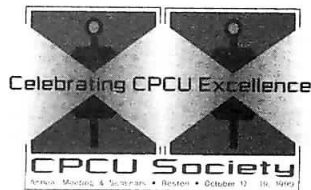


**Editor's Note:** The views and opinions of the authors of the articles appearing in the Chaptergram are his or her own and not necessarily shared by the officers and members of the CPCU Society and the Philadelphia chapter.

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



## CELEBRATE CPCU EXCELLENCE AT THE ANNUAL MEETING IN BOSTON

**A**h, the scenes of Boston in the fall—the foliage, the picturesque Charles River, the distinguished historic sites, thousands of CPCUs networking and learning about current industry trends...

That's right, it is Annual Meeting and Seminars time again and this year the CPCU Society will be Celebrating CPCU Excellence in beautiful Boston, Massachusetts, October 17-19, 1999.

"As we celebrate the pride of the CPCU designation and reaffirm our tradition of ethics, our Annual Meeting will focus on education of new industry trends—the education that has always been the cornerstone of CPCU excellence," says William E. Sleeper, CPCU, CLU, 1998-1999, President CPCU Society.

### Featured Speakers

One of the highlights of this year's festivities is 1999 Loman Lecturer Jim Bouton. Bouton is a former professional baseball player, best-selling author, actor and entrepreneur. Named one of the One Hundred Most Important People in American Sports, Bouton offers his audiences motivation, inspiration and humor, combined in a memorable presentation. Don't miss this compelling speaker.

The keynote address will be given by Michael Treacy, the noted corporate strategist. Treacy is currently developing a whole new approach to customer, industry, and competitive analysis. Treacy will explore how to build an organization around the key disciplines of operational excellence, product leadership, and customer intimacy. He will also discuss finding an organization's key to competitive advantage.

The 1999 Conferment Ceremony will be held on the evening of Monday, October 18th and will feature General Colin Powell USA (Ret.). General Powell was a professional soldier for 35 years, during which time he held myriad command and staff positions. His last assignment was as the twelfth Chairman of the Joint Chiefs of Staff. General Powell currently serves as the Chairman of America's Promise-The Alliance for Youth, and national crusade to improve the lives of our nation's youth.

### One-of-a-Kind Educational Opportunities

The Annual Meeting is the place to be for one-stop shopping in education programs for all facets of the property and casualty industry. The Annual Meeting will offer valuable seminars in four educational tracks—Agent/Broker/Adjuster Track; Strategic Track; Technology Track; and Personal Development track. Attendees have the option of following one specific track or creating their own personalized schedule for optimum education benefit. Highlights include: Combating Claims Fraud through technology; Wiping the Slate Clean; Limiting Liability through Corporate Structure; Using the Internet to Enhance Your Job Search; Domestic Terrorism Exposures and Mitigation Strategies; Technology in Insurance Regulation; Catastrophe Insurance; Preparing for the Big One; The Millennium Trial; Y2K Computer Failures and Business Losses. See your Annual Meeting brochure for a complete listing. As always, designated seminars have been filed for continuing education credits in most states.

### New This Year—One Day Pass

For the first time ever, the CPCU Society Annual Meeting will offer a special one-day pass, designed for those who cannot attend the full three-day meetings. The one-day pass is available to both CPCUs and their guests. Society president William Sleeper, CPCU, CLU, states, "The new program allows our non-CPCU colleagues to join us and sample first-hand some of the many benefits of membership in the Society, including topical sessions, renowned speakers, key networking, and more."

Bringing other guests to the Annual Meeting? No problem! Special guest registrations allow your guest to participate in a variety of activities, including: a concert reception featuring musicians from the world-renowned Boston Pops on Sunday evening, a choice of several tours around the city of Boston on Tuesday morning, and a Gala Celebration Event on Tuesday evening. See the Annual Meeting brochure for more details on guest packages.

For those of you interested in earning additional continuing education credits, on Wednesday, October 19th, there will be a post-meeting symposium focusing on Boston's "Big Dig." The "Big Dig" is a superhighway system currently under construction under the city of Boston that is being billed as the "largest, most complex and technologically challenging highway project ever attempted in American history." This session focuses on the complex and demanding insurance exposures surrounding the project and is a great way for CPCUs to earn additional continuing education credits.

Don't miss your opportunity to participate in valuable educational seminars, network with your peers, and Celebrate CPCU Excellence this October 17-19 at the Annual Meeting and Seminars. Brochures were mailed to all members in the May issue of CPCU News that includes information on registration, accommodations, luncheons, tours, and all scheduled activities. Remember to book early for the best selection of hotels and transportation.

Register today and mark your calendar for October 17-19. If you have questions or require additional brochures, please call the CPCU Society at (800) 932-2728. See you in Boston!!

## Philly Chapter Scheduled Programs for 1999-2000

BY: ANN MYHR, SECOND VP AND PROGRAM CHAIR

Hi! I'm Ann Myhr, CPCU, second Vice President and our Chapter Program Chairperson for this current Chapter year. I have arranged the programs shown below for our monthly meetings. The ticket price for our meetings is \$15 for chapter members and \$20 for non-members. "Season Tickets" are also available for purchase at a price of \$120 for 8 meetings or \$75 for 5 meetings. Table sales are always available for each regular monthly meeting at a cost of \$180 for a table of 10. Your check should be made payable to: "Philadelphia CPCU Chapter" and mailed to Peg Dence c/o Philadelphia CPCU Chapter, P.O. Box 1499, Philadelphia, PA 19105 so that it is received at least three days prior to the meeting date. You may call Peg at 215-627-5306 for further details and information about reservations.

Some of our meetings will be filed for CE credits and you will be so advised on the flyer. You may also access a reservation form/flyer at our website for the next meeting at [www.philadelphiacpcu.com](http://www.philadelphiacpcu.com). Simply print the form and mail it with your check. Our meetings are also open to the public and we welcome all to share and participate. If you have any suggestions about programs you can e-mail me by clicking on the link [mail to: Ann.Myhr@cigna.com](mailto:Ann.Myhr@cigna.com).

### 9/21/99 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia

This will be the first meeting of the 1999-2000 Chapter year and we will kick it off with a "View from the Top". Our distinguished panelists are: John W. Smithson, Chairman and CEO, PMA Insurance; Robert C. Olsman, President and CEO, Reliance Insurance Co; Howard C. Stevens, President, Penn Mutual Insurance Co., and Seth D. Freudberg, President and CEO, United National Group.

### 9/30/99 through 10/1/99 • All day Thursday, Half day Friday

#### Philadelphia Marriott, 1201 Market Street, Philadelphia

Reinsurers and buyers will meet in Philadelphia for a Reinsurance Section symposium entitled "Changes and Challenges in the 21st Century". Beginning Thursday morning with a buyer's panel followed by a luncheon that will honor new ARe program completers. A reception will be held Thursday evening and the symposium will end after Friday morning's concluding panel. The Society has filed for CE credits for those attending. For more information on this symposium and reservation forms, contact the CPCU Society at 800-932-2728 or visit their website at [www.cpcusociety.org](http://www.cpcusociety.org).

### 10/28/99 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia

The second meeting of the 1999-2000 year will be a "View from the Middle". A panel of top executives from agents and brokers (national, regional, local and E&S/L) from our chapter area will talk about what they are experiencing and what expectations they have for the future. Our panelists are: Robert Amoroso, President, Marsh; Al Federico, Jr. CPCU, President, Federico Associates; Frank Svitek, President, Clair Odell Group and John Cantrill, President, Cantrill, Clark and Hays, Inc.

### 11/18/99 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia

This meeting will be a change of pace and we will hear a "View from the Consumer". A panel comprised of your business owner, your friend or your neighbor who will have the forum to talk about what is right or wrong, in their view, of our industry. The difference here will be that instead of taking questions from the floor, we will be taking questions from the panel. Don't miss this one.

### 12/8/99 • 8 am • Wyndham Franklin Plaza, Center City Philadelphia Philly 1-Day

1/20/00 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia  
Program and speaker yet to be determined.

2/17/00 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia  
Program and speaker yet to be determined.

3/23/00 • 11:30 am • DoubleTree Hotel, Broad and Locust, Philadelphia  
Franklin Award

4/20/99 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia

"Ethics Awareness" Speaker yet to be determined. We will also hold the election of offers and directors for the 2000-2001 term.

5/18/00 • DoubleTree Hotel, Broad and Locust, Philadelphia  
Program and speaker yet to be determined.

5/24/00 (tentative) • 12 noon • Eagle Lodge, Wayne, PA

Joint Scholarship Benefit and Social. Scholarship golf outing in honor of Bob Hedges, CPCU for Philadelphia Chapter and Ernie Gaugler, CPCU of the Greater Valley Forge Chapter.

June 15, 2000 • 8 am • DoubleTree Hotel, Broad and Locust, Philadelphia  
Program and speaker yet to be determined. This is also the Chapter's annual business meeting and officers and directors for the 2000-2001 year will be sworn in.

# May Meeting Recap

B. Kingsley Schubert on International Insurance

BY: RICH VENTURA, CPCU

The topic of the May breakfast meeting was international insurance presented by B. Kingsley Schubert. Kingsley spent his first ten years in Australia working for AIG's international markets. He has a total of 25 years in the international insurance business. First he discussed political and regulatory risks in the multinational insurance business. He prefaced his discussion with a brief history of international insurance.

The genesis of multinational insurance began after World War II. It was at this time that many businesses became "multi-national," what we routinely refer to as the multinational corporation (or the MNC) today. It became necessary for the insurance business to follow their corporate policyholders into the multinational arena and be able to afford coverage on a global basis. It was at this time that the large multinational insurance companies came into being: Aflac, INA, AIG. Shortly thereafter, many European companies started doing the same. The German, French, and Italian companies started to provide multinational coverage to their clients. The Japanese made an art form of developing international insurance as many Japanese companies went global in the 1970s and 1980s. The families of interdependent companies or keiretsu made it natural to follow and provide coverage for their companies as they branched out into the multinational arena.

Today, the two largest US companies in the international insurance arena are INA and AIG (INA bought Aflac in the early 1980s). Companies like Chubb and Kemper have tried to break into the international insurance market but, to date, have not been too successful. Kingsley said that it costs a lot at the present time to get a "flag," i.e., develop and maintain a viable, profitable insurance operation in another country. There are costs involved in staffing offices, complying with regulatory authorities, capital and licensing requirements, as well as political impediments. For instance, many countries pass laws making it easier for indigenous companies to operate than for foreign subsidiary organizations. In general, most of the insurance business operations in other countries are indigenous and premium generated to US international insurers only represents about 5% of total premium at present. Kingsley predicted that it could well become 0% in the next 10 to 15 years because of the many barriers involved and because so many of the captives and fronting companies, which represented a significant share of international business, are no longer needed.

International insurance followed the American broker system. It was stronger in Asia than in most European countries. In 1996, Japan patterned its marketing techniques after the broker system; in 1997, Korea followed suit. As a general rule in Asia, however, there are no brokers so much as there are agents who operate in the local regulatory environment. For the most part, around the world, there are independent agents, and agents in the distribution system. They will most likely be around a long time and it may be a while before the brokerage system is approved by regulatory agencies in other countries. For example, there are "case" agents or house agents who control and dominate much of corporate business in Asia, Latin American, and Europe, particularly Germany. These agents also operate as very sophisticated risk managers on behalf of their corporate clients.

Developing distributions is the key to the international markets. The current agency systems in many countries are a major hindrance to breaking into the markets. The "broker" and the brokerage system must be accepted by the regulatory agencies and leading corporations in other countries around the world if the international insurance market is to succeed. In countries like China, Japan, and Korea, the cultures are one where face to face interactions are desired. They like to see somebody. The climate in these countries has been favorable to agents, particularly those involving family and relational ties, e.g., brothers, cousins, friends, etc. It is difficult for some brokers to overcome this.

In the area of regulatory issues, agreements like GATT (which has included insurance services) and agencies such as the WTO and USTR have a lot of say and some clout in opening up the international market place. These agencies and trade agreements, however, are not the only things needed to open up the international markets but what must also be addressed are licensing and capital requirements, and legal and political environments if an insurer is to be successful. Many companies do not even have insurance regulations (e.g. Vietnam) and some have just been recently established and still need to be worked out (e.g. China, Soviet Commonwealth countries).

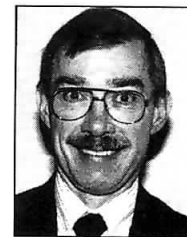
The regulatory and political issues are closely related. One example is ownership rights. In some countries, like China, INA incorporated in Shanghai in 1897. Now it is required that a multinational insurer be owned by a local for a 50+% share. Another example is Malaysia where locals must own at least 30% of the business. Even companies that have operated in Malaysia for some time before this requirement went into effect must divest ownership for locals to share. This is nothing more than political. Countries prefer indigenous operations based on political favors and pressures, and relational ties. Other areas where politics favors local companies are: 1) **licensing** - it is easier for locals to meet licensing requirements in many countries; 2) **capital requirements** - some countries are substantially increasing capital requirements for outside companies, e.g.

B. Kingsley Schubert speaking on the state of International Insurance at our May meeting.



# My Final Column as Your Director

BY: DON DUDEY, CPCU



This will be my last article in your Chaptergram, since my term as National Director - East Central region expires September 30, 1999. It has been a very enjoyable three years in representing your chapter along with the other four chapter I had assigned to me. Your chapter's organization, commitment to its membership and the involvement in your community affairs makes your chapter stand out above the many others. Perhaps you never received the coveted "President's Award" these past three years, but we will know that the activities your chapter participated in were just as good and important as the winners of these awards. I want to commend the three chapter presidents that I had the privilege to work with these past three years, R. Bruce Tuttle, Anne Kopanski and Sandra Loebs. These three individuals were outstanding in their performance as your chapter president. Through their leadership, your chapter has continued to be as successful as it always has been. I think that together, all three have helped give your chapter a strong tradition to follow and a direction for the future.

I want to wish Peter Palestina the best for his term as your chapter president. If we judge success on the amount of and the content of e-mails, then Pete will be a huge success this year.

I just want to close by wishing all the members of the Philadelphia Chapter of CPCU the best in both their business endeavors and in working with your Chapter in this and future years.

Ecuador increased foreign capital requirements from \$1 million to \$9 million; 3) **solvency** - requirements are similar. In fact, in some countries, governments protect insolvent local insurers or take them over for sale (e.g. Korea, Indonesia, Chile, Brazil, Mexico, and Columbia). In cases such as these, an argument can be made that some of these countries need foreign capital to help pay policyholders' claims owed by insolvent insurers. Foreign regulators have to be made aware that the strengthening of local markets will be one result of allowing US entry into their insurance markets.

Another political risk facing those interested in the international markets are the fast paced changes of rules and regulations that take place with any change of government. Many countries have a history of political and economic instability. Governments come and go and with each, there are changes in laws, rules, and regulations. Places like India, Indonesia, and various Latin American and African countries have experienced political instabilities and frequent changes of governments which have resulted in instabilities in the regulatory and insurance environments.

Economic instabilities are also another major challenge facing the international markets. In the US, there are relatively stable macro and micro-economic conditions. This is not the case in the international markets. The Asian and Mexican economies have undergone serious stresses. Indonesia is in crisis currently and many Latin American countries have historically experienced economic crises. These problems present tremendous risk to international insurers. Costs and values can drop drastically in a short amount of time. In one instance, medical costs went up almost 60% overnight and sent loss ratios through the roof. In some instances, local currency costs can increase causing premiums to be woefully inadequate. A carrier must closely track and be sensitive to these political and economic changes if it is to succeed in the international arena.

It almost goes without saying that any insurer wanting to succeed in the international markets will need to hire the best and the brightest of local nationals. They will need to staff offices with people who are aware of political and economic conditions in their respective countries. Also, as culture and language can be a main barrier in breaking into these markets, locals will be invaluable in these areas as well. Locals will be necessary to establish a presence in any foreign market and local offices are an essential. A business in Ecuador cannot be run out of New York or London. And the people of the country prefer to deal with people of their own nationality than an American or an Englishman.

Lastly, Kingsley touched on two other major challenges to breaking into the international markets: the first was the rule of law (or, in many cases, the lack thereof), and the second was the lack of statistics. In the US and in many countries around the world, rule of law is important. Not so in others. There is either no rule of law or it is made up as you go along. This is particularly true in the insurance industry. For instance, when the Korean airliner was shot down, Lloyd's argued that it was an act of war and not covered while the Japanese authorities said it was an "accident" and was covered. Companies were forced to pay. With regard to statistics, there is little to no loss data in other countries. Lack of information on loss frequencies and severities make it difficult to quantify GL, personal lines, and Cat exposures. It is difficult to price and underwrite without vital metrics and statistics. In most countries, reliable statistics simply do not exist. Still, certain countries are attractive market places and can generate profits if a company does its homework.

The May meeting was informative and enlightening to those interested in the international insurance markets. Kingsley presented much useful insight regarding both the pitfalls and the challenges to those interested in these markets. For those companies willing to do the necessary research and obtain the proper resources, the investment can yield a significant return. Otherwise, lack of due diligence and care will result in significant economic loss. The major point being this: companies wishing to enter the international markets can not approach this task lightly or with anything less than a serious attitude of action and a well reasoned and thought out marketing strategy.

# June 17, 1999 Meeting Program Recap

BY: LILLY COWAN, CPCU

## "What's Driving Clint Gillespie?"

Thus began a video that Clint Gillespie, CPCU, presented to the attendees of the Chapter's June Breakfast meeting.

Gillespie, an insurance professional with Keystone-AAA Insurance Company, is on a crusade. He wants to reduce the terrible toll of what he termed the "teenage carnage on the highway."

**Every minute of every hour of every day, somewhere, a teenager is involved in an automobile accident.**

(Gillespie also serves as the Chapter Secretary and Chairs the Personal Lines Section.) The video, produced by Keystone, dramatically illustrates the sad consequences of teen-driver auto accidents; it also shows teens and parents participating in focus groups, discussing ways to address this issue.

To put this problem into perspective, Gillespie presented the following statistics on teenagers and auto accidents:

- Almost 6,000 teens died in car accidents in 1997 (more than the student population in most US high schools).
- Teens make up 10% of the driving populations but 15% of *fatal* accidents
- The teenage death rate is 35 (per 100,000 licensed drivers), while the average for all licensed drivers is 12 (per 100,000). When 16-19 year olds are taken out of these numbers, the overall rate falls to 6 (per 100,000 licensed drivers).

Research has revealed certain factors which contribute to the higher frequency and severity of teen accidents:

- Lack of maturity and driving experience of young drivers;
- Lack of experience makes it hard for teens to identify and respond to hazards;
- They don't know how to handle unusual situations or small emergencies;
- Safety is a low priority in selecting a vehicle for the teen driver;
- Significant differences exist in driving behavior between teens who own or don't own the cars they drive;
  - Owners tend to use older model cars (pre1990) and spend more time driving;
  - Owners are more likely to engage in risky driving behavior (ex: tailgating, speeding, and not using seatbelts);
  - Owners have lower grade point averages.

We also know that most teen auto accidents:

- Are single car, off the road, and are preventable;
- Involve older vehicles, less likely to have modern safety devices, such as airbags;
- Occur on weekends, when other teens are in the car.

After reviewing these rather grim statistics, Gillespie went on to describe a new program that Keystone-AAA is advocating. Recognizing that most high school driver education programs have been drastically reduced or eliminated, Keystone is working to offer a broad program of driver education, within a "safety club" format (modeled on 4H Club system). The program will focus on young people, ages 14-20, to develop driving skills before they get a driver's license.

So far, Gillespie has been successful in persuading the State of Virginia to try out this concept (and underwrite it with a grant) on a "pilot project" basis. He emphasizes that any solution to this problem must: 1) help teens get more driving experience before "inexperience gets them" 2) provide increased education; 3) include parental support; 4) use more positive reinforcement and incentives rather than negative, punitive approaches.

He suggested also, that the traditional insurance industry rating factors (principal vs. occasional operator), good student and driver training discounts, surcharges for inexperience, etc.) had not been very effective in mitigating this problem. Besides, they were mainly intended to generate premium, not to enhance teen driver safety.

Gillespie also advised the group that the Pennsylvania Legislature had enacted a law on June 16 that establishes "graduated driver's licensing." The new law requires that young drivers show proof of 50 hours of "behind-the-wheel" driving experience with an adult driver in the car, before they can obtain their permanent license. In his opinion, this law may help, but it is only part of what is needed for a solution. Group discussion included comments about the potential effectiveness of the new law and the influence of parents on teen driving habits. In closing, Gillespie encouraged everyone to get involved with this issue that seriously impacts so many.



Clint Gillespie, CPCU speaking on teen drivers at our June meeting.

# Scholarship Golf Outing Financial Success \$4,000 Raised for Scholarship Funds

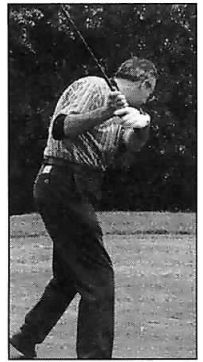
On May 26th, some 24 golfers converged on Eagle Lodge in Lafayette Hill, PA to participate in a combined Greater Valley Forge/Philadelphia Chapter CPCU Golf Outing. The weather was perfect and the course was in excellent condition as well.

The day got under way with a sit-down lunch in a nice room overlooking the putting green. Teams then headed out to the course to pursue a friendly rivalry between the two Chapters for "bragging rights." The Greater Valley Forge Chapter won a narrow victory over Philadelphia, who will be seeking a victory come next year. We have tentatively scheduled this outing again at Eagle Lodge on Wednesday May 17, 2000.

Following golf, we reconvened in the lounge for some light refreshments and the awarding of the prizes. Long drive, closest to the pin, low gross and low net prizes were awarded, among others. A special thanks also to Amguard Insurance, CNA, IRI, Marsh & McLennan, PMA Reinsurance, and Royal Insurance for donating prizes.

Perhaps the most significant accomplishment was the fact that we raised \$4,000 in scholarships to be given to deserving students studying insurance at the Fox School of Business and Management at Temple University. We are especially grateful for generous contributions from Donegal Insurance Company, ECS Inc., Harleysville Insurance Company, and USI Mid-Atlantic. Matching funds were also donated by the Loman Foundation, as a matching contribution of \$1,000 each to the two participating Chapters.

All in all, it was a great day and enjoyed by everyone who participated. The scholarship assistance was raised in the name of two CPCUs. Ernie Gaugler from the Valley Forge Chapter, and Bob Hedges of the Philadelphia Chapter, who recently passed away. We plan to make this an annual event in their memories and hope to continue to raise meaningful contributions to encourage deserving students to choose insurance as a career. We look forward to many others becoming involved in our outing next year.



Bill Warner (l) and Eric Sigel paired up for Greater Valley Forge.



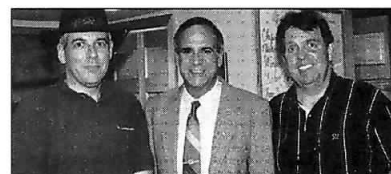
Pete Palestina (l) and George Komelasky paired up for Philadelphia.



Jeff Irvan (l) and John Meyer were a twosome for Philadelphia.



Event coordinator Don Martin of GVF chapter explains who did what, when and where.



Former Chapter Presidents at the outing were (l to r) Bruce Tuttle, Pete Palestina and Art Hanebury.



Art Hanebury covers his face with the shame over his game as Pete Palestina tells him that he didn't do well either.



# 1998-1999 Annual Report to Chapter Membership

PREPARED BY: SANDRA L. LOEBS, CPCU  
PRESIDENT FOR THE 1998-99 CHAPTER YEAR

The Philadelphia Chapter "Celebrated CPCU Excellence" during the chapter year first by honoring those companies whose employees are our Chapter Officers and on our Board of Directors at the September Breakfast Meeting. Although the year went quickly the chapter had outstanding accomplishments, among them being:

- Bylaws amended
- First Annual Golf Scholarship in memory of Bob A. Hedges, CPCU
- Enhanced Web site - largest chapter site
- Member Directory on-line
- Pilot Status Personal Lines Interest Section - Chapter member Clint Gillespie Chair
- Two Successful Fire Safety in the Home Essay Contests
- First Annual New Designee Dinner
- Philly I-Day added a Vendor Exhibition
- Project InVest-  
Barbara McCreery of Germantown High School IIAA InVest Teacher of the Year  
Past President Anne Kopanski, CPCU honored with the Steven Dach Award for the volunteer who has contributed substantially to further InVests growth and development in the community
- Membership Committee - Instituted a Buddy Program
- Resource Survey of all members
- Good Works - Philadelphia May Special Olympics
- National Service - 10 Chapter members
- Franklin Award to Roy Reinard, III, PA House of Representatives from the 178th Legislative District and Insurance agent/part owner of the Reinard Agency

## BYLAWS

Under the direction of Peter F. Palestina, CPCU, Chapter Parliamentarian, the Chapter amended its Constitution and bylaws on April 5, 1999 subject to approval of the CPCU Society's Board at their October 1999 annual meeting in Boston. The new bylaws will bring language up to present day standards and will also allow the Chapter to conduct its business in a more efficient manner. Last bylaws update was in 1988.

## CHAPTERGRAM

Peter F. Palestina, CPCU, Editor of the Chaptergram since 1983, published four issues (eight pages each) which were distributed in September '98, December '98, March '99, and June '99. In addition, two one-page interim Chaptergrams were published; one July 1998 and the other April 1999. These issues were mailed piggyback with monthly meeting mailings in order to save postage. We have received compliments from both internal and external readers about the Chaptergram; we do send it to members of other chapters who are on our mailing list. It also serves as a model for other chapters.

## CHAPTER OFFICERS' LEADERSHIP CONFERENCE

The Chapter Officers' Leadership Conference (COLC) was held on May 6-8, 1999 in Providence, RI. First Vice President Peter F. Palestina attended this conference. Pete brought back many ideas to implement in the next chapter year and was instrumental in bringing many of our chapter procedures and recommendations to those attending the COLC. Our chapter website was a highlight during the exhibits at the COLC and many chapters commended our chapter on its efforts. Pete has developed a communications link with several of the members across the country in attendance.

## CONTINUING EDUCATION

Rich Ventura, CPCU Chair of the Education Committee was successful in obtaining CE credits for two courses, "Ethics and Professionalism in the Insurance Industry" presented by Eric Weining in April 1999 and "Teen Drivers" presented by Clint Gillespie in June 1999. Other courses were applied for but were not approved as they did not meet the risk management requirements of the Insurance Testing Corporation (ITC) for the State of Pennsylvania. These included John Creveling's, "Managing Your Career During Rapidly Changing Times" and Joe Lesko's, "Perspectives in Today's Insurance Industry."

## DIRECTORY

Through the efforts of many but especially Pete Palestina, a new Membership Directory is available on the Chapter's web site. Included in the directory is name, year of designation, mailing address, work phone number, home phone number, fax number and e-mail address. An announcement to this effect was mailed to the membership along with the June meeting notice.

## FIRE ESSAY CONTEST

Peter F. Palestina, CPCU, chaired the 15th annual Fire Safety in the Home Essay Contest co-sponsored by the Council Rock School District in Bucks County, PA. The contest was held in October 1998 during National Fire Prevention Week. Awards were presented to the winning elementary students at two public meetings. The first was on November 19, 1998 at the Council Rock School Board Meeting and the second was on November 24, 1998 at the Northampton Township Board of Supervisors public meeting. PA House of Representative member Roy Reinard III and David Steil presented commendations from the House and also had our Chapter and the winning students' names entered in to the state registry. Elected officials of Northampton Township, Newtown Township and Upper Makefield Township presented citations to the winning students, who reside in the respective municipalities. Both meetings were broadcast live over the local cable network to five municipalities. Peter F. Palestina, CPCU, Sandra L. Loeb, CPCU and Cynthia Wolkiewicz, CPCU made the presentations.

Shiang Wu, CPCU, chaired the Sixth Annual Fire Safety in the Home Essay Contest in the Philadelphia Elementary Schools during the months of January and February. President Sandra L. Loeb presented awards to the contest winners on June 4, 1999.

## FRANKLIN AWARD

Josephine Battisti, CPCU, Chaired this committee. Our recipient for the 17th annual award was Roy Reinard, III Pennsylvania House of Representative from the 178th Legislative District and an insurance agent/part owner of the Reinard Agency. Presentation was made at the DoubleTree Hotel in Philadelphia on March 30, 1999.

Approximately 147 people attended including many past award recipients. The Keynote speaker was Insurance Commissioner Diane Koken. Proclamations were presented from Governor Tom Ridge, Lt. Governor Mark Schweiker, Philadelphia Mayor Ed Rendell, State House of Representatives and the State Senate. In addition, Governor Ridge prepared a videotaped presentation to the chapter and the CPCU

Society acknowledging their many accomplishments within the industry and for the general public which was shown.

## GOOD WORKS

Cynthia Gantz, CPCU, Chair of the Good Works Committee, reported the Chapter's participation in the May Philadelphia Special Olympics held May 1st at Northeast High School. Representing the Chapter was Sandra Loeb, CPCU, President of the Chapter (and her husband Stan Cranston), Cynthia Gantz, CPCU from Bryson Assoc. Inc. (and her husband Gary), Mike McCarthy from Bryson Assoc. Inc. (and his son Matt) and Chris Sears from Phila. Ins. Their job was to cheer for the participants, congratulate them after their respective events and present the winners with awards/media.

## INTEREST SECTIONS

In January 1998 Clint Gillespie, CPCU, Chapter Sections Liaison made a presentation to the Philadelphia Chapter's Board of Directors on the need for a Personal Lines Interest Section. With the Board's encouragement and assistance and Clint's hard work, Pilot Status was awarded to the Personal Lines Interest Section at the Annual Meeting in San Diego. The steering committee members have three members, including Charles Butler and Kathleen Frenzel and approximately 10 members from the Philadelphia Chapter. In September 1998, the Sections Liaison was established.

## MEMBERSHIP

The Membership Committee (Courtney Algeo, CPCU, Denise Forbes, CPCU, Jim Fryer, CPCU, Jim Jones, CPCU, Don Sutton, CPCU Chuck Walker, CPCU, Rina Williams, CPCU and Mary Wong, CPCU) met five times during the year. The Buddy program initiated in 1997-98 was implemented this year with an article in the March 1999 Chaptergram. Letters were sent out to members who recently transferred into our Chapter offering them free admission to a breakfast meeting. Also a program to help Chapter members meet each other was developed. Mini-profile forms were designed which will be handed out to attendees as they pick up their name tags at the breakfast meetings. The member is told to contact that person and get acquainted with them. Members worked on the calling campaign to contact over 300 people on the unpaid members list and discovered incorrect phone numbers and addresses.

## NATIONAL SERVICE

The following Philadelphia Chapter Members applied or were on National Committee Service some time during 1998-1999. Boyd Bruce, CPCU, Charles Butler, CPCU, Kathleen M. Frenzel, CPCU, Clint Gillespie, CPCU, James Jones, CPCU, Ed Levy, CPCU, Sandra L. Loeb, CPCU, William C. Wares, CPCU, George White, CPCU and Cynthia Zeigler, CPCU.

## NEW DESIGNEES

The New Designee Committee Members, Mary Ann Ryan, CPCU, Lilly Cowan, CPCU, Kristin McCuen, CPCU and Christine McGarrigle, CPCU orchestrated very successful New Designee events. In August 1998, a letter of congratulations was sent with an invitation to attend the September Breakfast Meeting as our guest and informing them of upcoming events. At this meeting they were presented with CPCU Society mouse pads. Each committee member wrote an article that was posted on the web site and in the Chaptergram. The committee encouraged the New Designees to attend the local conferment ceremony held at Philly I-Day with approximately 38 New Designees participating. The First Annual New Designee Dinner was held on March 12, 1999 at the Racquet Club in Philadelphia hosted by the Committee. The focus of the dinner was to honor the New Designees' achievement and to provide an atmosphere for socializing and networking. Highlights of the evening included a spirited CPCU Trivia Quiz where each table competed as teams for prizes. During cocktail hour, jazz music was provided by a professional pianist along with an ice-breaker activity. Twenty-three New Designees and President Sandra L. Loeb, CPCU and First Vice President Peter F. Palestina, CPCU had a very enjoyable evening.

## PHILLY I-DAY

Philly I-Day was held on December 4 1998 at the Wyndham Franklin Plaza Hotel. Co-sponsored with the Independent Insurance Agents of Philadelphia Chapter CPCU Society, the event drew 403 attendees including 33 New Designees. This year was the first time we had a very successful Vendor Exhibit. New Designees were recognized by a local conferment held at the luncheon, with Terrie E. Trozel, PhD., CPCU, CLU, President and CEO, Americal Institute for CPCU. The Insurance Institute of American. Luncheon speaker was Lynn H. Yeakel, Regional Director, U.S. Dept. of Health and Human services who spoke on "Handling Change in the Workplace."

## PROGRAMS

The Program Committee, chaired by Val Ullman Katz, CPCU, constructed a series of monthly breakfast meeting seminars on topics chosen for industry relevance and Chapter interest. Average meeting attendance was 68.

- Our annual commencement seminar was a panel discussion titled "View from the Top." We invited industry leaders to forecast changes in our industry and industry professionals. This year we were privileged to have speakers from CIGNA, CNA, AON and Carroon and Black.
- David Katz, Risk Management Editor of the National Underwriter, spoke at our October meeting on the internal processes large companies use when selecting an agent.
- Our November topic was a dynamic discussion on Information Systems changing role in the insurance industry.
- Philly I-Day was held in lieu of our December meeting.
- As our membership advised that they were interested in career management, we began the new year with a program on "Career Management for Changing Times." Our guest speaker was the principal of Career Resource management.
- February's breakfast meeting concerned outsourcing insurance services. Our speaker was from Harleysville Insurance Group.
- The Franklin Award Luncheon was held in March as has been our tradition for many years. Our recipient for 1999 was Roy Reinard, III, a member of the Pennsylvania House of Representatives.
- We celebrated "Ethics Awareness Month" in April with a discussion lead by Eric Weining.
- Our May speaker addressed the fascinating challenges of the insurance business from the broker and carrier standpoint in handling international accounts and exposures.
- Our year end meeting features the Chair of the Personal Lines Section, Clint Gillespie, reporting on a dynamic new program to protect teen drivers.

## PUBLIC RELATIONS

The chapter's public relations committee plays an important role in securing public recognition for chapter activities, advising the public through the news media of important events, and gaining recognition for the CPCU designation. The committee sent out press releases, recorded some speaking engagements and held

fire essay contests this year for two different school districts, and participated in the May Philadelphia Special Olympics. Chairperson Bernadette B. Fuller, CPCU resigned the position when she moved to New York, and Larry Gross, CPCU took over as Chair.

**RESEARCH**

Although the Chapter had several ideas for a research project, none was completed during the year. However, the Board Game, considered to be a research project is still outstanding.

**RESOURCES**

Lilly Cowan, CPCU, Chapter Resource Chair reported that a three page survey questionnaire was mailed to the entire membership in November 1998. There were 49 surveys returned for a 5% return. In addition, the survey was sent to new designees in February 1999. This committee captures members information, interest and skills that can later be used by the Chapter in staffing committees and getting activities done.

**SCHOLARSHIP**

Rick Lee, CPCU, Chair of the Scholarship Committee reported that the chapter continues to apply the proceeds of the 50-50 drawing held before each Breakfast Program Meeting to a rolling cash balance earmarked for scholarships. Ultimately the balance will be given to institutions of higher education for their use in providing scholarships based on need to students interested in a career in insurance. The Board discussed settling up award criteria and an application process for scholarships.

**SEMINARS**

Cindy Wolkiewicz, CPCU, Chair of the Seminar Committee, reported that the chapter held two workshops, "Personal Lines" on September 28, 1998 (20 attendees) and "Insuring Contractors Workshop" on March 4, 1999 (60 attendees). In addition, our chapter sponsored three satellite broadcasts, "Who's Watching the Children" in October 1998 (10 attendees), "E-commerce" on February 2, 1999 (25 attendees) and "Managing the Risk of Internet Commerce" on June 10, 1999.

**SOCIAL**

The First Annual Greater Valley Forge and Philadelphia Scholarship Golf Outing was held May 26, 1999 at Eagle Lodge. This event is set up as a continuing scholarship program to honor deceased Philadelphia chapter member Bob Hedges, CPCU and deceased Greater Valley Forge chapter member Ernie Gaugler, CPCU. The Chapter New Designee Committee chaired by Mary Ann Ryan, CPCU, and assisted by Lilly Cowan, CPCU, Kristin McCuen, CPCU and Christina McGarrigle held a New Designee dinner social on March 12, 1999.

**WEB PAGE**

Peter F. Palestina, CPCU, Chapter Webmaster, on October 1, 1998 launched our new and expanded web site at URL [www.philadelphiacpcu.com](http://www.philadelphiacpcu.com). Prior to this, the Chapter utilized the limited space as a web site provided by the Society. There have been over 1,000 hits to the site. The site expanded from 30 to 87 pages and is the largest site of any chapter containing information about the Chapter's past and present, responsibilities, online feedback, inquiries, e-mail links for every Officer, Director and Committee Chairs, our bylaws, this Annual Report and a Membership Directory. It is updated weekly and includes the Chaptergrams, recaps of each Chapter meeting and minutes of our Board meetings. The highlight of the site is its hundreds of photos depicting the many events that took place in the Chapter history. There are pages for a listing of all past Presidents, Franklin Award recipients and a Memoriam section for deceased Chapter Members.

**Year End 7-1-98/99 Officers and Directors**

President .....	Sandra L. Loebis, CPCU
First Vice President .....	Peter F. Palestina, CPCU
Second Vice President .....	Val Ullman Katz, CPCU
Secretary .....	Larry Gross, CPCU
Treasurer .....	Rick Lee, CPCU
Director .....	Cindy Wolkiewicz, CPCU
Director .....	James Jones, CPCU
Director .....	Rina Williams, CPCU
Director .....	Josephine Battisti, CPCU
Director .....	Richard Ventura, CPCU
Director .....	Maria Perez-Freedman, CPCU
Ex Officio Member Past President .....	Ann M. Kopanski, CPCU



Outgoing President Sandra Loebis gave the State of the Chapter address at the June business meeting.



Special acknowledgment citations were presented to 1998-99 Officers, Directors and Committee Chairpersons in appreciation of their service during the year. Pictured here were those present at the June 17, 1999 business meeting.

**1998-99 Philadelphia Chapter  
Celebrating CPCU Excellence Awards**  
*Presented by 1998-99 President Sandra L. Loebis, CPCU*

At the June 17, 1999 business meeting, Chapter President, Sandra L. Loebis, CPCU recognized the Officers, Directors and Committee Chairs who have done an outstanding job during this 1998-99 year. These are the people who keep the chapter running smoothly through their fine efforts throughout the year.

Jo Battisti	Director and Franklin Award Chair
Lilly Cowan	Chapter Resources Chair
	New Designee Representative January Completers
Cynthia Gantz	Special Olympics and Good Works Chair
Clint Gillespie	Sections Liaison Chair
	Clint was responsible for the Personal Lines Section Pilot Status
Larry Gross	Secretary, Public Relations Chair and Research Chair
	I-Day and Conferment Chair
	Organized the first Vendor Exhibit at I-Day
James Jones	Director
Anne Kopanski	Project InVEST Chair
Rick Lee	Treasurer and Scholarship Chair
Kristin McCuen	New Designee Representative September Completers
Christina McGarrigle	New Designee Committee September Completers
Pete Palestina	First Vice President, By-Laws, Chaptergram, Fire Essay Contest, Parliamentarian and Social Events Chair, Internet Web Site Chair and Webmaster, Outstanding chapter web site
Maria Perez-Freedman	Director/I-Day and conferment Vice Chair
Pat Rakowski	Membership Chair
Mary Ann Ryan	New Designee Chair
	New Designee Representative June Completers
Val Ullman Katz	Second Vice President, Programs Chair and Candidate Development Chair
Rich Ventura	Director and Education Chair (Responsible for CE credits for breakfast meetings)
Rina Williams	Director
Cindy Wolkiewicz	Director/Seminars and Workshops Chair

Next a very special award was presented. The Board of Directors authorized a Chapter President's award for a chapter member who has contributed outstanding efforts on behalf of the chapter. If the officers were eligible, Pete Palestina would receive the award for his efforts on our web site. This year the award goes to the New Designee Committee, Lilly Cowan, Kristin McCuen, Christina McGarrigle, and Mary Ann Ryan for their outstanding efforts organizing so many events for the new designees including the First New Designee Dinner.

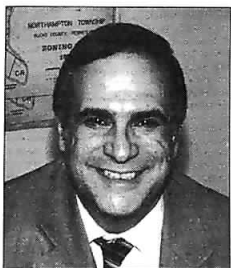
**Philadelphia Chapter's 1998-1999 President's Award**  
*by: Sandra L. Loebis, CPCU, Immediate Past President*

The Philadelphia Chapter's 1998-99 President's Award recognizes outstanding performance by a Philadelphia CPCU Chapter Member. This year the award goes to the New Designee Committee Members who did an outstanding job in establishing a liaison with the New Designees, inviting them to the September breakfast meeting, I-Day and organizing a New Designee Dinner - the first every! These individual were:

**Mary Ann Ryan, CPCU • Lilly Cowan, CPCU  
Kristin McCuen, CPCU • Christina McGarrigle, CPCU**  
**President's Award for "Chapter Member of the Year"**



The first award was a tie according to Chapter President Sandra Loebis, CPCU (r) at the New Designee Committee in it's entirety was deserving of her special recognition. Shown receiving their award are left to right: Tina McGarrigle, CPCU, Kristin McCuen, CPCU, Lilly Cowan, CPCU and Mary Ann Ryan, CPCU.



# The President's Corner

BY: PETER F. PALESTINA, CPCU

## We need to get back to the basics.....

This photo of my wife Joan and I was taken 10 years or so ago when we attended a toga party for a friend of ours. I thought it made a good symbol of what I would like for my charge to be this year to our members "We Need to Get Back to the Basics." We live in exciting and challenging times and the entire world is ensconced in computer technology and cyberspace along with internet commerce. We must remember however, that we are a service business, a people business if you will, and nothing can replace the personal contact of human beings with each other. We seem to have lost the basics that people and customers want and need. Machines are only as important as the people who live here and abroad. I was the Chapter President back in 1982-83 and we had a great year with many volunteers and big turnouts at our meetings. I look forward to bringing back the basics to rejuvenate our membership by getting as many of you involved as possible, and bringing you solid programs that are both interesting and informative as we move into the next millennium.



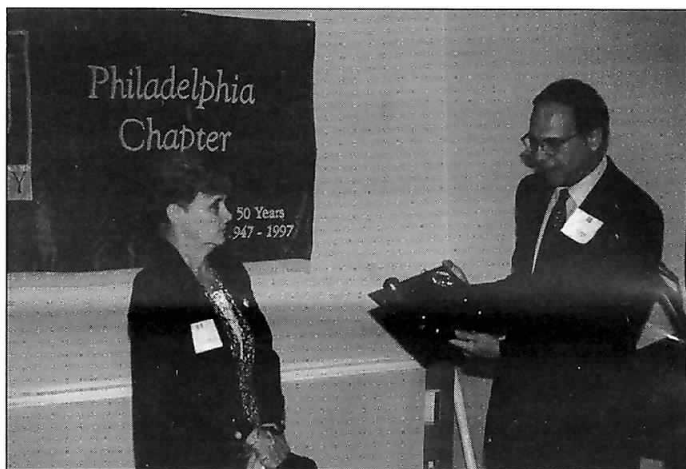
The success of any chapter is measured through the hard work and involvement of its committees. We are constantly seeking members who are willing to give some of their talent and committees. We are constantly seeking members who are willing to give some of their talent and time to work on committees. Be it a limited role or a major one, your input is always welcome. The Philadelphia Chapter has many committees comprised of individuals with varied talents. These volunteers are the lifeblood of our Chapter and are the reason why Philly is among the leaders of all the Society's chapters. Whether you help in arranging a social event, participate in a "good works" campaign, or volunteer to work/participate on a research project, your help is truly appreciated. Why you may even come up with an idea of your own that will enhance the interest of our membership. If so, we want to know about it. Help us get "Back to the Basics" as we progress through the year 2000.



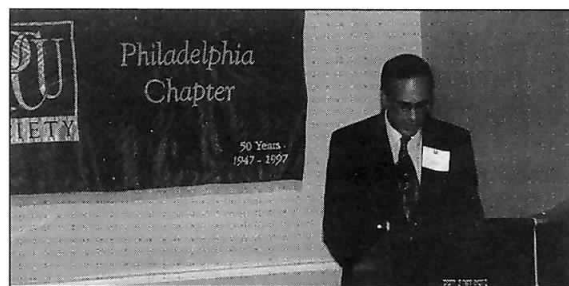
New 1999-2000 Chapter Officers and Directors are sworn in by National Director Don Dudey at the June 17, 1999 meeting



President Sandra Loeb, CPCU passes the gavel to incoming President Pete Palestina, CPCU.

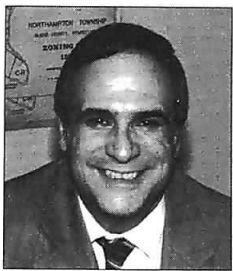


New President Pete Palestina, CPCU presents plaque to outgoing President Sandra Loeb, CPCU for a job well done in 1998-99.



New Chapter President Pete Palestina, CPCU addresses the members on his expectations for the coming year 1999-2000.





# The Editor's Corner

BY: PETER F. PALESTINA, CPCU

## Chapter Good Works

### May 1, 1999 Special Olympics

SUBMITTED BY: SANDRA L. LOEBS, CPCU

## Things Go Better with COLC

### CHAPTER OFFICERS LEADERSHIP CONFERENCES

Each year the CPCU Society conducts Chapter Officers Leadership Conferences (COLC) at no cost to chapters. The conferences are geared to assist chapter officers in conducting their chapter affairs and offers interaction among the many chapter offices across the nation. Regardless of chapter size, all participants learn from each other and find that what may work for one may also work for another. This invaluable tool has enabled future and current chapter presidents to become more efficient in their roles and gives them a wealth on information to bring back to their Boards of Directors.

I had the opportunity to attend, and represent the Chapter at the May 1999 COLC meeting held in Providence. I attended COLC's back in my earlier times as an officer and Chapter President in the early 1980's. Back then they were called Regional Officer's Conferences. The times, names and faces have changed but the substance of these meetings does not. The Society does a great job in bringing Chapter officers together not only share ideas, but to let the Society know what it can do for us. I hope to bring many of these ideas to our Board and to you, our members, during the course of the coming year. I also believe that many of our counterparts in other Chapters will bring the Philadelphia Chapter ideas to their members. After all, we do many things that the other Chapters do not and we have also tried things that work out quite well and then again, did not work out as well as expected. We all profit by experiences whether successful or not. The key is feeding off of each other.

It's kind of strange writing this Editor's column as well as the President's column. If anyone would like to take over the Editor's job, don't hesitate to let me know. Meanwhile, if there are no takers, I will do my best to keep up to the standards you expect with our newsletter.

Hope you all had a great summer!



Second from right Michelle Lewin speaking on effective public relations efforts at the COLC meeting.

"Wanna bet his picture gets published?" says Pete Palestina to Karen Maguire at the May COLC meeting. Karen is business editor of the Providence Journal Newspaper and was a speaker at the public relations workshop. Karen gave the attendees advice on how to get Chapter events and other newsworthy items published in the press.



The Philadelphia Chapter CPCU Society participated in the recent May Philadelphia Special Olympics held on May 1 at Northeast High School. Representing the chapter was Sandra Loebs, CPCU, President of the Chapter with her husband Stan Cranstoun, Cynthia Gantz, CPCU, from Bryson Assoc., Inc. with her husband Gary, Mike McCarthy from Bryson Assoc., Inc with his son Matt and Chris Sears from Phila Ins.



Cynthia Gantz, CPCU chairs the Committee which again participated in the May 1998 and 1999 "Philadelphia Special Olympics" held at Northeast High School in Philadelphia. On the left Cynthia Gantz is bringing the

olympians to the awards area and on the right she briefs them before receiving their awards.

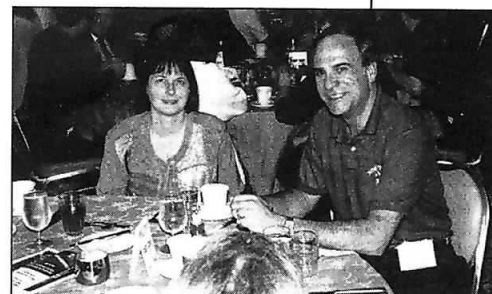


Stan Cranstoun, Sandra Loebs, Chris Sears, Cynthia Gantz and Gary Gantz on the track field at Northeast High.

President Loebs presents a medal to winning olympian.



Chapter President Pete Palestina, CPCU had the pleasure of chatting with old friend Society President elect Marsha DeLong, CPCU (Reading Chapter)



Pete Palestina, CPCU with National Director Pat Coleman (Connecticut Chapter) during the May COLC meeting in Providence.

**June 4, 1999 School District of Philadelphia  
1999 Annual Fire Safety in the Home Essay Contest Awards Ceremony**

The sixth Annual Fire Safety in the Home Essay Contest Awards Ceremony was held at the School District of Philadelphia on Friday June 4, 1999. This contest was open to all elementary school students in grades 3, 4 and 5. At the awards ceremony, Hsuan-Shiang Wu, chairperson of the contest welcomed the essay contest winners, their family and friends and thanked the sponsors. This year, in addition to the Philadelphia Chapter of the CPCU Society, the sponsors included the Fire Department of the City of Philadelphia, Aon Risk Services, Inc. and GE Financial Services, Inc.

The Philadelphia Chapter of the CPCU Society presented U.S. Savings Bonds in the amount of \$150 to the first place 3rd, 4th and 5th grade winners, \$100 U.S. Savings Bonds to the 2nd and 3rd place winners, \$75 U.S. Savings Bonds to the 4th and 5th place winners and \$50 U.S. Savings Bonds for Honorable mention winners. Chapter member Chris Dewaghe, CPCU, representing GE Financial Services, Inc., introduced the award winning students. Chris should also be commended for her outstanding job in judging the contest.

David Hornbeck, Superintendent of Schools, presented the Award Certificates, Harold B. Hairston, Philadelphia Fire Commissioner, presented smoke detectors, Eric Kaspin, representing AON Risk Services, Inc., presented T-shirts and Chris Dewaghe representing GE Financial Services, Inc., presented a gift pack to each of the winners.

The presentation was followed by a demonstration of how to use smoke detectors, reading of the winning essays and photographs.

<b>Grade 3:</b>	1st Place	Kianna Bracey	McMichael Elementary
	2nd Place	Michael Santiago	William Cramp School
	3rd Place	Amanda Hedrick	Edmunds School
	4th Place	Brittney Baxter	Lowell Elementary
	5th Place	Lee Annie Rivera	Taylor Elementary
<b>Grade 4:</b>	1st Place	Tariq Smith	Emlen School
	2nd Place	Hana Berman	Greenberg Elementary
	3rd Place	Shaun Rennie	J.H. Brown School
	4th Place	Sabrina Seibert	Edmunds School
	5th Place	Jessica Tausendfreundt	Lingelbach School
<b>Grade 5:</b>	1st Place	Stephen Jones	Emlen School
	2nd Place	Roderica Rutledge	Lingelbach School
	3rd Place	Curtis Brooks-Johnson	Tilden Middle School
	4th Place	Jane Her	Anne Frank School
	5th Place	Iris Castilo	William Cramp School

**Honorable Mentions:**

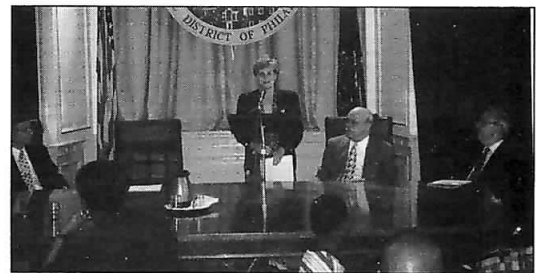
Mikenzie Hunt, Harrison Elementary, Andrew Porter, Greenberg Elementary, Nicola White, Longstreth School, Shani Kahey, Arthur Elementary, Sherlene Anderson, Emlen School, Angeline Campbell, Arthur Elementary, Syheed Goodman, Moore Elementary, Anway Cirwithen, Ellwood Upper School, Francheska Carranz, William Cramp School, Tanisha Floyd, McMichael School, Lee Moore, Longstreth School, Christina Santiago, Moffet School, Ashleigh Somershoe, Fox Chase School, Pierre Jovin, Lowell Elementary, Jessika Rivera, Roberto Clemente Elementary.



Superintendent of Schools David Hornbeck explains the background of the Fire Essay contest to those in attendance at the June 4th presentation.



Hsuan-Shiang Wu, CPCU contest chairperson enjoying a lighter moment at the ceremony.



Chapter President Sandra Loeb addresses the public at the School Board's June 4, 1999 Awards Ceremony



Posing after the ceremony with some of the award winners



Back row, Sandra Loeb, Eric Kaspin, Harold Hairston, Chris Dewaghe and David Hornbeck pose with winning students outside the administration building.



Harold Hairston (Fire Commissioner) with President Sandra Loeb, Eric Kaspin (AON Risk Services) and Chris Dewaghe, CGE Financial) after another great ceremony presentation.

**PHILADELPHIA CHAPTER, CPCU**

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