

# Innovate to Generate

December 2011

A publication for the Insurance Women of Richmond, VA

## A Message from the President

*By Melanie A Miller*

I hope to see you at the William Byrd Community Service event on Tuesday, December 13<sup>th</sup>. We will follow with a fabulous dinner at Robin Inn.

As we wrap up our annual William Byrd event on Tuesday with the most fulfilling part of it all, which is seeing the joy on the children's faces, we need to immediately begin planning for next year. This is a beloved tradition for us, and I know none of us wants to see it come to an end. Please put your thinking caps on, and let me know the ideas you have for how to raise money for this event in the future.

Be sure to read all details here in this newsletter so you may keep abreast of the goings on of your association.

The next time you receive a Newsletter from us it will be a brand New Year! Mark your calendars for Tuesday, January 17<sup>th</sup>. We will be meeting at Don Pedro 3 Mexican Restaurant, and our Council Director, Melissa Maddox, will visit and chat with us about Council and National Association activities.

January will see us brimming with activity as we plan for nominations of officers, prepare for Industry Night in May and benefit from upcoming speakers at monthly meetings. Our [web-site](#) reflects upcoming speakers and events. Check it out. Place it in your favorites. Let us know what you think.

Annette Ardler, CPIW, DAE, Council Director-elect (and IWOR, VA member) has released a date for our 26<sup>th</sup> Annual Meeting! An announcement is attached. The date is October 6, 2012 at the IIAV Office here in Richmond, Virginia. Registration and hotel information will follow. Please save the date so you do not miss the energizing opportunity Annette has planned.

I wish you and yours a very Merry Christmas and a very Happy and Safe New Year! Enjoy this holiday season and every moment of life.

In Friendship & Fellowship,

Melanie (aka Mel)  
(804) 516-5319

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

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*"Innovate to Generate"*

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## Elected Officers for the 2010-2011 Association Year

Position	Name	E-mail
President	Melanie A Miller	<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	Bonnie Warren, ACSR, CPIW, DAE	<a href="mailto:publicrelations@iwor.org">publicrelations@iwor.org</a>
Treasurer	Laura Vaughan, AINS	<a href="mailto:treasurer@iwor.org">treasurer@iwor.org</a>
Secretary	Andrea Savedge	<a href="mailto:secretary@iwor.org">secretary@iwor.org</a>
Past President	Annette Lynn Ardler, CPIW, DAE	<a href="mailto:pastpresident@iwor.org">pastpresident@iwor.org</a>

### 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.

Agency Umbrella? VFSC now offers TWO competitive markets for your agency's umbrella: Westport and Penn National. Questions, need information and a quote? Contact us at 800-288-4428 and ask for Lori Reed if your agency alpha is A-H or Annette Ardler if your agency alpha is I-Z or visit [www.iiav.com](http://www.iiav.com)<<http://www.iiav.com/>>.

NOTE: Our office will be closed on Friday, December 23 and Monday, December 26 for the holiday.

Supporting Independent Insurance Agents Since 1898



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## December Board Meeting Minutes

**Date:** Tuesday, December 6th, 2011

**Location:** IIAV Offices

### **Board Members/Committee Chairs:**

Melanie Miller, President  
Bonnie Warren, Second Vice President  
Andrea Savedge, Secretary/Technology Committee Chair  
Annette Ardler, Immediate Past President and Legislative & Bylaws Chair  
Liz Scott, Safety Chair (absent)  
Education Chair - vacant  
Finance Committee - vacant

Lori Reed, First Vice President (absent)  
Laura Vaughan, Treasurer (absent)

- I. Call to Order - 5:46pm
  - Quorum - 30% of the Executive Board shall constitute a quorum. As we currently have seven (7) members on the Executive Board (with the President as a non-voting member), a quorum is two (2) members.
- II. Approval of Last Meeting's Minutes.
  - The November Board Meeting Minutes were included in the November newsletter.
  - Are there any corrections?
  - Hearing none, the minutes are approved as printed.
  -
- III. Treasurer
  - Laura was absent (out of town) but the treasurer's report was approved as sent.
- IV. Correspondence
  - No correspondence
- V. Standing Committee Reports
  - Membership Committee - Lori Reed (ABSENT)
  - Public Relations/Program - Bonnie Warren
  - Legislative & Bylaws Committee - Annette Ardler
  - Safety - Liz Scott (ABSENT)
  - Education - need chair - no report at this time
  - Fundraising - need chair - no report at this time unless there is a final update about Sherwood Forest
  - Scholarship - need chair - no report at this time
  - Technology-Andrea Savedge. Andrea and Melanie will meet in January to go over how to update the website, etc. Andrea has been made an admin of Facebook and LinkedIn pages.

#### VIII. Unfinished Business

- I still need to e-mail a copy of the Audit and Budget to the membership separate from the newsletter. We will wait until the next audit to check it against the 6 month budget.
- Annette had caught up the web-site for us. However, I still need to help Andrea update the web-site with the September and October Newsletters and the Calendar of Events, etc.
- William Byrd
  - Donations are in.
  - Bonnie, please update us on the gifts.
  - Robin Inn is booked by Bonnie.
  - We have all gifts wrapped, stockings from AIM.
  - Bonnie has been in touch with Chris at the Regency Chick-Fil-A, and he is providing meals for the children, coupons and a cow for each child.
  - VCU will provide 18 books which will be Fox in Socks.

#### IX. New Business

- We discussed who will make business cards to show Board officers.
- Dates for the State Council Meeting and I-Day on the Hill were mentioned.

#### X. Announcements

- Newsletter - submit articles/reports to Andrea Savedge by Friday - 12/9/2011.

#### XII. Adjournment -6:38pm

### Announcements:

- The 2012 State Council Meeting Will be held on Saturday, October 6<sup>th</sup>
- Day on the Hill will be held Feb 8<sup>th</sup> & 9<sup>th</sup>, 2012 (application attached)
- The following committees still need chairs. If you are interested, please contact Melanie Miller.

#### Education Committee

The Education Committee recommends and supervises educational programs and courses of study in insurance and related subjects. The Education Committee should promote NAIW's programs, and shall be responsible for awarding scholarships as funds permit. This is an Executive Board position, and the chair's presence is needed at Executive Board Meetings. Estimated Time per Month - 2 hours with the exception of May and any month we offer a class where more time may be needed

#### Finance Committee

The Finance Committee prepares an estimated budget of operating expenses for each association year at the beginning of that association year. The budget is then voted on by the Executive Board no later than the August Board Meeting. And the Budget is then voted on by the Membership at the August Membership Meeting. The Finance Committee also conducts audits twice a year of the association's books in July or August and in January. The committee makes recommendations to the Executive Board on the financial policies of the association. Estimated Time per Month - Majority of time is only needed twice a year, and is about 4 total hours twice a year

## Treasurer's Report for November:

### INSURANCE WOMEN OF RICHMOND, VA TREASURER'S REPORT NOVEMBER 2011

#### AUDITED BALANCE AS OF November 1, 2011

##### INCOME:

Deposit - 11/4/11		
Greenery Fundraiser & Wm Byrd Donations		\$753.00
Deposit - 11/18/11		
Member Donations for William Byrd		\$80.00
Total Deposits		
Interest - 11/30/11		\$0.19

##### TOTAL INCOME

##### DISBURSEMENTS:

Check #5098		
Bonnie Warren - William Byrd Gift Reimbursement		(\$71.50)

##### TOTAL DISBURSEMENTS:

#### BALANCE AS OF November 30, 2011

##### MONEY MARKET ACCOUNT

Balance as of November 1, 2011		\$3,570.83
Interest - 11/30/2011	\$0.15	
Balance as of November 30, 2011		\$3,570.98

##### CERTIFICATE OF DEPOSIT

Balance as of November 1, 2011		\$6,246.38
Interest - 11/18/2011	\$0.27	
Balance as of November 30, 2011		\$6,246.65

Laura Vaughan  
12/1/2011

## Fundraising Committee Report for December

At our November meeting, Gold Party Diva returned for another round of buying your gold for cold hard cash! We raised an additional \$162.19 at this event! Combined with the October gold party and our Sherwood Forest fundraising events, the grand total raised this year is \$547.63! This has exceeded our budget by \$217.63. Thank you for your participation in these fundraising events. All monies raised help supplement our budget - which is derived from the \$35 local membership dues.

Without your support, we would not be able to sponsor such community service events like William Byrd Community House or our annual scholarship.

The next fundraising activity will be the **Silent Auction** in May for our Annual Industry Night event. Proceeds from that event fund our annual scholarship. Start thinking now of donations you would like to make in support of this event. No item is too small! Or if you have any vendors you work with who would like to make a donation, start asking them NOW!!! More on this to follow.

## Legislative & Bylaws Committee Report for December

A review of our local association Bylaws is underway. Anticipate a proposal at the February meeting for any corrections/amendments that are needed. If you have any suggestions, please forward them to Annette Ardler, CPIW, DAE at [alardler@yahoo.com](mailto:alardler@yahoo.com)



## Safety Committee Report for December

The holidays are all about fun, friends, and getting maced in Wal-Mart? As ridiculous as it seems, these are the times we live in, and we all need to be extra cautious during this time of year. We sometimes are so excited about our holiday shopping that we do not pay attention to our surroundings, leaving ourselves vulnerable to crime. The attached flyer from the Richmond Police Department has some great tips for staying safe during your frequent trips to the mall in the next couple of weeks.

<http://www.richmondgov.com/police/documents/HolidaySafetyTips.pdf>

Have a safe, happy Holiday!

## Education Committee Report for December

The opportunity to chair this committee is available as well as the opportunity to serve. While we do not have any classes planned for this association year, we do have Industry Night coming up in May. We will need participating to solicit and review scholarship applications for May. Please contact me at [president@iwor.org](mailto:president@iwor.org) if you are interested.

Also, if you have any suggestions for classes to be held next year please let me know. Thank you.

Melanie A. Miller, President

## Technology Committee Report for December

If you haven't already, please join our Facebook and LinkedIn pages at <http://www.facebook.com/#!/pages/Insurance-Women-of-Richmond-VA/227537373955544> and [http://www.linkedin.com/groups/NAIW-Insurance-Women-Richmond-VA-1791806?trk=myg\\_ugrp\\_ovr](http://www.linkedin.com/groups/NAIW-Insurance-Women-Richmond-VA-1791806?trk=myg_ugrp_ovr)

Don't forget to use the website as well! We will continue to update as needed to keep everyone in the loop on what's going on with IWOR.



## Public Relations Committee Report for December

### William Byrd Report:

For many years we have relied on our membership and their donations to do our shopping for the kids of the William Byrd Center. Our membership has declined and so have our donations. This fact along with the fact that toys are more expensive is making it difficult to continue our relationship with the center. This event is one of the highlights of our year. This year one of our members donated all the gifts for the girls. We cannot count on this in the future. We need to look at other ways if we continue our partnership.

One possible way is to have a fundraiser just for this event. Another is to try and partner with another association of some type. I suggest that the board and the membership work together to solve this problem quickly if we continue this project.

### Mid-Year Report 2011

This has been a busy year for this committee. We have had the following events so far this year:

August meeting was networking with membership on the importance of IWOR

September meeting was Chris Palicia with the State Police on Insurance Fraud.

October meeting was Gold Party Diva's and how to tell if it is real gold with Kari Surles

October meeting was Gold Party Diva's and how to tell if it is real gold with Kari Surles

December meeting is the kids at the William Byrd Community Center and Santa, then off to dinner at the Robin Inn for membership

To come:

January meeting is Melissa Maddox, our Council Director

February meeting is Health month and Joy Starkey will talk on the importance of taking care of your kidneys

March meeting is Data Breach Liability speaker is Bree Grimaldi from Markel

April meeting is legislative and our speaker is Robert Bradshaw from IIAV

May will be our Industry Night




Bonnie Warren,




2<sup>nd</sup> VP








## Membership Committee Report for December

We currently have 21 members, and we have a couple of prospects that may join in January. We also had some new faces at our November wrapping party. Please bring a guest or two to the January Membership meeting to be held at Don Pedro's on January 17th. Our Council Director, Melissa Maddox will be there to deliver a report regarding activities throughout the state of Virginia. It will be a great opportunity to learn more about your association.



IWOR, VA – December 2011						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2 December  Newsletter Items Due	3
4	5	6 Brd Mtg – 5:30 pm at IIAV	7 December Newsletter to be released	8 Hanukkah Begins  	9	10
11	12	13 William Byrd Party, Dinner at Robin Inn for Members	14	15	16	17
18	19	20	21	22	23	24 Christmas Eve  
25 Christmas Day  	26 Kwanzaa  	27	28	29	30	31 New Year's Eve  

IWOR, VA – January 2012						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 New Year's Day 	2	3 Board Meeting 5:30 pm IIAV	4	5	6 January Newsletter Items Due	7
8	9	10 January Newsletter to be released	11	12	13	14
15	16	17 Martin Luther King, Jr. Day Memb. Mtg. Don Pedro	18 	19	20	21
22	23	24	25	26	27	28
29	30	31	 <b>Six Month Audit of Treasurer's Books Due</b>			

IWOR, VA – February 2012						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
 American Heart Month			1 Web Site Hosting 6 m fee due 	2	3 February Newsletter Items Due	4
5	6	7 Board Meeting 5:30 p.m IIAV	8 February Newsletter to be released	9	10	11
12 Lincoln's Birthday 	13	14 Valentine's Day 	15	16	17	18
19	20 President's Day 	21 Mardi Gras Memb.Mtg.	22 Washington's Birthday  Ash Wednesday	23	24	25
26	27	28	29 Leap Year	 Reminder that in 2016 domain renewal for web-site will be due.		

# 2012 INSURANCE DAY ON THE HILL —

February 8<sup>th</sup> & 9<sup>th</sup>, 2012 — Hilton Garden Inn, Downtown Richmond

## Wednesday, February 8:

- 11:30–12:30 pm REGISTRATION
- 1:00–3:00 pm CONCURRENT SESSIONS:
- Certificates of Insurance, **Joseph L. Hudgins, CPCU, IIAV**
  - PPACA - The Future of Health Care Insurance, **Susan Rash, BB&T**
- 3:15–4:15 pm FEDERAL UPDATES:
- IIABA
  - NAIFA
  - NAHU
- 6:30–8:30 pm LEGISLATIVE RECEPTION

## Thursday, February 9:

- 7:00–9:00 am BREAKFAST & KEYNOTE
- **TBD**
- VIRGINIA LEGISLATIVE UPDATE - *Be informed before your hill appointments!*
- **Robert N. Bradshaw, Jr., MAM**, President & CEO, Independent Insurance Agents of Virginia
- 9:00 am HILL APPOINTMENTS

Current Sponsors:

Anthem 



PROGRESSIVE



	By 1/22	After 1/22
<input type="checkbox"/> Full Registration	\$125	\$160
<input type="checkbox"/> Day 1 Only (Feb. 8) <i>includes Reception</i>	\$100	\$135
<input type="checkbox"/> Day 2 Only (Feb. 9) <i>includes Breakfast</i>	\$35	\$40
<input type="checkbox"/> Reception Only	\$50	\$65



<b>I'M A MEMBER OF</b>	<input type="radio"/> IIAV <input type="radio"/> NAHU <input type="radio"/> NAIFA-Virginia	
Full Name:	License #:	
Agency/Company:		
Business Address:	City/State/Zip:	
Phone:	Fax:	
E-mail:		
<b>PAYMENT</b>	<input type="radio"/> Check to IIAV <input type="radio"/> MasterCard <input type="radio"/> Visa <input type="radio"/> Discover <input type="radio"/> American Express	
Credit Card #:	Amount: \$	
Expiration Date:	V-code:	
Issued To:	Cardholder Zip Code:	
Signature:		

**ONLINE**  
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1.800.288.4428 or  
804.747.9300

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804.747.6557

**MAIL**  
IIAV, 8600  
Mayland Drive,  
Richmond, VA  
23294

### Insurance Day on the Hill is a joint legislative program hosted by:

- The Independent Insurance Agents of Virginia
- The Virginia Association of Health Underwriters
- The National Association of Insurance and Financial Advisors of Virginia (NAIFA-Virginia)



**Special Hilton Garden Inn Room Rates:** \$129/night single or double occupancy. Call the Hilton Garden Inn directly at 1-877-782-9444 and mention 'Independent Insurance Agents of Virginia' to receive this special rate. Reservations may also be made online by visiting [www.HGI.com](http://www.HGI.com). Please enter "IDH" in the "Group/Convention Code" box when making reservations via the internet. Rates valid until 1/22/2012.