

**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>**

## Notice to All Chapter Members

The Board of Directors held a vigorous discussion on whether or not we should raise the breakfast meeting fees to cover expenses.

After due deliberation, the Board voted to increase annual dues by \$10, as it seems most employers cover the annual dues expense. Breakfast fees will remain at \$15 for members and members may bring one guest per meeting at the \$15 price.

Season Tickets for members were reduced to \$100, and Partial Season Tickets (5 meetings) to \$55. Additionally, we hope to increase attendance by offering CPCU candidates breakfast fees of \$15.

Non-members will be charged \$25 to attend our Breakfast meetings.

## Program Schedule for Philly Chapter in 2000-2001

Lawrence J. Crawford, CPCU, Program Chairman

As the Chairperson for Programs in the 2000-2001 year, I plan to continue our tradition of providing interesting and timely programs for our monthly breakfast meetings. One of the greatest values of our membership in the CPCU Society is the opportunity to meet and interact with other CPCUs and insurance professionals while exchanging knowledge and views. We encourage everyone to join us, and bring along your friends and co-workers. These meetings are open to the public and non-CPCUs. Please read on for the current program schedule.

Ticket prices remain at \$15 for members and only \$25 for non-members and other guests. "Season Tickets" are also available for purchase at a price of \$100.00 for 8 meetings (full season pass) or \$55 for 4 meetings (half season pass). Tables of 10 may be purchased for \$200. Checks should be made payable to: "Philadelphia CPCU Chapter" and mailed to Peg Dence c/o Philadelphia Chapter, P.O. Box 1499, Philadelphia, PA 19105 so that payment is received at least 3 days prior to the meeting date. You may call Peg at 215-627-5306 for further details and information about reservations. Peg can also be reached via e-mail at [isopppd@mail.comcat.com](mailto:isopppd@mail.comcat.com).

Many of our meetings will be filed for CE credits, so please check the specific program flier when you receive it. You can click on the Reservation link in the left margin or [here](#) and we'll take you to the flier/reservation form for our next meeting. Simply print the form and mail it with your check. Meetings for the spring are still being planned, so please feel free to e-mail any suggestions to me at [lcrawford@snip.net](mailto:lcrawford@snip.net).

### DATE

### TOPIC AND SPEAKERS

September 21, 2000

Our first meeting will once again present the "View From the Top". Our panelists, including President and CEO of PMA Capital Corp, John Smithson, CPCU, William Graham IV, CPCU, CEO of the Graham Co., Michael Snead, CPCU Chairman of Admiral Insurance Company, will share their views on trends in the industry.

October 19, 2000

Stephen Baker and Michael Miller from the Philadelphia Law Firm Stradley, Ronon, Stevens and Young, LLP, will discuss Emerging Tort Claims. They will preview the most likely sources for the next big industry claims issues, and they will discuss ways to avoid some of the claim handling traps of past claims.

November 16, 2000

Cozen and O'Connor, another fine Philadelphia Law Firm, will discuss E-Commerce and other emerging internet liability issues.

December 6, 2000

Philly I-Day (Program to be announced)

January 18, 2001

(Program to be announced)

February 15, 2001

(Program to be announced)

March 16, 2001

Franklin Award Luncheon

April 19, 2001

(TBA) Also includes election of Officers and Directors

May 17, 2001

(Program to be announced)

June 21, 2001

(Program to be announced) and Annual Business Meeting

\*All breakfast meetings will be held at the DoubleTree Hotel, Broad and Locust Streets, Philadelphia at 8:00 am.



## A Time to Lead: CPCU 2000 San Antonio Meeting Offers Education, History, Fellowship

Picture yourself in historic San Antonio....stroll the cobblestone and flagstone paths of the River Walk bordering the San Antonio River...dine in a picturesque sidewalk cafe...and visit the Alamo, one of the most revered historical sites in the United States.

The city boasts a rich and colorful history. Native Americans first lived along the San Antonio River, calling the area "Yanaguana," which means "refreshing waters" or "clear waters." A band of Spanish explorers and missionaries came upon the river in 1691 and named it the San Antonio River. The actual founding of the city came in 1718 by Father Antonio Olivares when he established Mission San Antonio de Valero, now permanently etched in the annals of history in 1836 as The Alamo.

### San Antonio Welcomes CPCUs in October

The Society's first Annual Meeting and Seminars of the new century (and the new millennium according to one school of thought!) will take place in San Antonio, Texas, from October 22-24, 2000.

All of the Annual Meeting hotels, including the Marriott Rivercenter headquarters hotel, are in the heart of the city, near the Alamo, the River Walk, and La Villita, a unique arts and crafts community and beautifully landscaped historic district that offers leisurely shopping and dining.

### Featured Speakers

One of the highlights of this year's festivities is 2000 Loman Lecturer Sheila Murray Bethel, a globally acclaimed speaker whose powerful and inspiring presentations address leadership, change, and personal excellence.

The keynote address is sponsored by USA, and will be given by John Naisbitt, former executive of IBM and Eastman Kodak and founder of the Urban Research Corporation, which has provided social and cultural forecasts for many of America's leading corporations.

The Conferment Ceremony will take place on Monday evening, October 23, and features former first lady Barbara Bush. Mrs. Bush is a well-loved public figure who continues to serve her country through her support of many organizations and causes, most notably the Barbara Bush Foundation for Family Literacy. Mrs. Bush's presentation is courtesy of the American Institute for CPCU.

### Education

The Annual Meeting and Seminars is the Society's premier educational event, featuring three days of on-target education for property/casualty professionals. With members in many different facets of the industry, the Society offers programs that address a broad range of interests.

The Agent/Broker/Adjuster track, for instance, offers the specific information on various coverage issues that agents need in order to serve their clients. The track also offers up to 14 CE credits. Programs include: The Agent and Broker as Risk Manager. An E & O Time Bomb; Kidnap and Ransom: The Quiet Coverage; Fraud: Early Detection Will Pay Dividends; Underwriting the Dotcom, and more.

In addition, the meeting offers a strategic track of seminars that explore "big picture" issues, a technology track, and a leaders hip track. Highlights from these tracks include: Purchasing Insurance Strategically; Using Technology to Deliver Tomorrow's Insurance Policy; Financial Enhancement for the Future; Career Repositioning, and many other valuable programs to enhance personal and professional growth.

### Pre-and Post-Meeting Education

The Society is offering specialized education before and after the meeting this year, conveniently held at the Marriott Rivercenter, our headquarters hotel. Attendees who plan to arrive by Friday, October 20, may register for one of three National Leadership Institute seminars. These programs satisfy one of the requirements for the new NLI Certificate of Completion.

CPCUs who will be in San Antonio on Wednesday, October 25, can register for Special Events: Celebration of Crisis? What You Need to Know, a half-day workshop that explores risk management strategies associated with large and small special events. This workshop offers four continuing education credits.

### Register Early

Don't miss your opportunity to participate in valuable educational seminars, network with your peers, and enjoy the beautiful city of San Antonio at the 2000 Annual Meeting and Seminars.

Brochures have been mailed to all members, and include information on registration, accommodations, luncheons, tours, and special events, including a performance of Les Miserables at the spectacular Majestic Theater.

Register today and mark your calendar for October 22-24. If you have questions or require additional brochures, please call the Society at (800) 932-2728. See you in San Antonio!



# The President's Corner

BY: VAL ULLMAN KATZ, CPCU

**B**renda lay gasping in the heat, as the long figure slowly approached from the western horizon.....

Now that I have your attention, let's talk insurance. Or, more precisely, what can a pre-eminent professional organization, intent upon providing continued insurance education and ethical conduct do for you?

Answer: Only as much as you are willing to take from it.

Our Chapter may provide you with opportunities to listen to cutting edge industry trends, case law and news. Our Chapter may provide you with opportunities to meet colleagues in the area. Our Chapter may provide you with new ideas to take back to your individual offices.

Our Chapter can provide; only you can take it. You need to associate with fellow CPCUs, by attending a few meetings a year. You need to rise a little earlier on the third Thursday of the month and scoot over to the DoubleTree, on Broad and Locust. Opportunity is knocking, will you let it in?

My objective this year is rather un-profound. My objective is to get you to commit to three or four meetings a year, barely eight hours (including breakfast), to give the Chapter the opportunity to do something for you. Perhaps you could consider it, professional dues.

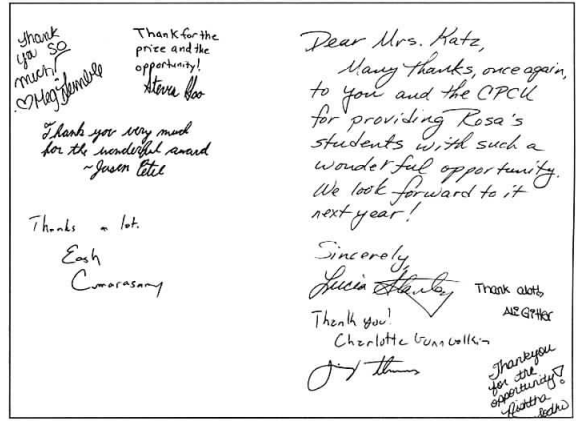
Maybe, just maybe, you will decide to come a fifth or sixth time, donate an hour here and there. Maybe, just maybe, you might like it.

## Philadelphia Chapter Sponsored Internet Ethics Essay Contest

Our Chapter was the proud supporter of the Rosa International Middle School, Cherry Hill, Internet Ethics Essay Contest, May 2000. Students in the sixth, seventh, and eighth grades participated. The students were presented with a situational problem revolving around internet usage. The essay spoke of the ethical dilemma a student may find himself or herself in and the resolution.

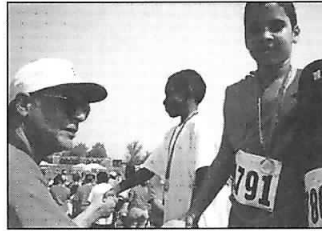
First, second and third place winners received plaques from the Chapter. First place winners were given \$100 Savings Bonds. Second place winners received \$50 Savings Bonds.

The awards were presented by Chapter President Val Katz, assisted by Maria Perez-Freedman, at the Cherry Hill Board of Education June 12th meeting. The top right of this page is a reproduction of the Thank You card I received from the district.



## NICE TURNOUT FOR THE SPECIAL OLYMPICS

Since 1992 the Philadelphia Chapter participated in the Philadelphia Special Olympics held on the first Saturday in May of each year at Northeast High School. Cynthia Gantz, CPCU, from Swett Insurance, along with her husband Gary, are very involved with this worthy event. Generally, you arrive around 9:00-9:30 am and stay until about 12:00 noon. Volunteers are served a box lunch and given a souvenir T-shirt. Chapter members who volunteer get a Philadelphia Chapter hat to wear and a Special Olympics T-shirt. With our hats and T-shirts on, our job is to cheer for the participants, congratulate them after their respective events and present the winners with awards and medals. It's extremely rewarding to be a part of the Special Olympics. Why not mark your calendar for the first Saturday in each May from 9-12 to join the Chapter in volunteering at the "Philadelphia Special Olympics."



Chapter President Pete Palestina congratulates one of the Olympic winners at the May 2000 games.



Chapter President Pete Palestina congratulates Chapter Good Works Chairperson Cynthia Gantz on a job well done at the May 2000 Special Olympics.



Proudly wearing their Philadelphia Chapter CPCU hats Chapter members volunteered their time to help out at the May 6, 2000 Philadelphia Special Olympics.



Kicking off the Society's Anti-Fraud Campaign, Chapter President Pete Palestina spoke on the subject at the May 9th meeting of the Police Chiefs Association of Bucks County, PA where 32 Municipal Chiefs of Police were on hand to hear the presentation.

“Road Rage” presented by Clint Gillespie, CPCU

BY: CHARLES J. BUTLER, CPCU

Clint Gillespie, CPCU, Secretary of the Philadelphia Chapter, Product Manager for AAA Mid-Atlantic Insurance Group, and Founder/National Chair of the Society's Personal Lines special interest section, addressed the June breakfast meeting on the subject of “Road Rage.” Clint is well qualified to handle this topic since he served many years on the California Highway Patrol and is currently a nationally known speaker on this topic as well as on teen driving concerns.

Clint drew his audience's attention by asking how many considered themselves bad drivers. Few hands were raised. But most went up when he asked who knows a bad driver. He then pointed out that our targets obstacle to dealing effectively with road rage is our (inaccurate) perception that it is “the other guy's problem.”

Aggressive driving must be distinguished from road rage. While road rage is an intentional, deliberate act of criminal behavior, the former is not. Although it may lead to road rage, we do not apply criminal penalties for aggressive driving per se.

An AAA Foundation for Traffic Safety video, Preventing Road Rage, pointed out that violent aggressive driving has increased 7% each year throughout the 1990s. This behavior can have serious physical consequences, such as increased adrenaline levels, stress, high blood pressure, and even strokes and heart attacks.

To deal with our own tendencies toward aggressive driving, Clint suggested that we need to change our belief systems. This might include:

1. Refocus expectations away from wanting a good time to making our time good, doing things that both profit and relax us;
2. Allow more time for trips, to make them as relaxed and comfortable as possible;
3. Put ourselves in the other driver's “shoes” to empathize and appreciate his/her frustrations.

To protect ourselves from potentially violent effects of road rage, we should:

- Leave room when merging into traffic;
- Steer clear of any aggressive driver;
- Avoid retaliating against an angry driver;
- And, drive to a hospital or police station when confronted, instead of going home or getting out of the car.

Clint distributed a “Driver Stress Profile\*”, a questionnaire that asks the respondent to estimate his/her reactions in situations that might elicit anger, impatience, competing or punishing behavior. This is a toll to assess our individual tendencies toward aggressive driving and road rage. \*(Source: NJ Insur New Serv. and NJ Div of Hgwy Traf Sfty.)

As yet, an accurate profile to predict who will act on road rage has not been developed. Last year, 1500 people were killed in these violent incidents. Clint offered some thoughts on possible causes for increasing driver aggressiveness:

- Increasing numbers of drivers (especially immigrants) unfamiliar with American traffic rules and customs
- Our society's encouragement of women's assertiveness in all areas;
- Young male drivers in high performance vehicles or SUVs;
- Sports programs that emphasize winning, by whatever means.

**What can the insurance industry do to deal with road rage?**

Even though the contract language of the Personal Auto Policy (PAP) states, “We do not cover intentional acts,” the Courts have not allowed insurance companies to deny coverage for claims stemming from road rage. The downside of this is that insureds can avoid a sense of personal responsibility as well as the financial consequences of their actions.

One suggestion is to modify the PAP by adding deductibles to the liability coverages. Another idea is to develop a course in stress management, that would be imposed as part of a criminal sentence on those convicted of road rage. This is an educational rather than punitive approach. Still another suggestion is to try to identify aggressive drivers, before the fact, by psychological testing.

To summarize, we must begin to address the problem of road rage by becoming aware of and reducing our own susceptibility to stress factors that lead to road rage. Then, we need to protect ourselves from it. Finally, as an industry, we must help find ways to reduce it in our society as a whole.



Clint Gillespie, CPCU spoke on road rage at the June Business meeting.

Las Vegas, Nevada or

How I Found My Insurance God

BY: VAL ULLMAN KATZ, CPCU

As my airplane circled the Vegas airport to land, I was amazed at the lights shinning into the black sky. As I deplaned, I was even more amazed at the lights, whirring and dinging of bells at the airport.

I made my way to the hotel/convention site rather late at night. By 7:30 the next morning I was ready to dive into the Conference! At our first session, officers from all over the country introduced themselves and said, “You're in Pete's Chapter, Right?” Right. By the twelfth Chapter introduction of “You're in Pete's Chapter, Right?” I thought I might be into something other than what I expected.

Our keynote speaker, Larry Brandon, was exceptional. Larry spoke on the changes of world populations, labor pool, technology and the influence it has on us as individuals and as an industry. Although the father of seven, Larry underscored the need to strategically plan for the future.

The leadership seminars were fast paced and rigorous for those new to the subject matter. Project Management Facilitative Leadership, and Communications were all hits with the participants.

The Expo gave me some interesting ideas for community involvement and was well attended.

Bear in mind I attended the conference with Rita Hoffstein, Lilly Cowan, Clint Gillespie and Pete Palestina, all of us representing the Philadelphia Chapter, jumbo size and major contender for the Society's Award for Excellence. During lunch, Pete and I took advantage of the sun and sat outside the conference center. We were immediately deluged by Society members asking for Pete's advice on marketing, website development, the advantages of holding at 12 when playing black-jack....I was humbled.

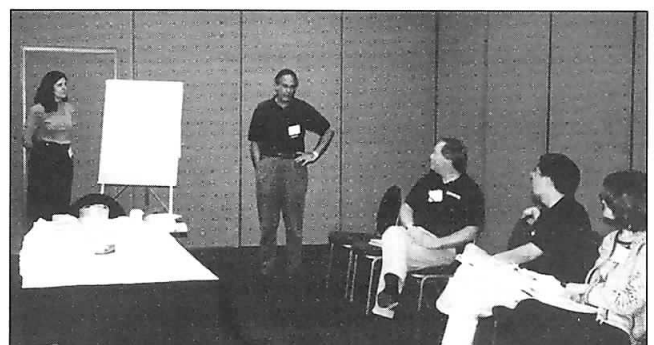
It didn't get any better. Pete was a speaker to standing room only sessions. He was approached in the halls, poolside, and probably in the men's room (I'm guessing on that one!) By staying at his side, I basked in the radiance of a true leader, militaristic, but someone who never asked anyone to do something he would not do himself.

Pete was a true gentleman to every Society attendee, demonstrating patience, concern for Chapters experiencing change of their local industry and offered every Chapter to take any idea they may need from our website. I stayed at his side, interjecting here and there for my own educational benefit. Soon, people were asking how long had Pete and I been married.

By the last day, Pete was acknowledged as the Insurance God of the Society. I have seen the light.



Above, Chapter Officers plan next year's strategy during a conference with regional Governor Scott Brown. Below, Pete Palestina conducts a workshop at the NLI with Julia Norbut of the Society on How to Market Your Chapter.



## 1999-2000 ANNUAL REPORT TO CHAPTER MEMBERSHIP

Prepared by: Peter F. Palestina, CPCU, President 1999-2000 Chapter Year • Presented June 15, 2000

On behalf of the Board of Directors of the Philadelphia Chapter I am pleased to report, what we believe to be, the best year ever experienced in our Chapter history. So much was accomplished in such a short period that the annual report may not do it justice. Among some of the outstanding accomplishments to note were the following:

- We operated under a new set of Bylaws.
- We held our 2nd Annual Golf Scholarship Benefit in memory of Bob Hedges, CPCU (June 16th).
- Enhanced Web site - largest and most comprehensive of any chapter site.
- Instituted a Weekend Update where the latest activities and updates to our website were e-mail each weekend via an e-mail contact list.
- Posted a Member Directory on-line at our website.
- Had our largest average attendance for meetings in the last decade, despite today's small gathering.
- Held a "View From the Consumer" meeting in November where the floor took questions from the panel.
- Had press attend and write about several of our meetings.
- Introduced our own official Chapter hats and mugs, with proceeds going to our Scholarship Fund.
- Hosted a first ever Mix & Mingle put together by our Membership Committee.
- Held Fire Safety Essay contests with school districts and also an Ethics Awareness essay contest.
- Conducted a Resource Survey of New Designees.
- Held 3 Good Works Events - May Special Olympics, Fire Safety and our own Scholarship Grant program.
- Presented the Franklin Award to Bob Seltzer, CPCU in March.
- Distributed Public Service Announcements to radio stations throughout the area.
- Held a record 5 seminars or workshops co-sponsored with the Society.
- Conducted an intense Anti-Insurance Fraud campaign which started in May and included the purchase of advertisements in the newspapers.
- Sent 5 members to the National Leadership Institute conference in June.
- Completed a Research project by Larry Gross and started another as work in process by Sharon Ehrhardt.
- We purchased an LCD projector to save on the expense of renting and we are booking more speaking engagements.
- We submitted for every award made available by the Society at their highest level, including the Gold Chapter Circle of Excellence Award.

### BYLAWS

Under the direction of Peter F. Palestina, CPCU, Chapter Parliamentarian, the Chapter amended its Constitution and bylaws on April 5, 1999. The new bylaws were approved by the CPCU Society's Board at their October 1999 annual meeting. The new bylaws brought language up to present day standards and also allow the Chapter to conduct its business in a more efficient manner. Prior to this, the last bylaws update was in 1988.

### CANDIDATE RECRUITMENT and DEVELOPMENT COMMITTEE

Chaired by Val Katz, CPCU. The Committee maintained an active list of candidates and sent out invitations to our meetings. On-site discussions for CPCU and IIA candidates were conducted. Good luck letters were mailed to candidates encouraging their continuance in the program. This Committee also intertwined with the Personal Sponsorship Committee with at least 25 CPCUs involved. A booth was maintained at I-Day and solicited Chapter contributions to the Harry J. Loman Foundation.

### CAREERS IN INSURANCE COMMITTEE

Committee Chairman Phil Spinelli, CPCU reviewed the booklet "There is a Career for You in Insurance" published by the Society and determined it would be appropriate literature to disseminate at a Career Day academic workshop. In addition, it was believed that the booklet would have made a great handout at a Project Invest program that the Chapter has sponsored from time to time, but the coordinator did not have the time to commit to the work involved as the sponsor intermediary, so those efforts will be renewed next year.

### CHAPTERGRAM

Peter F. Palestina, CPCU, Editor of the Chaptergram since 1983, published four issues (eight pages each) which were distributed in September 1999, December 1999, March 2000 and June 2000. In addition, two two-page interim Chaptergrams were published; one August 1999 and the other February 2000. These issues were mailed piggyback with monthly meeting mailings in order to save postage. The current issue is also always published on our website. We continue to receive compliments from both internal and external readers about the Chaptergram and we do send it to members of other chapters who are on our mailing list. It also serves as a model for other chapters.

### CONTINUING EDUCATION

Perhaps the one low point for this year is the fact that none of our monthly breakfast meetings were filed for CE credits. This is expected to change next year with better attention to filing requirements and deadlines. However, each breakfast meeting did qualify for earning CPD credits. In addition, many of our co-sponsored seminars and workshops were filed for and qualified for CE credits as well as CPD credits.

### DIRECTORY

Through the efforts of the Membership Committee chaired by Pat Rakowski, CPCU, a Membership Directory continues to be available on the Chapter's web site.

### EDUCATION COMMITTEE

Chaired by Val Katz, CPCU, worked with the Seminars Committee, Insurance Society of Philadelphia, I-Day and the Speakers Bureau in bringing educational value to the members and the general public.

### EQUIPMENT PURCHASE - LCD PROJECTOR

The Chapter made an investment in equipment by purchasing an InFocus LCD projector that can be utilized by our speakers and guest speakers. Oftentimes we had to rent these machines at a very high cost. This will save us money in the long run and will also help encourage our members to prepare Power Point and other visual aids that can be useful when we make presentations.

### ETHICS AWARENESS ESSAY CONTEST

Val Katz, CPCU chaired and conducted our first ever Ethics Awareness Essay Contest with the Cherry Hill School District. Students wrote about Internet Ethics during the month of May and the awards were presented at the School Board public meeting of June 12, 2000. Val was assisted by Chapter member Maria Perez - Freedman, CPCU. There were over 400 people on hand for the ceremony.

### FIRE ESSAY CONTEST

Peter Palestina, CPCU, chaired the 16th 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 1999 during National Fire Prevention Week. Awards were presented to the winning elementary students at two public meetings. The first was on November 22, 1999 at the Council Rock School Board Meeting and the second was on November 23, 1999 at the Northampton Township Board of Supervisors public meeting. PA House of Representative member Roy Reinard, III presented commendations from the House and also had our Chapter and the winning students' names entered into the state registry. Elected officials of Northampton 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 and Cynthia Wolkiewicz, CPCU made the presentations.

### FRANKLIN AWARD

Josephine Battisti, CPCU Chaired this committee. Our recipient for the 18th annual award was Robert Seltzer, CPCU, President Cohen-Seltzer, Inc. The presentation was made at the Doubletree Hotel in Philadelphia on March 23, 2000. 226 people attended including many past award recipients. The keynote speaker was former Eagles quarterback Ron Jaworski. Chapter President Pete Palestina also used the forum as an intro to Ethics Awareness Month, displaying posters and remarking on ethics as part of his speech to the audience during the luncheon ceremony.

### FRANKLIN AWARD SEARCH COMMITTEE

Chaired by Phil Spinelli, CPCU the Committee worked diligently to compile a list of candidates for consideration of the Franklin Award. The Committee also encouraged membership participation in the nominating process through the Chaptergram and the website. A list of potential recipients was forwarded to the Chairman of the Selection Committee so that a worthy nominee could be designated as a recipient.

### FRANKLIN AWARD SELECTION COMMITTEE

Chaired by Art Hanebury, CPCU and was responsible for selecting this year's recipient Robert Seltzer, CPCU.



Outgoing President Pete Palestina receives a plaque for a monumental year from incoming President Val Katz.



Pete Palestina holds the whip that Val gave him at the business meeting after announcing "Pete often cracked the whip to get the job done."



Some of the audience at the Annual Business Meeting enjoying a lighter moment.

### GOOD WORKS

Cynthia Gantz, CPCU, Chair of the Good Works Committee, reported this year's participation in the May 6, 2000 Philadelphia Special Olympics held at Northeast High School. Representing the Chapter and wearing their CPCU Chapter hats were many Chapter members who volunteered their time and effort. This year we more than doubled our number of Chapter members who volunteered to help with this worthwhile event. There are two other projects that are considered Good Works (Fire Safety Essay Contest and Scholarship Grants), and we list them as separate items for this report.

### INTEREST SECTIONS

Due to the efforts of Chapter Secretary Clint Gillespie, CPCU, a Personal Lines Interest Section was endorsed by the Society. This year, the Chapter began to formulate an effort to generate interest in creating Interest Sections within the Chapter with the assistance of John Kelly, Interest Sections liaison for the CPCU Society. John set up an Interest Sections table at the May meeting containing literature and was available to answer questions. Cindy Wolkiewicz, CPCU has been appointed Interest Sections Chair and will continue to generate interest of our membership during the upcoming year.

### MEMBERSHIP

The Membership Committee comprised of Pat Rakowski, CPCU (Chairman), Courtney Algeo, CPCU, Denise Forbes, CPCU, Jim Fryer, CPCU, Jim Jones, CPCU, Davis Shepherd, CPCU, Don Sutton, CPCU, Charles Walker, CPCU, William Wares, CPCU, Rina Williams, CPCU and Mary Wong, CPCU met several times during the year. The Committee coordinated activities with the Resources and Surveys Committees and posted several articles in the Chaptergram and on the website. This Committee was instrumental in putting together our first Mix & Mingle event that was held on April 26, 2000. The Committee also encouraged retirees to become more active in the Chapter. Members worked on a calling campaign to contact over many people on the unpaid members list encouraging them to come back in the fold.

### MEMORIAL SEARCH COMMITTEE

Chaired by Phil Spinelli, CPCU. A part of the Chapter's website is dedicated in memoriam to past Chapter members. We try to diligently update this section by searching out information or photographs of these former members who have passed away. This is an ongoing activity which will be carried forward to subsequent Chapter years.

### MISCELLANEOUS COMMITTEE

New this year was what we called the Miscellaneous Committee Chaired by Kathleen Frenzel, CPCU. The Miscellaneous committee was used as a catch all when various committees and chairs needed help. What we did was whenever a member expressed a desire to help out in some capacity we put them on the Miscellaneous committee and then used their expertise where needed. Some examples of this were Sharon Ehrhardt, CPCU who is working on a research project and David Shepherd, CPCU who is assistant Webmaster for our website and also was instrumental in helping coordinate the Mix & Mingle. A few of our new designees were also recruited into action. Kathy was

impressed with the number of people who wanted to get involved and hopes that the Miscellaneous Committee will continue to grow.

**NATIONAL LEADERSHIP INSTITUTE ( FORMER CHAPTER OFFICERS' LEADERSHIP CONFERENCE )**

The NLI (National Leadership Institute) conference was held on June 8-10, 2000 in Las Vegas, NV. Five Chapter members attended: President Peter F. Palestina, President elect Val Katz, Secretary elect Lilly Cowan, Secretary Clint Gillespie and Director elect Rita Hoffstein. Each brought back many ideas to implement in the next chapter year and Pete spoke at two sessions (How to Create and Maintain an Effective Chapter Website and How to Market Your Chapter) being instrumental in bringing many of our chapter procedures and recommendations to those attending the NLI. Our chapter website was a highlight as well as the Chaptergram and an Excel spreadsheet awards tracking program developed by Pete during the year. Many chapters commended our chapter on its efforts and we have developed a communications link with several of the members across the country in attendance at this worthwhile event.

**NATIONAL SERVICE**

Several members applied for National Society service for the upcoming year and others served on National Committees during the current year.

**NEW DESIGNEES LIAISONS**

The New Designee Liaisons for this year were Mary Ann Ryan, CPCU and Lilly Cowan, CPCU. As New Designee Liaisons, their primary responsibility was to identify a 1999 New Designee to assume the role of New Designee Chair for the 1999 CPCU class. They contacted Patricia Mahoney, CPCU who was identified and recommended by Ann Myhr, CPCU. Pat and Mary Ann also enlisted the assistance of one other 1999 CPCU graduate, Beth Timko, CPCU. Once Pat and Beth were on board, Mary Ann guided and assisted them with their responsibilities as chairpersons which included inviting the New Designees to the September Breakfast Meeting and Philly I-Day. They also distributed welcome gifts (CPCU Society pins) at I-Day. New Designees were also invited to the April Mix & Mingle.

**NEW DESIGNEE REP**

Patricia Mahoney was our New Designee Rep for the class of 1999. Assisted by Elizabeth Timko, CPCU, Mary Ann Ryan, CPCU and Lilly Cowan, CPCU. Congratulatory letters were sent to the new designees in August along with an invitation to attend the September breakfast meeting as guests of the Chapter. The Committee met in Boston after the conferment to celebrate and talk about Chapter activities with Chapter President Pete Palestina, CPCU. An upbeat biography of the Journey to Success as a CPCU designee was composed by the Committee and posted on the New Designees area of the website. October brought the Committee together to discuss I-Day and letters were sent to all new designees inviting them to I-Day as guests to receive recognition by Society President-elect Bruce Williams, CPCU. A reception was also held prior to the luncheon by the Board.

**NOMINATIONS COMMITTEE**

The Committee this year was chaired by Frank Mason, Jr., CPCU. The Committee's role was to recommend a slate of candidates for officers and directors for the upcoming year. Their work was completed in February and the full slate of recommended candidates were elected at the April meeting.

**PERSONAL SPONSORSHIP COMMITTEE**

Chaired initially by Val Katz, CPCU and then taken over by new Chairman Rita Hoffstein, CPCU, this Committee worked in similar fashion, and in conjunction, with the Candidate Recruitment and Development Committee. At least 25 Chapter members were Personal Sponsors during the Chapter year.

**PHILLY I-DAY**

Val Katz, CPCU was our Chapter's Co-Chairman member of the I-Day Executive Committee and reported that our I-Day, held on December 8th, was in every respect a smashing success. With 405 people attending, we received very positive feedback on our morning sessions. Our morning General Session, featured key industry executives comprising a panel moderated by former Insurance Commissioner Constance Forster. The panelists discussed the new distribution channels for the industry and its repercussions on the industry we know today. We attracted thirteen exhibitors who graciously donated several door prizes for participants and Walter Bateman, CEO and President of Harleyville Insurance Companies gave a wonderful speech on the value of continuing education in our evolving industry. Bruce Williams, CPCU, President Elect of the CPCU Society congratulated our new designees, presented diplomas along with Chapter President Pete Palestina, CPCU, and administered the CPCU Charge to all CPCUs in attendance. The afternoon sessions were well attended and were approved for two Continuing Education credits.

**PROCEDURES MANUAL**

Pete Palestina, CPCU has put together an Awards Planning Excel spreadsheet program which helped guide the Board on the criteria established for each Chapter award available at the Society. This has been a helpful start to an expanded guidebook that will eventually be put together and made available to all officers, directors and chairs. The undertaking is a comprehensive one and could take several years to complete.

**PROGRAMS**

Program Chair was Ann Myhr, CPCU. Average meeting attendance this year, as of the May meeting, was 82. The topics were:

- \* September - "View From the Top" with panelists: John W. Smithson, Chairman & CEO, PMA Insurance; Robert C. Olsman, President & CEO, Reliance Insurance Co; Howard C. Stevens, President, Penn Mutual Insurance Co. and Seth D. Freudberg, President & CEO, United National Group.
- \* October - (NB, This was a joint meeting with the IIAA of Philadelphia & Suburbs) "View From the Middle" with panelists Robert Amoroso, Head of Office, MarshUSA Inc.; Al Federico, Jr. CPCU, President, Federico & Associates, Inc.; Bill Kanehann, CFO, Clair Odell Group, and John Cantrill, President, Cantrill, Clark & Hays, Inc.
- \* November - "View From the Consumer". A panel comprised of those consumers representing varied segments: a law firm, your self insurer and the guy next door - your friend or your neighbor type who buys personal lines coverage for his family. They had the forum to talk about what is right or wrong, in their view, of the insurance industry. The difference here was that instead of taking questions from the floor, the floor took questions from the panel. Panelists were: Mark E. Goldberg, Esq., Sr. Partner law firm of Groen, Lavson, Goldberg & Rubenstein; D. Bruce Townsend, Manager, Northampton Township also Vice Chairman of Delaware Valley Workers Compensation Trust; Bruce J. Stamm, Regional Marketing Rep, Reynolds Metal Co and also School Director, Council Rock School District.
- \* January - "Telecommuting - A Workers Compensation Exposure?". Speaker was Robert Persico, VP ACE-USA, ESIS Product Management
- \* February - "PA and NJ Insurance Reform and Legislation Update". Speakers were: Hon. Roy Reinard, PA House of Representatives and the Hon. Louis Greenwald, NJ House of Representatives.
- \* April - Ethics in Business". Speaker was Wes Porter, CPCU, Director of Education, AICPCU/IIA.
- \* May - CPCU Society President Marsha Egan, CPCU was our guest speaker and spoke on "Building Personal Resilience To Change". She also discussed what is going on at the Society level and what we may expect in the future.
- \* June - "Road Rage and Aggressive Driving". Speaker: Clint Gillespie, CPCU, Keystone Insurance Co

**PROJECT INVEST**

Anne Kopanski, CPCU, chairperson directed this committee. Unfortunately, there has not been much of anything to report on the status of the donation that the Chapter has made to InVEST from time to time. In May of this year Ann came to a Board session on behalf of InVEST seeking funds. However the Board required further information and a history of how prior monies were spent and how they would be spent in the future should the Chapter continue to make contributions. A submission proposal was made by InVEST officials headquartered in Virginia, relative to educational materials. The proposal is under consideration by the Board and may be acted upon by the current year ending June 30, 2000. InVEST is involved in activities that help bring an understanding of the insurance mechanism to school children. In past years, the Board approved the purchase of five textbooks, to be used by high school students.

**PUBLIC RELATIONS**

Larry Crawford, CPCU took over earlier this year as the Chapter's Public Relations Chairman. This Committee plays an important role in securing public recognition for chapter activities, advising the public through the media of important events, and gaining recognition for the CPCU designation. Assisted by Chapter President Pete Palestina, CPCU, the committee sent out many press releases and was successful in having several articles published, not only in the printed media, but on internet news sites as well. During the past couple of months, Larry has sent out many Public Service Announcements. In addition, the Chapter kicked off an intensive Anti-Insurance Fraud campaign by placing two ads in the newspaper and also conducting several speaking engagements on the subject during the month of May. This has perhaps been the best year ever for our public relations efforts, mainly due to the drive of Larry and the tutelage of Pete. The future for the Chapter PR has never looked better and is in good hands with Larry at the helm. Larry has some great ideas for next year including the expansion of the list of media contacts.



Bob Moore, father of Christina Moore, accepts the scholarship grant on her behalf, at the June 15th Grant award ceremony.



Chapter President Pete Palestina introduces Jessica Hanebury as a \$1,000 grant recipient.



Alicia O'Rourke receives her Grant from Pete Palestina at the June 15th ceremony.

**RESEARCH**

Kathleen Frenzel, CPCU took the responsibility of drumming up interest in members conducting Research Projects. This year we saw one project completed and another started in process. A special thanks goes to Larry Gross, CPCU who concluded and submitted a project that addressed "Downsizing From An Insurer's Perspective". In addition, Sharon Ehrhardt has started a project dealing with "The Availability of Residential Property Insurance in New Jersey Coastal Communities" and expects that project to be completed during the 2000-2001 Chapter year.

**RESOURCES**

Lilly Cowan, CPCU, Chapter Resource Chair reported that an updated, 3 page questionnaire was sent to 30 New Designees (Class of 1999) and 10 Transferrees in early February, 2000. Lilly decided not to send the questionnaire to the entire chapter membership, as was done last year believing that it was not cost-effective to do so every year, and was primarily interested in input from new members. To maximize the response, a pre-addressed envelope was enclosed. Members also had the option to respond by fax. Reports were generated for each of 9 categories. The member interest data was listed, by year of designation, and included name and contact detail (phone, fax, and company name.) Reports were provided to Committee/Section Chairs, so that they might follow-up with the individual new members.

**SCHOLARSHIP**

Rick Lee, CPCU, Chair of the Scholarship Committee, reported that the Committee continued to progress throughout the year, with the direction set by the Chapter President, Peter Palestina, CPCU. The Scholarship program now consists of:

- \* Continuation of the fund raising efforts at the monthly breakfast meetings with the 50-50 drawing. Proceeds benefit the special scholarship fund.
- \* In January 2000, the Chapter began selling newly designed coffee mugs with the CPCU and Philadelphia Chapter logos at the Chapter's monthly breakfast meetings. All proceeds of the sale of each \$5 mug benefits the Scholarship Fund. That was followed up in April with the unveiling of the new Chapter hats which are sold for \$10 each.
- \* In May, 1999, the Philadelphia Chapter joined with the Valley Forge Chapter to sponsor the first annual joint golf tournament. All of the proceeds are donated to the Risk Management Department of Temple University and used to directly benefit undergraduate insurance students. The Society's Loman Foundation matches the contributions made by both Chapters. The golf tournament honors the memory of two outstanding local industry leaders, Bob Hedges, CPCU of the Philadelphia Chapter and Ernie Gaugler, CPCU of the Valley Forge Chapter. The event will be held again this year on June 16th with the goal to double the number of golfers attending.

\* After emphasizing fund raising efforts for several years, the Chapter was now in a position to establish standards and design an application form for awarding its own scholarships to young adults in the area served by the Chapter. This year, at the Annual Business meeting of June 15th, three of the applicants who applied for scholarships will receive grants. A Scholarship Committee comprised of several past presidents of the Chapter selected the recipients based upon the applicants' qualifications and the Chapter's criteria.

**SCHOLARSHIP GOLF BENEFIT**

The Committee is Chaired by William Mayo, CPCU. This Committee was formed last year and its role is to put together an annual scholarship golf outing that will benefit insurance students at Temple University. See

Scholarships above for further description. This year the outing was originally scheduled for May 19th but was cancelled due to poor weather conditions and was rescheduled for June 16th. The event was very successful last year and we topped that this year.

**SECTIONS**

Cindy Wolkiewicz took over as liaison for forming or encouraging Sections within the Chapter. There will be more emphasis for this next year. This year, a tabletop display was set up at the May meeting and staffed by John Kelly, CPCU of the Society. The June meeting will have a Personal Lines focus with the topic of Aggressive Driving and Road Rage.

**SEMINARS**

Cindy Wolkiewicz, CPCU, Chair of the Seminar Committee, reported that the chapter hosted the following workshops:  
 \* 11/30/99 Workshop "The Commercial Account"  
 \* 2/1/00 Satellite Broadcast "Hidden Liabilities from Mergers & Acquisitions"  
 \* 3/1/00 Workshop "The Commercial Property Policy Changes"  
 \* 5/8/00 Workshop "Mathematics of Risk Management"  
 \* 5/24/00 Satellite Broadcast "HR10 - Banks and Insurance"

**SOCIALS**

Socials Chairman Art Hanebury, CPCU reported that we will again have the Annual Greater Valley Forge and Philadelphia Scholarship Golf Outing on June 16, 2000. In addition, the Mix & Mingle was held in April. Plans to work on a special Social outing for next year are being considered, such as paint ball, cocktail hour, night out show of some sort.

**SPEAKERS BUREAU**

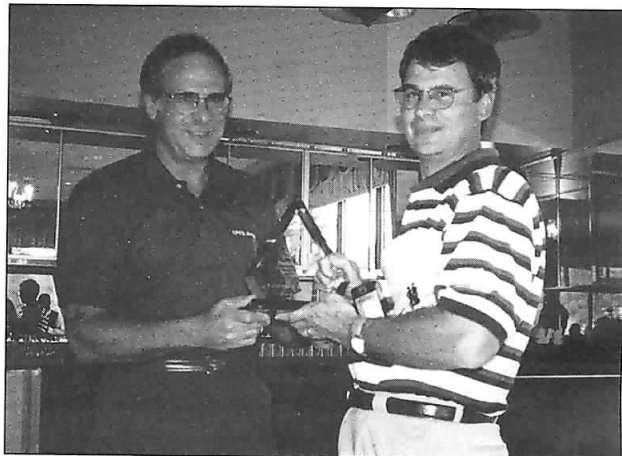
This Committee is Chaired by Phil Spinelli, CPCU. Members with their assigned topics were: Val Katz (Claims Management), Peter F. Palestina (Insurance Fraud), Rick Lee (Risk Management, Municipalities), Jim Jones (Reinsurance), Art Hanebury (Agency Marketing), Phil Spinelli (Careers in Insurance), Larry Gross (Insurance Services), Clint Gillespie (Personal Auto Safety), Ann Myhr (Underwriting).

**WEB PAGE**

Pete Palestina, CPCU, Chapter Webmaster, on October 1, 1998 launched our new and expanded web site at URL www.philadelphiacpcu.com. Prior to this the Chapter utilized the limited space as a web site provided by the Society. There have been over 2,400 hits to the site since its launch. The site has expanded from 87 pages last year to 128 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, a Bulletin board, this Annual Report and a Membership Directory among many other items. 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 Memorial section for deceased Chapter Members. The website has been used as a model for other Chapters to emulate and was featured at the NLI conference on June 10th where Pete led a session on How to Maintain an Effective Chapter Website.

**YEAR END 7-1-1999/2000 OFFICERS AND DIRECTORS**

President .....	Peter F. Palestina, CPCU	Director .....	James Jones, CPCU
First Vice President .....	Val Ullman Katz, CPCU	Director .....	Rina Williams, CPCU
Second Vice President .....	Ann Myhr, CPCU	Director .....	Josephine Battisti, CPCU
Secretary .....	Clint Gillespie, CPCU	Director .....	Kathleen Frenzel, CPCU
Treasurer .....	Rick Lee, CPCU	Director .....	Arthur Hanebury, CPCU
Director .....	Cindy Wolkiewicz, CPCU	Ex Officio Member Past President .....	Philip N. Spinelli, CPCU



Chapter President Pete Palestina presented the President's award for the Chapter Member of the Year to Rick Lee, Chapter Treasurer.



President Pete Palestina recognized all of this year's Committee Chairs, Officers and Directors with framed certificates of appreciation.

**Budget Report for Fiscal Year July 1, 1999 to June 30, 2000 as of May 31, 2000**

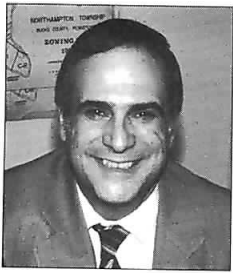
Category	Actual 1999-00 [\$]	Budget 1999-00 [\$]	Variance [\$]	Percent Received/Expended
<b>Income</b>				
1 Advertising		500.00	500.00	0.00%
2 Directory		3,000.00	3,000.00	0.00%
3 Dues	24,462.00	25,000.00	538.00	97.85%
4 Franklin Award	6,325.00	5,500.00	(825.00)	115.00%
5 Fundraising / Good Works	1,000.00	1,000.00	-	100.00%
6 1 Day	1,500.00	-	-	-
7 Interest	318.59	625.00	306.41	50.97%
8 Programs / Breakfast Meetings	7,633.00	18,000.00	10,367.00	42.41%
9 Scholarships	339.00	200.00	(139.00)	169.50%
10 Seminars		1,100.00	1,100.00	0.00%
11 Social		1,500.00	1,500.00	0.00%
12 Miscellaneous		50.00	50.00	0.00%
<b>Total Income</b>	<b>41,577.59</b>	<b>55,975.00</b>	<b>15,897.41</b>	<b>74.28%</b>
<b>Expenditures</b>				
20 Administration	1,716.54	1,800.00	83.46	95.36%
21 Advertising	200.00	200.00	0.00%	0.00%
22 Annual Meeting	1,508.59	3,000.00	1,491.41	50.29%
23 Candidate Development	334.34	700.00	365.66	47.76%
24 Careers in Insurance		100.00	100.00	0.00%
25 Chaptergram	7,396.82	10,200.00	2,803.18	72.52%
26 Chapter Resources		-	-	-
27 COLC	469.00	2,000.00	1,531.00	23.45%
28 Directory		3,000.00	3,000.00	0.00%
29 Fire / Ethics Essay	2,340.14	2,800.00	459.86	83.58%
30 Franklin Award	7,027.59	6,500.00	(527.59)	108.12%
31 Good Works	11.65	1,000.00	988.35	1.17%
32 HJ Loman Foundation	656.00	750.00	94.00	87.47%
33 ISOP Membership Dues	130.00	150.00	20.00	86.67%
34 ISOP Lunch	230.00	250.00	20.00	92.00%
35 Membership		700.00	700.00	0.00%
36 Miscellaneous	185.01	500.00	314.99	37.00%
37 New Designee	738.76	2,500.00	1,761.24	29.55%
38 Programs	19,535.94	18,390.00	(1,145.94)	106.23%
39 Project Invest		2,500.00	2,500.00	0.00%
40 Public Relations	331.08	500.00	168.92	66.22%
41 Research Project		2,500.00	2,500.00	0.00%
42 Scholarship	1,000.00	2,000.00	1,000.00	50.00%
43 Seminars		100.00	100.00	0.00%
44 Social	604.59	1,500.00	895.41	40.31%
45 Systems Automation		-	-	-
46 Web Site	215.40	600.00	384.60	35.90%
<b>Total Expenditures</b>	<b>44,431.45</b>	<b>64,240.00</b>	<b>19,808.55</b>	<b>69.16%</b>
Revenue over (under) Expenses	(2,853.86)	(8,265.00)	(5,411.14)	
Carryover Balance from 1998-99 includes \$1,677.50 dedicated to scholarships				
<b>Account balances - as of:</b>				
Checking balance: Mellon	6/30/1998	12/31/1998	6/30/1999	5/31/2000
Savings balance: Mellon	1,963.49	1,963.49	1,963.49	6,225.89 Net
Checking balance: First Union	15,074.15	15,165.88	15,240.89	28,738.82
Savings balance: First Union	208.98	709.41	2,225.32	-
	26,582.84	17,330.47	18,304.87	-
	43,829.46	35,169.25	37,734.57	34,964.71



CPCU Society Chapter Affairs Liaison Ron Arthur, CPCU swearing in 2000-01 President Val Katz, 1st VP Ann Myhr, Sec. Lilly Cowan and Dir. Rita Hoffstein at the Business meeting.



Newly installed President Val Katz, CPCU gives the audience her outlook for the upcoming year.



# The Editor's Corner

BY: PETER F. PALESTINA, CPCU

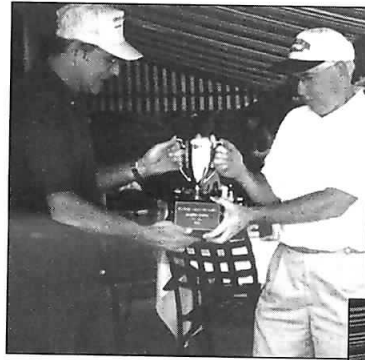
Well let me first say thank you to all of our Chapter members who have made my term as President last year so rewarding. Now that I am back to just your good old Chaptergram Editor and Webmaster, I'll have more time to devote to those two items. For this issue however, I would like to use the space to share with you the poem I created and delivered at the June 15th Business meeting where I passed the gavel to your new President, Val Katz, CPCU. Hope you enjoy this as much as I did in creating it.

## June 15, 2000 Thank You All

So many things we accomplished this year  
To not get them done was my biggest fear  
A theme was selected to use as a matrix  
I went with "We Need to Get Back to the Basics"  
I knew it would be difficult for us to work toward  
Winning the prestigious Circle of Excellence Award  
It wouldn't be easy, I knew from the start  
It would take a lot of hard work on each person's part  
If I treated Chairs kindly, would they suddenly get lazy?  
Or should I crack the whip and drive them crazy?  
Should I start out kind and become hard nosed later?  
Be a kindly President, or a benevolent dictator?  
If you said I was kindly, that might be far flung  
I was no Jimmy Carter, more like Mao Tse Tung  
All kinds of acronyms can be brought to mind  
But let's take a look at the bottom line  
The Chapter is solvent, as well it should be  
Thanks to our Treasurer Richard J. Lee  
He made sure there was money for scholarships to be won  
And today we'll be granting three of them, not just one  
The treasury was strengthened, the best year by far  
Thanks to Cindy Wolkiewicz, not one, but five seminars  
In February we rolled out, and hope you dug  
Into your pocket, to buy our first chapter mug  
And then in April and May, to our members delight  
Not one, but two Chapter hats, tan and white  
They are not that expensive and the profits go  
To the scholarship program, as well you know  
The Chaptergram and website are the Society's best  
To keep them up and running is really a test  
But I'm just the caretaker and that I couldn't do  
Were it not for each and every one of you  
Whether it was just a picture, like those I took today  
You all contributed in your own little way  
Now I know some of you would regurgitate or rail  
Every time I did a weekend update and sent you e-mail  
But let's admit it, did you find yourself yawning  
To see that I sent it at 3 in the morning?  
For Personal Sponsors we went to the mats  
More than 25, thanks to Hoffstein and Katz  
A successful I-Day we all worked toward  
The same can be said for the Franklin Award  
Val and Dave Shepherd kicked it up a notch  
And Battisti in Italian said "Ki ne sach"  
At Special Olympics Cynthia Gantz gave 3 cheers  
We tripled our number of volunteers  
No ID in the past, but we took care of that  
This time we showed up wearing our Chapter hats  
Ethics Awareness month was March, the traditional staple  
We celebrated it twice, in March and in April  
I'd say the society should definitely applaud  
For already giving 3 speeches on Insurance Fraud  
And to save money, as an added protector  
The Chapter purchased an LCD projector  
Now when we need one we won't have to Vent it  
Like Rick did with those bills when we had to rent it  
He took over PR under a great deal of stress  
But Larry Crawford got those releases to the press  
Ads on Fraud, releases on Ethics, hurricanes and Essays

## CHANCE TO WIN CUP BACK LOST AT GOLF OUTING

Some of you may recall that in 1996 we held a joint Picnic Social with the Greater Valley Forge Chapter whereby 10 events were held for competition with the winning chapter receiving a "Chapter Challenge Cup Trophy". Long story, but Philly lost and GVF was to host the next Challenge event, they never did. Four years later, at this year's golf benefit held June 16th, GVF's President Jack Kelly brought the trophy and a decision was made between he and Philly President Pete Palestina to flip a coin to determine the winner. Kelly called heads, heads it was, and a discouraged Palestina said "Wait until next year when we get to call the flip". At least the golf outing was a success. It is expected that the funds raised in conjunction with Loman Foundation grants would approach \$8,000 and these funds go to a Scholarship Program we set up with Temple University in memory of deceased Chapter members Ernie Gauthler, CPCU (GVF) and Bob Hedges, CPCU (Philly).



"Hey, it's ours says Palestina", no it's ours says Jack Kelly", before the two Chapter Presidents decided to flip a coin. After the toss, Kelly won, Palestina lost, and an elated Jack Kelly shakes hands with Pete Palestina.



Why Larry even sent the radio stations 10 PSAs  
Thanks to Ann Myhr, our programs were tried and true  
And if you don't count today's attendance, we averaged 82  
Now Rina Williams, she gave me a tingle  
No it's not what you think, it's the Mix and Mingle  
Said the Membership Committee wanted to know whether  
The Board would come up with the funding to put it together  
It sounded so good that rather than punt  
I said go ahead Rina, whatever you want  
The new designees from the class of '99  
Really came through by volunteering their time  
Chapter affairs were better resolved  
When Pat, Mary Ann and Lilly got them involved  
My quest this year for a research project or two  
Well I've got to thank Larry Gross for coming through  
I feared the worst when it looked like he was late  
But he got it filed by the deadline date  
And next year we'll have another to boast  
As Sharon Ehrhardt is doing one about the Jersey Coast  
I really don't want to make a fuss  
But how many Chapters are as successful as us?  
An outstanding ear, and praise the Lord  
we qualified and filed for every possible award  
How many Chapters can say they have a President that's witty?  
How many Chapters can say they have 36 Committees?  
The year we had, I'll never forget  
I worked real hard, but never a regret  
Eighteen years ago I had a great first Vice President  
And back then Phil Spinelli and I set all kinds of precedents  
Now 18 years later, as President again  
I have a first VP just like Phil was then  
Without their assistance we wouldn't have had those fantastic years  
So thanks Val and Phil, you are friends very dear  
Now Val will take over, with more knowledge in mind  
And perhaps a gentler leader, or one more kind  
So one last word before I bid you adieu  
Thank you Officers, Directors, Chairs, Committee Members and you.

### Chapter Member Thomas Krall, CPCU Passed Away June 14th.

I have known Tom for 24 years both professionally and socially. In short, he was a gentleman in both areas. While many talk about insurance ethics, Tom was the model. In addition, he was a student of the industry - always learning as well as helping others. His expertise and attention to detail was without peer. He was an understanding, compassionate individual in a fast pace, changing industry who strove to constantly do the "right thing." Among many activities, Tom golfed and while his scores could not allow him to quit the insurance business, he loved the game, activity and beauty of the courses played. Most of all, he enjoyed the company of others. He was a hallmark of an era that has ended and a tribute to the values which hopefully will endure in all of us. He will be missed.

- Al Federico, Jr., CPCU



### Society President Marsha Egan, CPCU Speaks About Personal Resilience to Change

BY: KRISTIN MCCUEN, CPCU

You may think that you are positive and focused, but odds are you are not. You may think that you are proactive and organized, but it's not likely. You may think that you are flexible. Sorry, try again. These are the conclusions of Marsha Egan, CPCU Society President, based upon the surveys of thousands of participants in

the Society's "Building Personal Resilience to Change" seminar. Ms. Egan spoke on this topic and other CPCU Society news at the Philadelphia Chapter Breakfast Meeting in May.

The goal of the Personal Resilience seminar is to enable people to better accept and adapt to change. Most participants are stunned to learn that they are lacking in the following five personal traits that allow one to easily adapt to change.

1. *Positive-Positive people have an easier time adapting to change than negative people. The more positive one is, the more readily one embraces the changes and shifts experienced in life.*
2. *Focused-Focused people can see change coming toward them and are able to find the positive parts of the change and move on. Focused people have a guidance system that helps them move forward.*
3. *Proactive-Proactive people anticipate change and prepare for it. Reactive people don't prepare for change and instead just let change happen to them.*
4. *Organized-People who are organized in their thinking (sorry, not your color coordinated sock drawer) can readily embrace change. Organized thinkers see the next three or four steps down the road and realize that their reaction to change may be setting a precedent.*
5. *Flexible-We often fight change because it is human nature to like "what was" and be in control of our world. The challenge when faced with a new suggestion is to resist the urge to be negative and instead think of reasons to support the new idea.*

Egan's central premise is unassailable; success comes to people who are able to embrace change and resistance to change hinders any organization. The more people in an organization who have these personal traits, the better an organization will be at staying on top in its industry.

Egan also highlighted a few programming initiatives. A major program is underway in the Society to combat insurance fraud with the slogan "Insurance Cheats Area Deadbeats." The Society hopes to raise public awareness of fraud with the hope that a social stigma will attach to insurance cheats.

The Society will also be participating in the National Leadership Conference, a two and a half day event in Las Vegas. Members have consistently indicated that they want leadership training and the response has been much greater than originally anticipated. The Society hopes to participate in this annually.

Lastly, Egan spoke about her recent media training and the need for the CPCU Society to have a "headline" to quickly describe itself. The end result was the following: "the CPCU Society is a community of credentialed insurance professionals who promote excellence through continuing education and ethical behavior." Egan encourages all of us to use this short phrase to describe ourselves the next time someone asks that old question, "What is a CPCU?"



At the May meeting Chapter President Pet Palestine introduced the new chapter tan style hat as he prepares to introduce guest speaker CPCU Society President Marsha Egan.



An amused CPCU Society President Marsha Egan was presented with a Chapter hat and a mug by Chapter President Pet Palestine at the May meeting where Marsha was the guest speaker.



Marsha dons the white hat.



CPCU Society's John Kelly answered questions of these Chapter members while manning a section info table at the May meeting.



Some of the audience at the May meeting.

## PHILADELPHIA CHAPTER, CPCU

P.O. BOX 1499

PHILADELPHIA, PA 19105