

Innovate to Generate

November 2011

A publication for the Insurance Women of Richmond, VA

A Message from the President

By Melanie A Miller

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The Holidays are upon us! I hope you are as excited as I am!

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

And before we know it the New Year will be upon us! Mark your calendars for Tuesday, January 17th. We will be meeting at Don Pedro 3 Mexican Restaurant, and our Council Director, Melissa Maddox, will visit and chat with us about Council I and National Association activities.

Congratulations to Annette Ardler for receiving her DAE designation! DAE stands for Diversified Advanced Education. To achieve this designation a member must meet educational, program and participation standards. Specifically an Ethics program must be completed. A member must hold the CPIW/M designation for a minimum of three years. And dues must be paid for the fiscal year in which the application is made. More information is available on the DAE application which can be found at http://www.internationalinsuranceprofessionals.org/resource/resmgr/pdf/dae_application_february2011.pdf.

I am working toward my CPIW designation. This designation is also known as the CIIP designation (Certified Insurance Industry Professional). Are you interested in pursuing this with me? Please visit our national web-site which is listed in the following paragraph. There you can find information about our great designations and educational opportunities.

Please be sure to visit www.internationalinsuranceprofessionals.org, and log in to your account. I have sent you an invitation to be connected to me on there. While you are there, please explore the site. There are great features that provide you access to information. Feel free to contact me for help in navigating the site.

In Friendship & Fellowship,

Melanie (aka Mel)
(804) 516-5319

Visit us on the web at www.iwor.org.

"Innovate to Generate"

Elected Officers for the 2010-2011 Association Year

Position	Name	E-mail
President	Melanie A Miller	president@iwor.org
1 st Vice President	Lori Reed, CISR, CPIA	membership@iwor.org
2 nd Vice President	Bonnie Warren, ACSR, CPIW, DAE	publicrelations@iwor.org
Treasurer	Laura Vaughan, AINS	treasurer@iwor.org
Secretary	Andrea Savedge	secretary@iwor.org
Past President	Annette Lynn Ardler, CPIW, DAE	pastpresident@iwor.org

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 for inclusion in our
monthly newsletter.



November Board Meeting Minutes

Date: Tuesday, November 1, 2011

Location: IIAV Offices

Board Members/Committee Chairs:

Melanie Miller, President	Lori Reed, First Vice President
Bonnie Warren, Second Vice President	Laura Vaughan, Treasurer
Andrea Savedge, Secretary (absent)	Liz Scott, Safety Chair (absent)
Education Chair - vacant	
Finance Committee - vacant	
Annette Ardler, Immediate Past President and Legislative & Bylaws Chair	

I. **Call to Order:** 5:38p.m.

Quorum – 30% of the Executive Board shall constitute a quorum. As we currently have 7 members on the Executive Board (with the President as a non-voting member), a quorum would be 2 members. **Quorum met.**

II. **Approval of Last Meeting's Minutes**

The minutes of the October Board meeting were approved with the following corrections:

1. Education is the correct name of that committee. It is not Education/Scholarship. Simply Education.
2. Section V. - Standing Committee Reports
The note that is there about Melanie writing a job description is a general note that does not go under just Fundraising Committee. It applies to all open committees.
3. Section VIII. - Unfinished Business
Needs to be clarified that we will ask Bob Bradshaw to speak at the April Membership Meeting. (It had not yet been confirmed at the time of the Board Meeting.)
4. The sections are not numbered correctly. They jump from V. (5) to VIII. (8).

III. **Treasurer's Report** – Laura Vaughan

- Report was presented and there are no changes.
- IRS 990N due by 11/15/2011 – Melanie forwarded the login ID and password to Laura to get this completed.
- Annette submitted a check request for \$29.94 for the website hosting fee, but is making this her William Byrd donation in lieu of receiving a reimbursement check.
- Bonnie submitted a receipt for four of the boy's truck gifts, though she bought a total of six. There was a motion and a second that she be reimbursed for six trucks in good faith that she purchased these items and will supply the receipt for the other two if found.

IV. **Correspondence** –Andrea Savedge (absent)

None at this time.

V. Standing Committee Reports

Reports of the Standing Committees will be printed in the November newsletter.

- Membership Committee – Lori Reed
 - There will be two guests at the wrapping party (Allison and Monique), and we still have Noelle and Lori Gray as prospects. Lori will get in touch with Susan Harbin about her renewal application.

- Public Relations/Program – Bonnie Warren
 - Kari of Gold Party Divas will be at the November wrapping party and we will again receive 20% of the sales from that night.
 - William Byrd-
 - We have list of kids with genders and names.
 - Bonnie has been in touch with AIM. They have already finished the stockings and she will be picking them up tomorrow.
 - Bonnie has been in touch with Chris at the Regency Chick-Fil-A, and he is providing food and drinks for the children and staff.
 - We have a new Santa this year from VCU. His name is Chris Townsend.
 - VCU will provide 18 books. Melanie will send Debbi Little the list of names.
 - Kari of Gold Party Diva is also donating 30 books.
 - Joy Starkey donated \$120 by purchasing the dolls for the girl's gifts for (8 at \$14.99 each). Toy trucks were purchased for the boy's gifts, but they were only \$8.99, so we will try to add another small item for them.
 - Next year we will have to reevaluate the way we do this event because of the lack of donations and difficulty in finding economical gifts for the kids.
 - Reservations have been made for Robin Inn for members to meet after the kids party.

- Legislative & Bylaws Committee – Annette Ardler
 - Currently the audit is held twice a year, however we have so few transactions throughout the year that the committee will propose at an upcoming meeting that we move to an annual audit
- Safety – Liz Scott
 - No report
- Education – need chair – no report at this time
 - No report
- Fundraising – need chair – Annette is helping out by handling the Sherwood Forest fundraiser, and will provide a status report.
 - Orders were turned in to Annette and estimates are that we will make just over \$100 from this fundraiser.

VI. Unfinished Business

- Annette will have information on some potential places to hold Industry Night 2012 at the January meeting.
- Lori – name tags have been ordered and handed out.
- Melanie – Audit/Budget to membership. This will wait until January when we do the next audit since it's been delayed this late already.
- Melanie – help Andrea update web-site.
- Annette – prior calendar of events to Mel.
- William Byrd
 - See Public Relations committee report above
- Annette will send the December meeting flyer needs to Andrea by 11/4/2011 to go in the newsletter.

VII. New Business

- None

VIII. Announcements

- Wrapping party at IIAV at 6:00pm on Tuesday, November 15th.
- IIAV Young Agents are hosting a Holiday Social Friday Dec 2 from 5-7pm for \$10
- PIA is doing a tacky light tour – Melanie will contact them about the date and price.
- Please get any newsletter items to Andrea by November 4, 2011.

IX. Adjournment: 6:47pm**Announcements:**

- 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

Fundraising Committee Report for November

Thanks to everyone who submitted an order for the Sherwood Forest Greenery fundraiser! Once again Laura Vaughan came out as our top seller with 10 items ordered! Annette Ardler was a close second with 9 items. We sold a total of 27 items for a potential profit of \$135.40 (that includes the credit we receive for entering the mailing information on line). The profit is down a bit from previous year's sales so the membership will need to decide if they wish to continue with this fundraiser next year or choose something different. We only had 4 members participate (Laura Vaughan, Annette Ardler, Joy Starkey and Melanie Miller).

At the October meeting, our guest speaker from Gold Valley Parties did a gold sale of old/unused/unwanted items with a percentage donated to IWOR. We raised \$250.04!!! We plan to have Kari back at our November Wrapping Party and hope to raise more funds for our association budget.

Please remember we hold fundraising events as a way to meet our annual budget expenses - such as our community service events and our annual scholarship. Without these fundraisers we would need to increase the amount of our local dues. The officers are as budget concious as you and have held the local dues to \$35 for several years. Without the support of our membership with our fundraising activities the officers will need to decide to either cut back on activities or a potential increase in dues

Safety Committee Report for November









As I'm sure you all know, Thanksgiving is in less than two weeks and Christmas is right around the corner. In our industry, which centers on building relationships and socializing, we attend holiday parties and events all season long. With two months of flowing drinks and piles of tempting hors d'oeuvres, holiday weight gain seems inevitable. The following article addresses some easy ways to stay healthy while still enjoying this great time of year. The focus is not on losing weight - no one wants to eat tofurkey (tofu turkey) while everyone else is piling on the gravy, but just on maintaining a healthy balance. So read the article below and remember to have a healthy, happy Holiday season!

http://my.clevelandclinic.org/heart/prevention/nutrition/holidayeating12_01.aspx



IWOR, VA – November 2011						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 Brd Mtg – 5:30 pm at IIAV	2	3	4	5
6	7	8 Election  Day November	9	10	11 Veterans' Day 	12
13	14 	15 Wrapping Party for William Byrd	16	17	18 	19
20	21	22	23	24 Thanksgiving 	25	26
27	28	29	30			

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	 Six Month Audit of Treasurer's Books Due			



INTERNATIONAL ASSOCIATION
OF INSURANCE PROFESSIONALS

Insurance Women of
Richmond, VA
A Local Association of NAIW

INSURANCE WOMEN OF RICHMOND, VA

INVITES YOU TO ATTEND OUR NEXT MEETING

Tuesday, November 15, 2011

WRAPPING PARTY **For William Byrd Children**

Please arrive at IIAV at 5:30 p.m. and bring:



1. \$3.00 cash to contribute for ordering pizza
2. One Roll of Christmas Wrapping Paper
3. Scissors
4. Scotch Tape



LOCATION

IIAV – Independent Insurance Agents of VA
8600 Mayland Drive
Richmond, VA 23294

Please RSVP by Monday, November 14, 2011 to:
secretary@iwor.org

Questions? Contact: Bonnie J. Warren, ASCR, CPIW, DAE at publicrelations@iwor.org
or (804) 221-5187

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.

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IWOR ANNUAL HOLIDAY PARTY

Tuesday, December 13th at **5:30 P.M.** Children's party at the William Byrd Community House
224 South Cherry Street, Richmond, VA 23220

Then dinner at **7:00 P.M.** at The Robin Inn, 2601 Park Avenue, Richmond, VA 23220



The evening will begin with our Christmas Party for the preschool children of the William Byrd Community House – dinner, a visit with Santa Claus and gifts. Afterwards we will travel to The Robin Inn for our own holiday dinner and fellowship (Dutch treat).

Parking for dinner is available at First Baptist Church (Monument & Boulevard) parking lot or street parking.

**Please RSVP by Friday, 12/9 to
secretary@iwor.org if you plan to attend.**