better.

Time passes quickly. I still have many things to learn about the Capital District Regional. Already, I picked up the local colloquialism here. Regardless of whether I am at a retailer, service establishment, or in an aerobics class, someone will ask, "all set?" The most general meaning to that question despite the setting is whether you are ready to finalize or execute what comes next. I plan to make the most of it here, and create many memories. I am all set!

I will always treasure my fond memories that you the Philadelphia Chapter have given me.

November 1998 Meeting Recap

by: A.E. Myhr, CPCU, ARM

The November speaker was John W. Roblin, senior V.P. and Information Systems Officer for CIGNA Property and Casualty. Mr. Roblin presented a very informative picture of some of the information technology issues facing the industry today. This included some very humorous anecdotes such as: "Amazon used to be a river." He also noted that in 1977, the Chairman of Intel stated at a business meeting that he could not figure out why anyone would need a personal computer at home - how times change!

With respect to the P&C industry, some of the systems related issues reviewed were those connected with keeping all systems operations in-house; the drain of resources caused by Year 2000 related issues; and recurring problems related to the use of legacy type systems.

One of the most important points brought out in Mr. Roblin's talk was the fast pace of change within the industry, particularly within the systems and information technology areas. He further pointed out that it is important for companies to recognize this as a constant, which needs to be managed.

Throughout his presentation, Mr. Roblin used quotes from Yogi Berra to reinforce many of the points being made. The final and most appropriate quote was: "The other team could make real trouble for us if they win."



John Roblin senior
VP, CIGNA speaking
on Information
Systems at our
November meeting.

Candidate Recruitment and Development

by: Val Ullman-Katz, CPCU

The committee is preparing to send a letter to the Society listing CPCU candidates in an attempt to learn who among the current candidates would prefer a Personal Sponsor. Once we have a response from the candidates, the Committee will pair the candidate with a sponsor. A gathering of the candidates and sponsors will follow this spring. Our ambition is to provide a support network for candidates as they work through the curriculum and provide support to our sponsors.

A good sponsor can make the difference between success and failure for any individual. The CPCU program is rigorous and time consuming. From our initial discussion with the sponsors, we learned that sponsors need a communication forum to trade mentoring techniques and have other sponsors available as a sounding board. While our progress is slower than anticipated, the end result will be worthwhile.

The Philadelphia Chapter takes its responsibility to the Institute and Society seriously. We recognize that only by perpetuation of the designation, through the attainment of the designation by additional insurance professionals, can we thrive. The Committee seeks to encourage insurance professionals to begin the CPCU program by providing information at industry meetings such as I-Day and corporate career days.

The program of study for the CPCU designation is rigorous. Adults, particularly those out of school for a while, may need encouragement at various stages during the course of study.

The Personal Sponsorship has been designed by the Society to team up CPCU candidates with Chapter CPCUs. The Sponsor offers guidance throughout the program, invites the candidate to participate at the Chapter meetings, and encourages the candidate to persevere.

Once the Candidate has completed the course of study and achieved the designation, she/he may nominate her/his Personal Sponsor for the Personal Sponsorship Award recognizing the Sponsor's contribution to the candidate's success.

The Committee has held an *Evening of Wine and Cheese and Test Tips* for candidates. At this wine and cheese hour, Institute graders presented some time honored tips for success on exams.

The Committee hosted an evening for Sponsors to discuss strategies for encouraging candidates to continue, especially when the candidate has "stubbed a toe."

The Society has charged the Chapter Committee to match sponsors and candidates. By Spring, we hope to have this task completed. The Candidate Recruitment and Development Committee will then host a *"Meet Your Candidate/Sponsor Night."*

For information on Candidate Recruitment and Development Committee, please e-mail Val Ullman Katz, CPCU <mailto:valraykz@erols.com>.



*"Vital to the
CPCU move-
ment and the
Society itself
is recruitment
of insurance
professionals
into the CPCU
program..."
so states the
Chapter
Officers Guide
Administrative
Manual, 5th
Edition.*

PHILADELPHIA CHAPTER, CPCU

P.O. BOX 1499

PHILADELPHIA, PA 19105

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19006