



# Chart Your Course with NAIW

February 2011

A publication for the Insurance Women of Richmond, VA

## A Message from the President

*By Maria Swanson, CPCU, CPIW*



### INSIDE THIS ISSUE

- 1-2 President's Message
- 2 IWOR Officers
- 2-3 Monthly Committee Reports
- 3-5 Officer Elections and an article on Email Etiquette
- 5-6 January Meeting Minutes
- 7 Calendar of Events

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***"Chart Your Course  
with NAIW"***

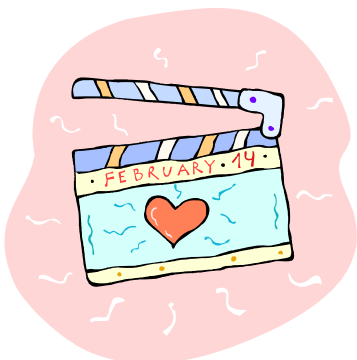
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Happy Valentines Day!

February is Heart Health Awareness month. To celebrate, we will wear red at our monthly meeting that will be held on February 15<sup>th</sup> at The Grapevine. This meeting is very important, we will be voting on by law changes that were presented in the January membership meeting and emailed out to all members who were unable to attend. Come out and support your association and share your voice with us.

We are approaching the regional conference, and if you have not registered please remember to do so. The registration form is included in the newsletter for your convenience. I will not be able to attend the conference so Melanie Miller will be attending on my behalf and will be our delegate and our voice for that meeting. We will have time to get the membership feedback on items that will be presented at Regional so Melanie can be prepared to share our thoughts on items to be voted on.

As we approach our Annual Industry Night event there are a number of activities to do to prepare for this grand event. The board members of Insurance Women of Richmond will be contacting the membership to see how you would like to participate in this year's event. In order for this event to be a success we need the help of each and every member. Your help could be by volunteering your time, monetary donations, decorating for the event, doing invitations, helping with the silent auction, preparing name tags, working the raffle tickets, and there is plenty more. Be on the look out for a call from your fellow board, we want your help, your opinion, your voice.



*Continued on Page 2*

The nominating committee was activated at our January membership meeting. Sharon Needham graciously accepted to chair that committee and her two voting committee members are Callie Stuart and Katie Waddell. They are already on the move and working to get our officers lined up for the 2011-2012 association year. The officer candidate form is included for your convenience. If you are interested in holding a position on our board please be sure to complete the candidate form and get it back to us!

I look forward to seeing all of you at our February meeting, we have a new speaker, a new location, and we need to hear your voice on our new by law changes.

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>

## Monthly Committee Reports

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

The mid-year audit was conducted on 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

The February meeting will be held on Tuesday, February 15<sup>th</sup> at The Grapevine. There will be a guest speaker and we will be voting on the proposed bylaw amendments. Please RSVP to [Secretary@IWOR.org](mailto:Secretary@IWOR.org) if you are able to attend. If you are attending please wear red for Go Red For Women and in honor of February being American Heart Month.

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

The March membership meeting will be held Tuesday, March 15, 2011. Our very own Marcia Barber will be teaching an NAIW course on Managing Stress. The tentative location is PIA of VA/DC. A flyer will be sent out shortly with more details.

### Safety Committee Stephanie Horacek

Please see the flyer at the end of the newsletter for Heart Attack Symptoms in light of February being American Heart Month.



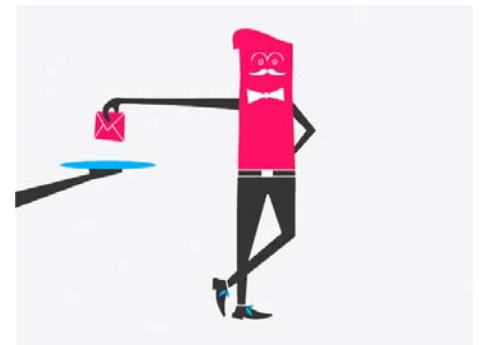
## IWOR Elections

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.

## Email Etiquette for the Super-Busy

In a recent blog post, venture capitalist Fred Wilson talked about his ongoing struggle with email management and the various solutions he's tried, concluding: "Every time I make a productivity gain, the volume eventually overwhelms me." It's a familiar problem. We're all extremely busy, and we all get too much email. So what to do? It's time for a more mindful approach, one that fully embraces a "less is more" strategy. To help you get started, we've assembled a cheat sheet of our email best practices. And, trust us, it's not just about being more polite, it's about being more efficient and getting the responses you need.



### 1. Be concise.

Do you like getting long emails? No? No one does. A good rule of thumb is to strive to keep emails to one line or less. If they can't be that short, challenge yourself to keep them as concise as humanly possible. Your contact is just as likely to be checking the message on a smartphone as on a desktop computer, and shorter is easier to digest – which means you're more likely to get a response.

*Continued on Page 4*

**2. Communicate “action steps” first, not last.**

It's standard practice to begin an email by summarizing what happened at a meeting or during a phone conversation, then following on with any “action steps” that emerged. But this makes it easy for the most important information to get lost in the shuffle. By reversing this order – and listing actions steps first and foremost – you keep the attention on the items you want to draw attention to.

**3. Number your questions.**

This is Email 101. If you're not doing it already, it should be standard protocol to break out multiple points or questions as numbered items in all email correspondence. If you don't, you risk having that customer or client only respond to the first question that happens to catch their eye. (And now you have to write another email to ask them about it again.)

A good rule of thumb is to strive to keep emails to one line or less.

**4. Make the way forward clear.**

Emails that offer nothing but a “What do you think about X...?” are generally ineffectual. Always be proactive and take the lead in your communications so that the way forward is completely clear. If you're proposing a deal, do a bullet-pointed outline of the parameters from the get-go. If you want to “run something by” a superior, share your approach and ask them if they agree. They may not, but giving them a starting point, something to react to, is MUCH more likely to get a response than waiting for someone else to make the first move.

**5. Include deadlines.**

Some people think that handing out deadlines can seem dictatorial. On the contrary, I've noticed that successful busy people welcome a deadline. It helps them integrate the tasks into their schedule. If a response from them is imperative, politely include a deadline: “For the project to stay on track, I need a response from you by 1/18.” If a response is optional, communicate that as well: “If I don't hear back from you by 1/18, I'll proceed with the solution I've proposed.”

**6. Use “FYI” for emails that have no actionable information.**

Some emails need to be shared to keep everyone in the loop. But non-actionable correspondence should be labeled as such – so that it can be prioritized accordingly. At the Behance office, we use a simple “FYI” tag at the top of all emails that contain information that you are not required to act on. It allows for easy filtering of non-actionable emails, whether by scanning visually or setting up a rule in your email client.

**7. Tell them that you'll get to it later.**

If someone sends you an urgent email that you can't get to today (or this week, or this month), write them a quick note to let them know, specifically, when you will get to it. You'll quell their anxiety, and save yourself a future nagging email from them. It also preserves goodwill: Explaining now why you won't get to something until later is much more effective than apologizing later.

**8. Don't send “Thanks!” emails.**

If you don't have anything substantive and/or actionable to say, don't send the email. Refraining from sending the one-word “Thanks!” email is tough, because it can feel ungrateful. But at this juncture, we're all probably more grateful for one less email.

**9. Never send an angry or contentious email.**

Email is a severely limited medium when it comes to conveying tone, which is why angry emails are never a good idea. More often than not, they just create more anxiety – and more email. Occasionally, writing an angry email can be therapeutic. If this is the case, get it off your chest, and then delete the email. When a confrontation is brewing, a conversation in person or on the phone is almost always best. Emails leave too much room for misunderstanding.

*Continued on Page 5*

**10. Never “reply all” (unless you absolutely must).**

If you’ve received an email sent to a large group of people, do your best to avoid replying to all when you respond. If that person was qualified to send the email, typically they can be relied on to be the point person who collates the responses. Keep in mind: If using the “reply all” feature really seems necessary, you are probably having a conversation that would be better (and more efficiently) had face-to-face.

The above article was taken from the following link <http://the99percent.com/tips/6975/Email-Etiquette-for-the-Super-Busy#> and was written by Jocelyn K. Gleib

## January Membership Meeting Minutes

Date: Tuesday, January 18, 2011  
Location: Nick’s Roman Terrace

## Officers Present:

Maria Swanson, President  
Laura Vaughan, Secretary  
Teresa Yocom, Second Vice President  
Melanie Miller, Treasurer  
Annette Ardler, Past President

## Officers Not Present:

Lori Reed, First Vice President

## Other Members In Attendance:

Bonnie Warren, Marcia Barber, Callie Stuart, Joy Starkey, Stephanie Horacek, Sharon Needham

## Guests in Attendance:

Mona K. Huffer, State Council Director

I. Call to Order: 6:05 p.m.

## II. Collect was read by Stephanie Horacek

## III. Treasurer’s Report – Melanie Miller

Copies of the December report were emailed to members. There were no questions and the report will be filed for audit.

## IV. Correspondence – Laura Vaughan

- None at this time

## V. Program /Speaker – Mona K. Huffer – Virginia State Council Director Update

- Mona spoke on how Membership recruitment and retention is a concern at all levels of the association. We need to have a Mission Statement, a Brand and a Vision for our association. We need to let prospective members know what we are about – community involvement, fellowship, diversity and education. We need to find a way to keep NAIW going in the right direction.

## VI. Standing Committee Reports

Reports of the standing committees will be printed in the newsletter.

- Audit/Finance Committee – Amanda English-Lumpkin (absent)
  - I. Mid-year audit is scheduled for February 1<sup>st</sup> at 7pm following the board meeting.
- Bylaws Committee – Annette Ardler
  - I. Annette presented the bylaw changes for 2010-2011. These will be discussed and voted on at the March membership meeting.
- Education Committee – Bonnie Warren
  - I. Marcia will be teaching a NAIW course on Managing Stress for us at the March membership meeting.
- Membership Committee – Lori Reed (absent)
  - I. Set up on direct billing with National for renewals. Renewals will be sent directly to members during April 2011. Members will mail renewal payments directly back to National, and can pay with a credit card.
  - II. We have 1 new member as of 1/11/11 – Kristina Preisner from IIAV – 29 total members to date.
- Nominating Committee must be enacted at this meeting, 1 chairman and 2 members
  - I. The following members were nominated and voted on by the membership: Sharon Needham will be the non-voting chair and Katie Waddell and Callie Stuart will be the members of the committee.
- Public Relations Committee – Teresa Yocom
  - I. An updated calendar of events through May 2011 will be printed in the upcoming newsletter.
- Social Committee – to be removed with Bylaw approval
  - I. Industry Night – send any old IWOR pictures to Marcia Barber for the slideshow.

## VII. Unfinished Business

- State Council will be held the weekend of September 16-17 at the Roanoke Sheraton. The Roanoke association needs money to get this going. We will look at the budget during the next board meeting to consider making a donation. The room cost is \$99/night or \$109/night for double occupancy.

## VIII. New Business – none at this time

## IX. Announcements

- The next board meeting is at IIAV on Tuesday, February 1, 2011<sup>h</sup> at 6pm. Any members are welcome and encouraged to attend.
- Deadline for items for the February newsletter is February 4<sup>th</sup>.
- The next meeting is Tuesday, February 15<sup>th</sup> at the Grapevine
- Regional Conference is coming up! Did you register yet? Info has yet to be distributed, but Bonnie, Marcia, Joy and Callie are planning on attending.
- 50/50 drawing. \$23 was collected and \$11.50 went to the winner and \$11.50 to IWOR.

X. Adjournment: 7:23p.m.

## IWOR 2010-2011 Association Year Calendar of Events

<b>Date</b>	<b>Event</b>	<b>Location</b>
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
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 Speaker: Marcia Barber	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 Speaker: Lori Reed	PIA Office Richmond, VA
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 65<sup>th</sup> REGION II CONFERENCE ~March 24-27, 2011  
Embassy Suites, 5400 John Q. Hammons Dr. NW, Concord, NC 28027

Name: \_\_\_\_\_ Designations: \_\_\_\_\_  
 Name for Badge: \_\_\_\_\_ Local Assoc: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 E-Mail Address: \_\_\_\_\_  
 Employer: \_\_\_\_\_  
 Home Phone #: \_\_\_\_\_ Work #: \_\_\_\_\_ Cell #: \_\_\_\_\_ (optional)

**CHECK ALL THAT APPLY:**

- |  |                                      |  |   |
|--|--------------------------------------|--|---|
| <input type="checkbox"/> Alternate             | <input type="checkbox"/> DAE         | <input type="checkbox"/> Founders Circle | <input type="checkbox"/> Nat'l Officer/Past Officer |
| <input type="checkbox"/> CPIW/CPIM             | <input type="checkbox"/> Delegate    | <input type="checkbox"/> Guest           | <input type="checkbox"/> Other                      |
| <input type="checkbox"/> CWC Contestant        | <input type="checkbox"/> Exhibitor   | <input type="checkbox"/> Local President | <input type="checkbox"/> Speaker                    |
| <input type="checkbox"/> Council Director/Past | <input type="checkbox"/> First Timer | <input type="checkbox"/> Member @ Large  |   |

Designations received in the past 12 months: CPIW/CPIM, DAE, Other: \_\_\_\_\_

REGISTRATION FEE (INCLS BREAKFAST, LUNCH, DINNER & COCKTAIL HOUR)	#	COST	TOTAL DUE
Member		<b>\$170.00</b>	
<b>ADDITIONAL MEALS:</b>			
Friday Dinner		<b>\$65.00</b>	
Saturday Lunch		<b>\$28.00</b>	
Saturday Dinner		<b>\$63.00</b>	
<b>THURSDAY, MARCH 24<sup>TH</sup> - CE</b>			
<b>9:00 am to 12:00 pm Errors &amp; Omissions (CE credits for NC/SC only)</b>		<b>FREE</b>	
<b>10:00 am to 10:45 am NAIW COURSE "Business as Usual"</b>		<b>\$10.00</b>	
<b>1:00 pm to 3:00 pm Business Etiquette</b>		<b>FREE</b>	
<b>2:00 pm to 5:00 pm Ace Insura Course (CE credits for NC/SC only)</b>		<b>\$35.00</b>	
<b>FRIDAY, MARCH 25<sup>TH</sup> - "LEADERSHIP TRAINING" 9:00 - 12:00**</b>		<b>INCL</b>	
<b>**Mandatory for all Council Directors/Council Director Elects</b>			
<b>Charlotte Motor Speedway Tour March 26<sup>th</sup> @ 2:30</b>		<b>\$7.00</b>	
<b>FUNDRAISING TABLES</b>		<b>\$25.00</b>	

Special Dietary Requirements: \_\_\_\_\_

Auxiliary Aids/Services Required: \_\_\_\_\_

**REGISTRATION DEADLINE: MARCH 10, 2011. NO REFUNDS AFTER MARCH 15, 2011**

Please make checks payable to: **2011 Region II Conference**, c/o Geraldine Plott, 4913 Fulton Court, Concord, NC 28025

**HOTEL INFORMATION:**

The hotel has blocked rooms for us until **February 22, 2011**. Room price is \$139.00 per night (incls breakfast) plus applicable tax. Contact Embassy Suites at 800.362.2779 or [www.embassysuitesconcord.com](http://www.embassysuitesconcord.com) to make your reservation. Please mention Code "AIW" (This is not a type-o. They can only use three letters) when reserving your room in order to guarantee the rate.

**WE ARE ASKING IF YOU HAVE A NAME BADGE HOLDER/LANYARDS FROM ANOTHER CONFERENCE; THAT YOU BRING IT WITH YOU TO HELP SAVE COST.**

# 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**

## Heart attack symptoms:

Heart attack symptoms vary widely. The symptoms you experience may be different from those experienced by a relative or neighbor. For instance, you may have only minor chest pain while someone else has excruciating pain. In addition, women often have different heart attack symptoms than do men.

One thing applies to everyone, though: If you suspect you're having a heart attack, call for emergency medical help immediately. Don't waste time trying to diagnose the symptoms yourself.

### Typical heart attack symptoms

Symptom	Description
Chest discomfort or pain	This discomfort or pain can feel like a tight ache, pressure, fullness or squeezing in the center of your chest lasting more than a few minutes. This discomfort may come and go.
Upper body pain	Pain or discomfort may spread beyond your chest to your shoulders, arms, back, neck, teeth or jaw. You may have upper body pain with no chest discomfort.
Stomach pain	Pain may extend downward into your abdominal area and may feel like heartburn.
Shortness of breath	You may pant for breath or try to take in deep breaths. This often occurs before you develop chest discomfort.
Anxiety	You may feel a sense of doom or feel as if you're having a panic attack for no apparent reason.
Lightheadedness	You may feel dizzy or feel like you might pass out.
Sweating	You may suddenly break into a sweat with cold, clammy skin.
Nausea and vomiting	You may feel sick to your stomach or vomit.

### Common heart attack symptoms in women

Women may have all, none, many or a few of the typical heart attack symptoms. For women, as for men, the most common symptom of a heart attack is some type of pain, pressure or discomfort in the chest. But women are more likely than are men to also have symptoms unrelated to chest pain, such as:

Neck, jaw, shoulder, upper back or abdominal discomfort

Shortness of breath

Nausea or vomiting

Abdominal pain or "heartburn"

Sweating

Lightheadedness or dizziness

Unusual or unexplained fatigue

### **Heart attack symptoms demand emergency help**

Some heart attacks have the classic symptoms as portrayed on television or in the movies - where someone clutches their chest and writhes in excruciating pain. Not all heart attacks announce themselves so clearly, though. In fact, most heart attacks begin with much more subtle symptoms - with only mild pain or discomfort. And your symptoms may come and go. Don't be tempted to downplay your symptoms or brush them off as indigestion or anxiety.

Getting treatment quickly improves your chance of survival and minimizes damage from a heart attack. Don't "tough out" these symptoms for more than five minutes. **Call 911** or other emergency medical services for help. If you don't have access to emergency medical services, have someone drive you to the nearest hospital. Drive yourself only as a last resort, if there absolutely no other options.

*25th Annual Virginia Council Meeting*

*September 16 & 17, 2011*

*Sheraton Hotel, Roanoke Virginia*

*“Lasso Your Dreams Through NAIW”*



*Ladies, grab your cowgirl hat & boots!*

*We're having a Friday night hoe down!*

*Lots of line dancing fun!*