

# IWLA Cover Note

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- [www.naiw.org](http://www.naiw.org) – our national page
- [www.cacouncilnaiw.com](http://www.cacouncilnaiw.com) – our state page
- [www.insurancewomenla.org](http://www.insurancewomenla.org) – our local page
- [www.inssfa.org](http://www.inssfa.org) – our national education foundation page

Insurance Women of Los Angeles  
 P.O. Box 481294  
 Los Angeles, CA 90048  
 Victoria Lovinggood, Editor



## President's Corner

*Cathryn Feely*  
 President



*Dear Members and Friends:*

*Our business meeting took place on April 19<sup>th</sup> and was closed due to elections. Congratulations to our new officers for the 2006-2007 Term.*

- |                               |                          |
|-------------------------------|--------------------------|
| <i>Lily Gastelum</i>          | <i>President</i>         |
| <i>Mitula Patel</i>           | <i>President-Elect</i>   |
| <i>Victoria H. Lovinggood</i> | <i>Vice-President</i>    |
| <i>Rhea Meshekow</i>          | <i>Secretary</i>         |
| <i>Susan Fife</i>             | <i>Treasurer</i>         |
| <i>Nancy Burgos</i>           | <i>Cover Note Editor</i> |
| <i>Marilyn Cartrett</i>       | <i>Director</i>          |
| <i>Chris Lipka</i>            | <i>Director</i>          |
| <i>Gail McKenzie</i>          | <i>Director</i>          |
| <i>Deborah Paladino</i>       | <i>Director</i>          |

*Our Committee Chairs presented their Annual Reports at this meeting, which are included in this Cover Note. I would like to thank all the Chairs and Co-Chairs who have worked so tirelessly this year. Your efforts are most appreciated. In fact, we have been very fortunate with all of our members who demonstrate **Fellowship & Trust** on a daily basis at work, in the community and within our association.*

*We were very pleased to welcome Anne Nichols who was visiting from out of state. She spoke to us about retirement and her quest to find NAIW groups in the area where she lives. Anne was a long-time loyal member of IWLA who could always be counted on to pitch in wherever needed. Christine Tillett and Victoria Lovinggood conducted our 50/50 and a lively White Elephant Auction. They were so persuasive- IWLA raised \$226.00 for our 2007 State Meeting Fund. Thank you ladies!*

*It's hard to believe that it is time for our Annual Installation Banquet. Details on the Annual Installation Banquet will be published in next month's Cover Note, since it takes place after this issue is published.*

*Continued on page 2*



## President's Corner

Continued from page 1

### GET WELL SOON

Go out to **Vickie Huff** who broke her left foot.

### CONGRATULATIONS

Go out to **Sharon Henderson** who won the April Birthday Gift Drawing

Go out to **Lily Gastelum** who won \$51.00 in the 50/50 Drawing

### REMINDERS/ UPCOMING EVENTS

**Executive Board Meeting-** Takes place at Hoffman Brown Company Wednesday, **May 10th, 2006 at 5:30 PM.**

**Beach Blanket Babylon at the Glamour & Glitz State Meeting-** **May 15<sup>th</sup>** is the deadline to sign up. It will take place Thursday, **September 21<sup>st</sup>.**

**IWLA Annual Installation Banquet-** Takes place Wednesday, **May 17<sup>th</sup> at 5:30 PM** at the Sportsmen's Lodge

**Leadership Workshop for New Officers-** Takes place Saturday, **July 15<sup>th</sup>** in Fresno. Robin Fawkes, State Director's informal theme for this annual event is "**Teach Me Something New.**"

**NAIW National Convention-** Takes place in Orlando, Florida, **May 31<sup>st</sup>-June 3<sup>d</sup>** at the Hilton Hotel

**CPCU All Industry Day-** Takes place **October 10<sup>th</sup>** at the Burbank Hilton Hotel

In Fellowship,

Cathryn

### Member Updates

Member Updates is a column to spotlight the accomplishments of our members. If you have received a promotion or a new designation you wish to share, please contact editor Victoria Lovinggood so that your accomplishments can be included in the newsletter.

## Cover Note Reminder

All submissions for the June Cover Note are due no later than Friday, May 19, 2006 to the editor, Victoria Lovinggood.

**Please note that if you are providing a document or information from a source that is copyrighted material that proper credit must be given to the source. To not do so could be an infringement of copyright material and is illegal.**



## Safety News

Nancy Burgos  
Safety Committee Chairman

### Safety – May 2006: Safety Information for Short-Term Power Outages or "Rolling Blackouts"

Living in sunny, beautiful Los Angeles has its benefits: we have great weather, we are the epicenter of the entertainment scene, and no matter what type of dining you're in the mood for, you're sure to find something within 20 minutes of where you live.

However, on the other hand, there are some cons to living in L.A.: the pretty colors we see at dawn and dusk are usually smog, the rise in gas prices hasn't thinned traffic, and of course the inevitable rolling blackouts.

As summer is approaching and is the most common time for blackouts, here is some information from the Red Cross on how to be prepared.

Continued on page 4

# Calendar of Events



## May – NAIW Week, Installation

### May 10, 2006

Board Meeting, 5:30 P.M.  
Hoffman Brown Company

### May 17, 2006

Installation Banquet (Please contact Cynthia Andrachick at 818-464-9365 for more information)  
Sportsmen's Lodge, Sherman Oaks, CA

### May 21 – 27, 2006

NAIW Week

### May 31 – June 3, 2006

National Convention  
Orlando, FL

## June – Last Month of the NAIW Year

### June 1 - 3, 2006

National Convention  
Orlando, FL

### June 14, 2006

Board Meeting, 5:30 P.M.  
Hoffman Brown Company

### June 21, 2006

Dinner Meeting

## 2005 – 2006 IWLA BOARD AND COMMITTEE CHAIRMEN

### EXECUTIVE BOARD

President: Cathryn Feely

President Elect: Lily Gastelum, CISR, CPIW

Vice-President: Mitula Patel

Secretary: Gail McKenzie

Treasurer: Deborah Paladino, CIC, CPIW

Covernote Editor: Victoria Lovinggood

Immediate Past President: Susan Fife, CPIW,  
CPCU, AAM, AIS, AIM, DAE

Directors: Cynthia Andrachick, CPIW

Vicki Huff

Darlene "Chris" Lipka

Marci Barrett

### COMMITTEE CHAIRMEN

Advertising: Gail McKenzie

Arrangements: Cynthia Andrachick, CPIW

Audit: Susan Fife, CPIW, CPCU, AAM, AIS,  
AIM, DAE

Budget: Deborah Paladino, CIC, CPIW

Bylaws: Mitula Patel

Community Action: Rhea Meshekow

Education: Andrea Gable-Setterstrom  
Marion Graham

Finance: Christine Chandler-Tillett

Jobline: Victoria Lovinggood

Legislation: Marci Barrett

Membership: Marilyn Cartrett

Programs: Darlene "Chris" Lipka

Public Relations: Lily Gastelum, CISR, CPIW

Safety: Nancy Burgos

Website: Mitula Patel

Secret Pal: Vickie Huff

Happy Birthday to our Members:



Belated birthday wishes to Sharon Henderson

April 5

Violet Small – June 10

Flo Jeanes – June 23

Mitula Patel – June 28

Fran Harper – June 30



**What is a “Rolling Blackout?”**

A rolling blackout occurs when a power company turns off electricity to selected areas to save power. The areas are selected using sophisticated computer programs and models. The blackouts are typically for one hour, then the power is restored and another area is turned off. Hospitals, airport control towers, police stations, and fire departments are often exempt from these rolling blackouts. These blackouts usually occur during peak energy usage times, usually between 4:00 p.m. and 7:00 p.m. on weekdays, but they can happen at any time of day. Blackouts may affect the same area more than once a day, and may exceed an hour’s duration.

**How Do I Find Out if My Area Will Have a Rolling Blackout?**

Listen to local television, radio, and check the web site of your power company. Usually, rolling blackouts occur when power usage increases, especially during hot weather when many people are using air conditioning to keep cool. Power companies try to give a warning when they will turn off power to an area, but they can not always do that.

**Top Safety Tips for a Blackout**

1. Only use a flashlight for emergency lighting. Never use candles!
2. Turn off electrical equipment you were using when the power went out.
3. Avoid opening the refrigerator and freezer.
4. Do not run a generator inside a home or garage.
5. If you use a generator, connect the equipment you want to power directly to the outlets on the generator. Do not connect a generator to a home’s electrical system.
6. Listen to local radio and television for updated information.

**Energy Conservation Recommendations**

To conserve power to help avoid a blackout, the power industry recommends:

- In heating season, set the furnace thermostat at 68 degrees or lower. In cooling season, set the thermostat at 78 degrees or higher. Consider installing a programmable thermostat that you can set to have the furnace or air conditioning run only when you are at home. Most power is used by heating and cooling, so adjusting the temperatures on your thermostat is the biggest energy conservation measure you can take.
- Turn off lights and computers when not in use. This is especially true about computer monitors – avoid using a “screen saver” and just simply turn the monitor off when you won’t be using the computer for a while. Turn the computer off completely each evening. It is no longer true that computer equipment is damaged from turning it off and on.
- Close windows when the heating or cooling system is on.
- Caulk windows and doors to keep air from leaking, and replace old windows with new, energy-efficient windows.
- Clean or replace furnace and air-conditioner filters regularly.
- When buying new appliances be sure to purchase energy-efficient models.
- Wrap the water heater with an insulation jacket, available at most building supplies retailers.

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## Collect for Insurance Women

Marie K. Franzen  
Ins. Women of Milwaukee

Take us, O God, under Thy Divine protection.

Make us to act as Thy messengers for peace and contentment, for harmony and understanding.

Grant that we may see more clearly the point of view of other men and women in all lines of insurance.

Realizing the highly competitive nature of our business, teach us to respect competition at all times.

Keep us free from pettiness and unwise discrimination. Let us do our work willingly, honestly and thoroughly, giving service graciously at all times.

Teach us, O Lord, to know and to realize that by Thy grace we can live in perfect peace with one another.

And grant that through this organization we may become closer in friendship and understanding.

AMEN.

Continued from page 4

- If you have to wash clothes, wash only full loads and clean the dryer's lint trap after each use.
- When using a dishwasher, wash full loads and use the "light" cycle. If possible, use the "rinse only" cycle and turn off the "high temperature" rinse option. When the regular wash cycle is done, just open the dishwasher door to allow the dishes to air dry.
- Replace incandescent light bulbs with energy-efficient compact fluorescent lights.
- Use one large light bulb rather than several smaller ones.

For more information such as:

- How Can I Prepare Before a Blackout Happens?
- Specific Information for People With Disabilities
- Using a Generator
- What Do I Do During A Blackout?

If you would like more general information about rolling blackouts and how to deal with them, contact the power company that serves your area and visit the Red Cross at:

<http://www.redcross.org>

IWLA would like to wish its members a  
Happy Mother's Day



Please enjoy a safe and happy Memorial  
Day Holiday.



**ADVERTISING COMMITTEE REPORT FOR 2005-2006**

We had a total of 11 advertisers this year. With the yearly rate of \$35, for a business card size ad, we raised a total of \$385.00. There were several new advertisers this year and they are:

- F.I.S.T
- VAN ZANDT ROOFING
- DATA TAMER
- ACT FAST

The rest of our advertisers were members and they are:

Susan Fife, (as well as her husband Bill Fife Sr. of Norwich Construction) Cathryn Feely, Marci Barrett, Marilyn Cartrett, Deborah Paladino.

I respectfully submit this report for year 2005-2006.

*Gail McKenzie*

**Secret Pal Committee Annual Report**

This year we tried something different. Instead of having the same Secret Pal the whole year, we decided to have a new group of Secret Pals at the six-month mark.

For the first part of the year (July to February), ten members chose to be Secret Pals.

In the last half of the year (February to June), we again had ten Secret Pals.

Respectfully submitted,

*Vickie Huff*

**WEBSITE COMMITTEE REPORT 2005-2006**

The Website chair has been very active this year. At the beginning of the year the website was given a new look by changing the color of home page. Some new radio buttons were added as well as the flash pen so members are alerted with the latest notices or announcements on the home page.

All the cover notes are now filed on line on the website and the photo album is continuously updated so all the members can see the photos of the various activities within NAIW.

Respectfully submitted,

*Mitula Patel*

**Public Relations**

We continue with the annual renewal our listing in Kirschner's Insurance Directories. This year we will be purchasing a ¼ page Ad. With our donations to Hoffman Brown Company and Peter C. Foy & Associates we continue to have our name posted as a sponsor for their events. This year our name is included in the Rough Notes publication as being the organization supporting the two agencies as well. The Community Service Award was given to Hoffman Brown Company in 2005, and Peter C. Foy & Associates in 2006. The membership of Insurance Women of Los Angeles, Inc., assisted in the fellowship of the two principals.

Respectfully submitted,

*Lily Gastelum, CISR, CPIW*

**Education Committee Annual Report**

In October, 2005, the Education Committee raffled off one ticket to attend the CPCU All Industry Day, that was held on Wednesday, November 9. The lucky winner was Victoria Lovinggood.

Seminars/CE Classes

The education committee organized a continuing education seminar in November 2005. The topic was "Lloyds of London & Working with Wholesalers". Thanks to the support of Abram Interstate and Lloyds America, this highly publicized event was well attended. The seminar garnered 1 hour of CE credit and gave us all insight into how Lloyds of London operates, it's capitol base, the history of Lloyds and it's results and reasons for doing business. It also touched on the changes at Lloyds since 9 1 1 and the worldwide reach of Lloyds. The seminar was offered free of charge to all current members and in an effort to attract new members, the seminar and dinner were provided free of charge to any prospective new member. Several new additions were made to our membership.

Due to time constraints and other activities, no NAIW classes were offered this term.

Respectfully Submitted,

Andrea Gable-Setterstrom

**REPORT OF THE MEMBERSHIP COMMITTEE**

April 19, 2006

The membership committee has had a very busy year. Our theme for the year was "Each One Reach One". Each member was asked to reach a new member or a member we haven't seen in awhile by inviting them to attend a meeting. Throughout the year we have had many guests attend our meetings.

On November 16, 2005 IWLA held a combination Membership and Education night and we had a great turn-out with many prospective members in attendance. New member packets had been compiled giving information about IWLA and NAIW. Each packet contained a membership application and the packets were given to each prospective member that night. We also held a business card drawing for our guests and Mitula Patel donated movie tickets for the prizes.

This term we have added nine new members to our roster

- |                |                  |               |
|----------------|------------------|---------------|
| Leticia Acosta | Jude Gavin       | Molly Sanchez |
| Teresa Austin  | Sharon Henderson | Kari Woods    |
|                | John Boyle       | Flo Jeanes    |
|                | Peggy Brennan    |               |

Respectfully submitted:

*Marilyn Cartrett, Chairman*  
*Victoria Lovinggood, Co-Chairman*

**ANNUAL REPORT - FINANCE**

President, Executive Body, Chairs and members of I.W.L.A. please accept and find the following accounts for the Finance Committee for 2005/2006.

<b><u>EVENT</u></b>	<b><u>RESULTS</u></b>
Missing Badges-	9/21/05 donations of \$7, 11/16/05 donations of \$7, (\$1) 1/18/06 donations of \$7, 3/15/06 donations of \$7 & 4/19/06 donation of \$2 <b>Total amount collected for missing badges = \$30</b>
50/50 Raffles-	3 events held at our dinner meetings- 1/18/06 donations of \$51, 2/15/06 donations of \$62 3/15/06 donations of \$55 & 4/19/06. <b>Total amount collected for 50/50 raffle = \$219</b>
White Elephant Auction-	2 events at our dinner meetings– 9/21/05 donations of \$165, 1/18/06 donations of \$363 & 4/19/06 donations of \$173 <b>Total amount collected for White Elephant = \$701</b>
Golf Tournament-	<b>Held on 10/7/2005 with donations of \$640.93</b>

The total of all Finance donations equals \$1590.93 to date.

**Contributions dedicated to the 2007 State Meeting:**

- \$55 50/50 raffle and \$7 missing badges received from the 3/15 dinner meeting.
- \$2 missing badges, \$51 from 50/50 raffle and \$173 White Elephant auction received from the 4/19/06 dinner meeting.

**Total amount collected for state meeting from IWLA. Meetings = \$288**

*I would like to thank Marion Graham, Marci Barrett, Victoria Lovinggood, Susan Fife, Lily Gastelum and Gail McKenzie for the time assisting with the above stated events in absence of the Finance Chair.*

These are the findings and accounts recorded from:

*Christine R. Chandler-Tillett, Finance Chair*

**Safety 2005-2006 Annual Report**

\*July – Margie Scott was appointed this term’s Safety Chair, and gave her first report in this month by giving us some tips on Fireworks.

\*August – Margie Scott announced that she was moving out of state and Nancy Burgos became Safety Chair. This month’s report told us how to plan and prepare for any type of hiking trip.

\*September – there was no Safety Report this month, as the Cover Note deadline was missed.

\*October – Halloween was addressed in this month’s report; we gave tips to the Trick-or-Treaters themselves, and to the parents. Also as this is Safety Month, the safety committee invited a police officer

from the North Hollywood Division of the Los Angeles Police Department to speak at the monthly dinner. Officer John Caprarelli spoke about personal safety while at home, at work, or in transit.

\*November – this month the safety committee presented a report that gave parents a set of safety guidelines a babysitter should use.

\*December – Christmas was the topic addressed in this report. We advised how to best choose and set up a safe Christmas tree, and also how to assemble a Safety Gift Basket.

\*January – the report this month gave the basics of CPR. We advised on how to perform CPR on an infant and on an adult. We cautioned that our report was only a reference and that everyone should be trained by a qualified instructor.

\*February – the committee reported on Skiing and Snowboarding Safety this month. We advised that you should be in good physical condition before doing these activities, and always remember to get proper instruction, proper equipment, and to follow the rules of the slopes.

\*March – Our article this month tackled Breast Cancer. We reported common myths of the disease and refuted them with facts and statistics.

\*April – we presented basic tips and guidelines on camping. We advised on how & where to set-up camp, first aid necessities, and to respect the environment around you.

Respectfully Submitted,

*Nancy Burgos*

**LEGISLATION COMMITTEE ANNUAL REPORT 2005-2006**

February was selected as the Legislation month for this term. Our guest speakers were Paul F. Schimley, Esq., and Richard C. Moore, Esq., of Richardson & Harman, LLP. Mr. Schimley and Mr. Moore presented on the topic of sexual harassment awareness and education in the workplace. Their program was well received and many requests were made to have them speak again at future functions.

In addition to serving as our chapter’s Legislation Chair, I have also had the privilege to serve as the Legislation Liaison to the California State Council. In that capacity, I have written articles for the California State Newsletter and spoken at events.

Respectfully submitted,

*Marci L. Barrett, Esq.*

**Committee Report: Jobline**

Throughout the year the Cover Note has included numerous job postings. Some of the companies that have posted jobs include:

- Hoffman Brown Company
- Kaercher Campbell & Associates Insurance Brokerage
- St. Paul Travelers
- Various employment agencies

Respectfully submitted,  
*Victoria H. Lovinggood*

# Job Line Openings

## EMPLOYEE BENEFITS SALES PRODUCER

### Description:

CBIZ Benefits and Insurance in Los Angeles, CA, is seeking a top sales producer experienced in the 50 to 2000-employee benefits and insurance arena.

CBIZ is one of the nation's leading providers of Outsourced Business Services, including Accounting, Tax, Employee Benefits, Human Resources Consulting, Payroll, IT Consulting, and Wealth Management. CBIZ is the 9th largest accounting firm and the #1 benefits brokerage in the U.S.

In today's business arena, clients demand multiple service capabilities from their trusted advisors and CBIZ's focus on cross-serving deepens our value proposition. Our clients receive an integrated and more complete problem-solving solution. Integration creates cost savings and efficiencies they cannot get from any other professional services firm.

The selected Sales Consultant will have an in-depth understanding of the employee benefits and insurance area, the acumen to develop new business, and the ability to provide exceptional client service. As an established professional with industry connections and savvy, you will find rich rewards in being able to develop your client base and provide them the widest range of services.

### Requirements:

Position requirements include:

- Bachelor's degree or equivalent experience;
- Demonstrable sales skills;
- A minimum of 5 years' experience in employee benefits and insurance sales;
- Current Life & Health Insurance licensing: current Series 6 & 63 licenses if experienced in sales of retirement plans, Series 7 is preferred;
- Technical knowledge of the benefits industry, to include contract provisions, renewal and claims processing, employee benefit plans and carriers;
- Familiarity with various benefit funding arrangements;
- Knowledge of pertinent state and federal legislation;
- Excellent oral, written, and presentation skills; and
- Excellent customer relations skills as evidenced by previous customer renewal and retention rates.

CBIZ offers an excellent salary, incentives, paid time off plans and benefits package including: health and dental insurance, vision care, STD/LTD, basic life insurance, matching 401k, medical/dependent care reimbursement, and a college saving plan.

If you are interested and wish to apply please send a resume, cover letter, and salary history to: [rb@CBIZjobs.com](mailto:rb@CBIZjobs.com) . No relocation costs included. This is a senior level position with commensurate six figure income, not entry level. All resumes will be held in strictest confidence and will not be circulated without candidate's knowledge. EOE

## **IWLA SALUTES SPONSORS**

In the spirit of IWLA's 2005-2006 theme of "FELLOWSHIP & TRUST", we would like to salute **Peter C. Foy and Peter C. Foy & Associates Insurance Services, Inc.** who received **Rough Notes Magazine (April) 2006 Community Service Award**. Peter C. Foy & Associates has always been a longtime, strong supporter of IWLA and we are very pleased to see that his contributions are being so widely acknowledged in our industry.

In that same spirit of Fellowship & Trust, **Steve Brown of Hoffman Brown Company**, nominated Peter Foy for this award. Steve is a previous Rough Notes Community Service honoree and also a longtime, strong supporter of IWLA.

In an industry where competitiveness can be a necessity, it is still gratifying to see that Fellowship and Trust still exists.

In Fellowship,  
Cathryn Feely  
President, IWLA

### **ROUGH NOTES MAGAZINE (April)**

#### **2006 Community Service Award**

By Bob Bloss



**Peter C. Foy**  
**Peter C. Foy & Associates Insurance Services, Inc.,**  
**Woodland Hills, California.**  
**Designated charity: Peter C. Foy Foundation.**

By presenting 600 toys to underprivileged Southern California children in December 2000, the Peter C. Foy Foundation's Foy Toy Drive was hailed as an unqualified success. But re-visit that Toy Drive five years later, and see how the bar's been dramatically raised.

You'll find a staggering increase of nearly 20-fold. More than 11,000 toys. And because his 10,000-toy goal was exceeded, Peter C. Foy and legions of volunteers expanded to three additional counties beyond their traditional target of Orange, Ventura, and Los Angeles counties.

The 1987 founder, president and chief executive officer at Peter C. Foy & Associates, a brokerage and consulting firm, Peter Foy enlists numerous insurance industry men and women to assist with the annual Foy Toy Drive. One of them is Steven M. Brown of Hoffman Brown Company—a previous Rough Notes Community Service honoree himself. Brown observes that " . . . many of

the toy recipients would not have received anything during the holiday season had it not been for the Peter C. Foy Foundation' s annual toy drive."

After toys are collected around late November, they are sorted by gender and age, then delivered to the Foundation' s many nonprofit partners in time for Christmas and holiday celebrations when the toys are distributed to the youngsters.

Lisa Mee-Stephenson, Foy Foundation director, notes that dozens of insurance businesses and other groups participate in this major philanthropic effort. IWLA (Insurance Women of Los Angeles) is one such organization.

Toy Drive recipient organizations combat child abuse and neglect. Many provide food, clothing and medical necessities to struggling families. Among them are the Optimist Youth Homes and Family Services, and the Los Angeles chapter of Childhelp USA.

From 600 toys in the year 2000 to a remarkable total of more than 11,000 toys in 2005. It seems far better than just even odds that the Peter C. Foy Foundation will more than likely meet its ambitious target of 20,000 toys and other necessities by 2007.



***IWLA thanks our sponsors!***



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Cathryn Feely  
 Vice President



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