



# Chart Your Course with NAIW

January 2011

A publication for the Insurance Women of Richmond, VA



## A Message from the President

*By Maria Swanson, CPCU, CPIW*

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Happy New Year!

There are a number of great things planned for the remainder of this association year. I hope that you have made a "New Years Resolution" to join us at the various events we will host in 2011.

Our State Council Director is visiting us for our January meeting and we gladly welcome Mona Kay Huffer to the Richmond Chapter. Our dinner will be held on Tuesday, January 18<sup>th</sup> at Nick's Roman Terrace.

Teresa Yocom has booked us a dynamic speaker for February. Tosha Singleton will be our speaker. She is an independent agency owner and has written her own book. We look forward to welcoming Tosha to the Richmond area and our local chapter.

In March, the education committee will be hosting one of our NAIW programs at our local meeting. We will have a 30 minute class on Managing Stress taught by our own Marcia Barber. Invite your fellow agents and co-workers out to join us.

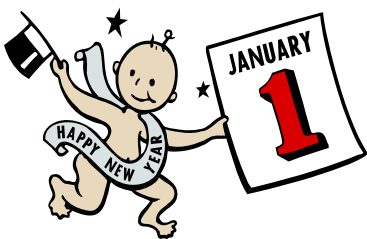
April will be our annual legislative update. Our own Lori Reed will be showing us what is new in the world of our legislative leaders. As you know, in May we will celebrate Industry week. We will celebrate our 60<sup>th</sup> Annual Industry Night on Tuesday, May 17<sup>th</sup> at The Place in Innsbrook. Make sure you mark your calendars; this is an event you won't want to miss!

We need all of our members help and involvement for our Annual Industry Night so please contact Marcia Barber or Bonnie Warren if there is a specific task you are interested in for this grand event!

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**"Chart Your Course  
with NAIW"**

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It is also that time of year to get our officers lined up for our 2011-2012 association year. The nominating committee will be contacting you to see how you would like to serve your association in this coming year.

In Regards,

Maria



## Elected Officers for the 2010-2011 Association Year

Position	Name	E-mail
President	Maria Swanson, CIC, CPCU, CPIW	<a href="mailto:president@iwor.org">president@iwor.org</a>
1 <sup>st</sup> Vice President	Lori Reed, CISR, CPIA	<a href="mailto:membership@iwor.org">membership@iwor.org</a>
2 <sup>nd</sup> Vice President	Teresa Yocom, CPIA, CCIM	<a href="mailto:publicrelations@iwor.org">publicrelations@iwor.org</a>
Treasurer	Melanie Miller	<a href="mailto:treasurer@iwor.org">treasurer@iwor.org</a>
Secretary	Laura Vaughan, AINS	<a href="mailto:secretary@iwor.org">secretary@iwor.org</a>
Past President	Annette Lynn Ardler, CP, CPIW	<a href="mailto:pastpresident@iwor.org">pastpresident@iwor.org</a>

## Job Opportunity

Rutherfordord is looking for a benefits analyst. See the job description below.

<b>Job Title:</b> Benefits Analyst	<b>Job Number:</b> 1115SRBS
<b>Status:</b> Full Time	<b>Applications Accepted:</b> 01/14/2011 - 01/27/2011
<p><b>Qualifications:</b> Must possess skills to provide strategic support to RBS consultants, producers, clients and carriers. Responsibilities include, but are not limited to: development and coordination of client-focused health and welfare products and services, timely resolution of client issues; preparing and analyzing Requests for Proposals (RFPs); maintaining strong market relationships through basic negotiations with clients and carriers; reviewing, understanding and interpreting summary plan descriptions; and demonstrating knowledge of compliance with related federal and state laws.</p> <p><b>Requirements:</b> Two (2) years benefits, insurance, underwriting or combination of experience. Bachelor's degree or equivalent career experience required. Strong understanding of various funding vehicles available to large employers preferred. Current Life &amp; Health licensure or ability to obtain within 90 days required. Excellent interpersonal, communication, organizational, multi-tasking skills. Must have strong technical skills and proficiency in Microsoft Office Suite, including expertise in Excel and PowerPoint. Occasional travel to various locations is required. Must have valid transportation.</p>	

### Job Bank

Do you have an open position  
in your company?  
Are you looking to make a career change?  
Then please send your information to us at  
[secretary@iwor.org](mailto:secretary@iwor.org) for inclusion in our  
monthly newsletter.

## Monthly Committee Reports

**Audit Committee** Amanda English Lumpkin, CIC, AIS

The year end audit was completed for the 2009-2010 association year in 2010. Our mid-year audit is scheduled for February 1<sup>st</sup>, 2011 after the regular monthly board meeting.

**Education Committee** Bonnie Warren, ACSR, CPIW, DAE

No report at this time.

**Fundraising Committee**

No report at this time.

**Legislative & Bylaws Committee** Annette Lynn Ardler, CP, CPIW

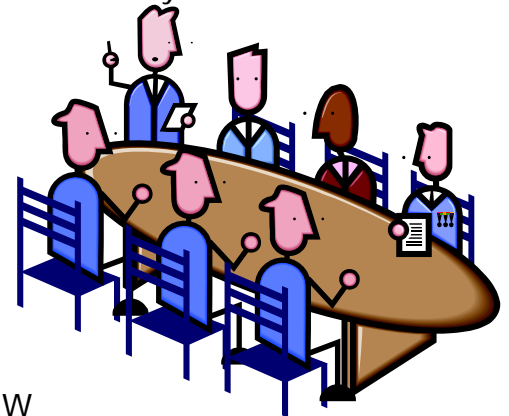
Proposed bylaw amendments were presented at the January membership meeting and will be voted on at the February meeting. Please try to attend the meeting as we need a quorum to pass the vote.

**Membership Committee Report** Lori Reed, CISR, CPIA

No report at this time.

**Public Relations Committee** Teresa Yocom, CPIA, CCIM

The February membership meeting will be held at a new location, the Grapevine near Innsbrook, on February 15, 2011. The speaker will be Tosha Singleton, an independent agency owner and author. Please see the flyer at the end of the newsletter for details.



### Safety Committee Stephanie Horacek

Please see the Thyroid Awareness flyer at the end of the newsletter.

Mid year report:

July- No Report submitted- Newsletter message -Have a Safe Summer!

August- No Report

September- No Report

October- IWOR membership, family and friends participated in American Cancer Society Breast Cancer Walk Sunday October 17th, 2010 @ Kanawha & Dominion Plaza, Richmond.

November- Thanksgiving Food Safety article in membership newsletter

December- Winter Holiday Safety Tips submission to newsletter



While this committee has not provided or scheduled a safety speaker for a general membership meeting during the 2010/2011 association year, the committee remains open to working with the Public Relations Committee should the need or desire arise for a speaker.

### Social Committee Stephanie Horacek

Mid year report:

We hosted our annual William Byrd Christmas event on December 14<sup>th</sup>, 2010. We had the children's dinner at the center with a visit from Santa. This year we gave Winnie Pooh Bears to each child. We purchased 24 bears this year from Kohl's. The money used to purchase the gifts for the children was donated on behalf of Kohl's to another charity to support children's health and education nationwide. There were 18 children, 12 IWOR members and 8 VCU students in attendance. We had various members and GIS students gather together at Teresa Yocum's office in November to wrap the gifts for the children. This event was a huge success this year. We received a food donation from Chik-Fil-A, a monetary donation to the school from Selective Insurance, monetary donations from our members, stocking donations from Agents Insurance Markets, books for each child from Gamma Iota Sigma at VCU, paper products from Stephanie and of course we had Nick as Santa and Tatiana as Santa's snow princess. All in all it was a grand event!

## IWOR Elections

The Nominating Committee will begin the process of seeking candidates for officers for the 2011-2012 association year. Positions available include: President, First Vice President, Second Vice President, Secretary and Treasurer.

We are doing things a little differently this year. Attached you will find a *Local Association General Candidate* form. Any member interested in a leadership position will need to complete this form and submit it to the Nominating Committee.

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The duties for each office are outlined in our Bylaws. They are reprinted here for your convenience.

- A. **The President shall:**
  - a. Preside at all meetings of the association and the Executive Board.
  - b. Appoint all standing committee chairmen and other committees as authorized by the association or Executive Board.
  - c. Be an ex officio member of all committees except the Nominating Committee
  - d. Perform other duties as pertain to the office of president.
  
- B. **The first vice-president shall:**
  - a. Serve as chairman of the membership committee.
  - b. Perform the duties of the president in the event of his/her absence or disability.
  - c. Perform other duties as pertain to this office.
  
- C. **The second vice-president shall:**
  - a. Serve as chairman of the public relations and programs committee.
  - b. Perform the duties of the president and first vice president in the event of their absence or disability.
  - c. Perform other duties as pertain to this office.
  
- D. **The secretary shall:**
  - a. Take minutes of the meetings of the association and the Executive Board.
  - b. Maintain an accurate list of the membership, including names, addresses, business and home telephone numbers.
  - c. Conduct the general correspondence of the association at the direction of the president.
  - d. Monthly Meetings - coordinate location, notify members, and maintain the reservation list.
  
- E. **The treasurer shall:**
  - a. Be custodian of all association funds.
  - b. Receive all monies and deposit such monies in the name of the Insurance Women of Richmond, VA in a bank approved by the Executive Board.
  - c. Pay dues to NAIW as required.
  - d. Submit written reports at each regular meeting.
  - e. Submit books and records for audit when required.
  - f. File any and all tax forms required.
  - g. Perform other such duties as pertain to the office.

I hope you will consider a leadership role in your association of choice. We need fresh ideas to keep our association moving forward. Each position will take a few hours of your time each month outside of the regular monthly meeting.

Each of our members has talents and ways to contribute to the success of IWOR. I hope you will take this opportunity to consider a position as an officer or a committee chair for the coming association year. With each member coming together, we can accomplish great things!

If you have any questions, please don't hesitate to contact Maria Swanson at [president@iwor.org](mailto:president@iwor.org).

## Industry Night Awards

We are accepting nominees for the following awards. Forms (where provided) are available on our website: [www.iwor.org](http://www.iwor.org). Winners will be announced at our Industry Night Appreciation Dinner

Submissions are to be e-mailed to [president@iwor.org](mailto:president@iwor.org) by **April 30, 2011**. If you have any questions about these awards or need help finding an application to submit, please contact Maria Swanson at 266-3222 or [president@iwor.org](mailto:president@iwor.org)

### Claims Professional of the Year

- Any member employed primarily in the handling and disposition of claims arising under any type of insurance contract and nominated by a local association is eligible.
- Application can be found on the NAIW website in the Members Only section.

### Professional Underwriter of the Year

- Any member who is primarily employed in the underwriting process for the industry and nominated by a local association is eligible.
- Application can be found on the NAIW website in the Members Only section.

### Risk Management Professional of the Year

- Any member who is primarily in the risk management process for the industry and nominated by a local association is eligible.
- Application can be found on the NAIW website in the Members Only section.

### Rookie of the Year

- The eligibility period shall consist of a 24-month period from the date (month/year) the member joined NAIW to accumulate credentials towards this award. Application must be made within the 12-months following the eligibility period (24-month period from the date (month/year) the member joined NAIW). (Reinstated and members who transfer from another association are not eligible.) *(Revised 1/2002)*
- Application can be found on the NAIW website in the Members Only section.

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### Safety Person of the Year

This award is presented by the Safety Committee to a member of our community who has made contributions in the name of "safety". This can include individuals from the local police, fire, rescue squads or individuals who promote safety programs in the community such as prior year's winner from the Alzheimer's Association. If you would like to nominate someone, please submit a narrative to our Safety Committee Chairperson, Stephanie Horacek, at [safety@iwor.org](mailto:safety@iwor.org)

### Insurance Woman of the Year

Each year we recognize a member who has made a difference in our association, the industry and her community. Please submit your nomination for this award. Recommendations should be in narrative form and should be no more than one typed page, double spaced. Include your nominee's contributions to the Insurance Women of Richmond, NAIW, her employer and the insurance industry in general. Reflect on the following:

- **Fellowship:** Attendance and participation association activities such as Industry Appreciation Night, Sherwood Forest Fundraiser, Christmas with children from the William Byrd Center, Breast Cancer walk, etc.
- **Loyalty:** Attendance at regular monthly meetings, State Council, Regional Conference, National Convention, and serving on Committees.
- **Education:** Continuing education, NAIW classes.

Do not include the name of the nominee in the narrative. At the bottom of the narrative please give the name of the nominee and name of the person(s) making the nomination.

Note: The present President and past five winners are not eligible for this award. The following members are not eligible: Melanie Miller, Maria Swanson, Annette Ardler, Marcia Barber, and Katie Waddell.

### Industry Person of the Year

This award recognizes the contributions to the insurance industry as well as the community. If there is someone you know who deserves consideration for this special award, please submit their name using the criteria listed below:

Recommendation should be narrative and should be no more than one typed page double spaced. Please do not include the name of the nominee in the narrative.

Narrative should be limited to activities within the past two years (2008 to 2010) and should include:

- Contributions to the advancement of the insurance industry
- Contributions to the community and civic activities

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- Image presented to the public—professionally and personally
- Achievement in the industry

At the bottom of your narrative please give:

- Name of the person being nominated (include professional designations)
- Name of company/agency where employed
- Name of the person making the nomination

## December Membership Meeting Minutes

There were no minutes from the December meeting due to the community service event at William Byrd.

## IWOR 2010-2011 Association Year Calendar of Events

Date	Event	Location
Tuesday, September 21 <sup>st</sup> , 2010	6pm- IWOR Speed Networking	PIA VA/DC Office Richmond, VA
Tuesday, October 5, 2010	6pm- IWOR Board Meeting	IIAV Office Richmond, VA
Sunday, October 17 <sup>th</sup> , 2010	1pm-Breast Cancer Walk	Kanawha Plaza Richmond, VA
Tuesday, October 19 <sup>th</sup> , 2010	5:30pm-7:30pm -Legal Concepts of Liability Insurance	PIA VA/DC Office Richmond, VA
Thursday, October 21 <sup>st</sup> , 2010	11am-Virginia I-Day	VCU School of Business Richmond, VA
Friday, October 29 <sup>th</sup> -Saturday, October 30 <sup>th</sup> , 2010	24 <sup>th</sup> Virginia State Council Meeting	Holiday Inn Select Lynchburg, VA
Thursday, November 4 <sup>th</sup> , 2010	6pm-IWOR Wrapping Party	Teresa Yocom's Office Glen Allen, VA
Tuesday, November 30 <sup>th</sup> , 2010	6pm-IWOR Board Meeting	IIAV Office Richmond, VA
Tuesday, December 14 <sup>th</sup> , 2010	5:30pm- IWOR William Byrd Christmas Event & Member Dinner	William Byrd Center & Robin Inn
Tuesday, January 4 <sup>th</sup> , 2011	6pm-IWOR Board Meeting	IIAV Office Richmond, VA
Tuesday, January 18 <sup>th</sup> , 2011	6pm-Virginia State Council Director Visit	Nick's Roman Terrace Richmond, VA
February 1 <sup>st</sup> , 2011	6pm-IWOR Board Meeting 7pm-IWOR Mid-Year Audit	IIAV Office Richmond, VA
February 15 <sup>th</sup> , 2011	6pm-IWOR Members Meeting Guest Speaker: Tosha Singleton	The Grapevine Restaurant 11055 Three Chopt Rd Richmond, VA 23233

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March 1 <sup>st</sup> , 2011	6pm- IWOR Board Meeting	IIAV Office Richmond, VA
March 15 <sup>th</sup> , 2011	6pm-IWOR Members Meeting NAIW – Managing Stress Class	TBD
April 5 <sup>th</sup> , 2011	6pm-IWOR Board Meeting	IIAV Office Richmond, VA
April 19 <sup>th</sup> , 2011	6pm-IWOR Legislative Update	TBD
May 3 <sup>rd</sup> , 2011	6pm-IWOR Board Meeting	IIAV Office Richmond, VA
May 17 <sup>th</sup> , 2011	5:30pm 60 <sup>th</sup> Annual Industry Night	The Place Glen Allen, VA



# NAIW Candidate Form for: Local Associations

√	<b>POSITIONS</b>
	President
	1 <sup>st</sup> Vice President - Membership
	2 <sup>nd</sup> Vice President – Public Relations
	Secretary
	Treasurer

**Name**

**Employer**

**Mailing Address**

**Home Phone**

**Work Phone**

**Fax Number**

**Email Address**

**Region**                    II

**Date Joined NAIW**

**Insurance Education / Designations**

**State / Region / National Meeting Attendance**

# State Meetings Attended \_\_\_\_\_                    Date of last State Meeting Attended \_\_\_\_\_

# Regional Conferences Attended \_\_\_\_\_                    Date of last Regional Conference Attended \_\_\_\_\_

# National Conventions Attended \_\_\_\_\_                    Date of last National Convention Attended \_\_\_\_\_

**Indicate prior Committee service to NAIW (Local, Council, Region, National)**

**What qualifications and/or qualities do you have that would make your service valuable to NAIW?** (Include employment responsibilities, if applicable)

**PLEDGE OF WILLINGNESS TO SERVE**

I, being fully aware of the duties and responsibilities of this position, sincerely pledge to serve to the best of my ability, if elected.

Date \_\_\_\_\_

\_\_\_\_\_  
Candidate Signature

**Return Instructions: Local Position forms should be sent to your Local Association President.**

**NAIW ACTIVITIES / INVOLVEMENT / RECOGNITION**

(Included Attachments as desired or necessary)

**Local Association**

**Council**

**Regional**

**National**

**Other Insurance**

**Civic Activities**



# NECK CHECK™

WWW.THYROIDAWARENESS.COM

## How to take the thyroid “Neck Check™”

### All you will need is

- A. a glass of water
- B. a handheld mirror

**1** Hold the mirror in your hand, focusing on the area of your neck just below the Adam’s apple and immediately above the collarbone. Your thyroid gland is located in this area of your neck.

**2** While focusing on this area in the mirror, tip your head back.

**3** Take a drink of water and swallow.

**4** As you swallow, look at your neck. Check for any bulges or protrusions in this area when you swallow.



**Reminder:** Don’t confuse the Adam’s apple with the thyroid gland. The thyroid gland is located further down on your neck, closer to the collarbone. You may want to repeat this process several times.



**5** If you do see any bulges or protrusions in this area, see your physician. You may have an enlarged thyroid gland or a thyroid nodule and should be checked to determine whether cancer is present or if treatment for thyroid disease is needed.

Thyroid Awareness Month is sponsored by the American Association of Clinical Endocrinologists (AACE) and supported by an unrestricted educational grant from Abbott Laboratories.



**Abbott**  
A Promise for Life

www.thyroidawareness.com



**E**very time you look in the mirror, a key to your well-being is staring back at you: your thyroid gland. The thyroid gland is a small, butterfly-shaped gland located in the lower front of the neck, below the voicebox (larynx) located in the upper part of the neck, and above the collarbones. Your thyroid gland makes hormones that help control the function of many of your body's organs including your heart, brain, liver, kidneys, and skin. Making sure that your thyroid gland is healthy is important to your body's overall well-being.

Some patients who have an enlarged thyroid gland may also produce too much or too little thyroid hormone. Because many symptoms of thyroid imbalance may be hard to recognize and may be mistaken for symptoms caused by other conditions, the best way to know for sure about your thyroid health is to ask your doctor for a TSH (thyroid-stimulating hormone) test, a simple blood test that measures whether your thyroid gland is functioning normally. If you have a family member with thyroid disease, are over the age of 35, or have any symptoms or risk factors associated with thyroid disease, you should talk to your doctor about getting a TSH test.

It's not difficult to keep your thyroid in balance, but you need to know your numbers. If you are diagnosed with thyroid disease, be sure to take your thyroid medicine every day, as instructed by your doctor, and refill your prescription on time so that you don't miss any doses. Your doctor may want to run a TSH test every 6 months to monitor your thyroid levels to ensure that you receive the optimal dose of thyroid medicine. Use the card below to monitor your levels and discuss them with your doctor.



For more information on symptoms and risk factors of thyroid imbalance, visit [www.thyroidawareness.com](http://www.thyroidawareness.com).

### TSH Tracker

Appointment Date	TSH Test Results	Thyroid Medicine and Dose
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



**NATIONAL ASSOCIATION  
OF INSURANCE WOMEN**

**Insurance Women of  
Richmond, VA**  
A Local Association of NAIW

## **INSURANCE WOMEN OF RICHMOND, VA**

INVITES YOU TO ATTEND OUR NEXT MEETING

**Tuesday, February 15, 2011**

**SPEAKER: Tosha Singleton**  
**Independent Agency Owner and Author**

**Topic: How to insure your Residential  
Real Estate**

### **LOCATION**

**The GrapeVine**  
11055 Three Chopt & Cox Intersection  
RICHMOND, VA

5:30 PM SOCIAL TIME  
6:00 PM DINNER  
6:40 PM GUEST SPEAKER  
7:00 PM BUSINESS MEETING

**Please RSVP by February 11, 2011 to:**  
**Laura Vaughan, AINS at [secretary@iwor.org](mailto:secretary@iwor.org)**

Questions? Contact: Teresa Yocom, CPIA, CCIM at [publicrelations@iwor.org](mailto:publicrelations@iwor.org)

NAIW (International) is an association of insurance professionals dedicated to development of leaders in the insurance and risk management industry. NAIW has members that belong to local associations across the United States, Puerto Rico, India, Kuwait, Australia, Africa and Canada. NAIW (International) services its members by providing professional education, an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience in the insurance and risk management industry.

**Visit us on the web! [www.iwor.org](http://www.iwor.org)**