



## **DECEMBER 2009 THE CONNECTIONS**

**Volume No. 12**

**NAIW DALLAS, INC.  
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[www.naiwdallas.com](http://www.naiwdallas.com)**

Dear Members and Friends:

It is that time of the year again. The weather is changing and the holiday decorations are appearing all over the streets. Ready or not, the holidays are here! Once again, I do not know how time drifted by so quickly. Now I am thinking about holiday gifts and baking my favorite desserts for the holidays! At the same time, end of year can be one of the busiest seasons in our industry. December will be exhausting, but a lot of fun. It is a time for reflecting on all of the good things in our lives . . . including our friends and family. It is also a time for reaching out to the less fortunate and doing things to help other people.

During my reflections this holiday season, one thing I am particularly grateful for stands out. It occurred to me that my term as President of NAIW Dallas, Inc., is nearly halfway to completion. I cannot describe what an honor it has been to serve this organization. The membership has helped me considerably with this task. I learn something new about NAIW at every meeting. We are blessed to have a wonderful organization. NAIW Dallas is truly a gifted group of individuals!

I have been looking forward to our Holiday Party since the initial planning stages. I hope every one of you will join us at Kobe Steakhouse on Tuesday, December 8, 2009 at 6:00 p.m. Remember to bring your holiday gift (limit \$15) for the exchange. It will be a lot of fun and a great opportunity to get into the holiday spirit!!

As 2009 comes to a close, I cannot help but think what a wonderful year 2010 will be for us all. We are planning several continuing education events and already planning for our May Banquet. The New Year will bring many opportunities for in NAIW Dallas. I wish you all a joyous and peaceful holiday season and a Happy New Year!

Best wishes to you and yours,

Tracy Wolf  
NAIW Dallas, Inc.  
President 2009-2010  
[twolf@gordonrees.com](mailto:twolf@gordonrees.com)

## 2009-2010 OFFICERS AND CHAIRMEN

### Officers:

President:	Tracy G. Wolf	twolf@gordonrees.com
VP:	Christina McCracken	cmccracken@gordonrees.com
Secretary:	Mildred Rainey	mbaby@dixonvision.com
Treasurer:	Anita Flynn	anitaflynn@aegislited.com
Director:	Dee McCullough	culla@sbcglobal.net
Director:	Sue Brewer	sbrewer@usic.com

### Chairs:

Arrangement:	Susie Lowry	slowry2@lowryco.com
Audit:	Pamela Scofield	pamela_scofield@ajg.com
Bylaws/Standing		
Rules:	Cathy Williams	Cathy.Williams@dpsg.com
Community Action:	Linda Tate	ltate2@lowryco.com
Education:	Debby Gilliam	dgilliam@usic.com
Event Planning		
Committee:	Sue Brewer	sbrewer@usic.com
Horizon Planning:	Tracy Wolf	twolf@gordonrees.com
Legislative:		
Membership:	Sidney Bartlett	se2bartlett@yahoo.com
Newsletter:	Tanja Martini	tanjamartini@hotmail.com
Parliamentarian:	Joi Wilson	joi.wilson@starrisk.com
Resource/Raffle:	Susie Lowry	slowry2@lowryco.com
Scholarship:	Michelle Ward	Michelle.ward@RepublicGroup.com
Sunshine:	Sidney Bartlett	se2bartlett@yahoo.com

## ARRANGEMENTS

The December meeting will not be held at the Doubletree Hotel this month. Please email or call Christina McCracken to make a reservation for our Holiday Party scheduled for December 8, 2009. Christina - [cmcracken@gordonrees.com](mailto:cmcracken@gordonrees.com) or 214 - 231-4723. A copy of the invitation that Christina sent is attached for your convenience.

Susie Lowry  
Arrangements Chairman  
[slowry2@lowryco.com](mailto:slowry2@lowryco.com)  
214-638-7000

## COMMUNITY ACTION

Please come to our Christmas dinner on December 8, 2009, and meet Nancy Johnson, the Craft Room Volunteer for Children's Medical Center. As we have done for the past five years, NAIW Dallas will present Nancy with a check to purchase items and supplies needed for the cancer unit's craft room. If you would like to add to this donation, we will be accepting additional checks that night payable to NAIW-Dallas with a notation that it goes to Children's Medical Center. Also, instead of bringing canned goods, we are also accepting checks or cash to support the food pantry in Desoto. They had 124 families last year needing food and this year they have over 300 families in need of additional help during this holiday season. They also have an Angel Tree that provides gifts to the children of these families. Please indicate on your check(s) where you would like your donation to go.

Again, thanks for all that you do throughout the year to help our community.

Linda Tate  
Community Action Chairman  
[ltate2@lowryco.com](mailto:ltate2@lowryco.com)

## RESOURCE COMMITTEE

December is our Holiday Ornament Gift Exchange. Please remember to bring a wrapped "surprise" gift to our Holiday Party on December 8, 2009. Please note there is a \$15 limit on the gift. Joi Wilson has volunteered to donate our Door Prize for the January meeting. Monetary donations are always welcome for our charities.

Susie Lowry  
Resource Chairman  
[slowry2@lowryco.com](mailto:slowry2@lowryco.com)

## UPCOMING CONVENTIONS

### **National Convention June 9 – 13, 2010**

Marriott Crystal Gateway  
Washington, DC

### **2010 Region VI Regional Conference**

March 11 – 13, 2010  
Moody Gardens, Galveston, TX  
Hosted by Insurance Professionals of Bellaire

## 2009 CE INFORMATION FOR THE DFW AREA

For information on CE courses please go to <http://www.naiwdallas.com/education.htm>.

For information on free monthly 3, 4, or 6 hour CE courses, please go to:

[www.blackmonmooring.com](http://www.blackmonmooring.com)  
[amber@dalworth.com](mailto:amber@dalworth.com)  
[www.dalworth.com](http://www.dalworth.com)  
[www.servicemasterdfw.com](http://www.servicemasterdfw.com)  
[ldevlin@servproofgrapevine.com](mailto:ldevlin@servproofgrapevine.com)

For additional information on seminars that offer 1 hour of CE monthly in the DFW Metroplex, please go to:

[www.dallasclaims.com](http://www.dallasclaims.com)  
[www.maryroth.com](http://www.maryroth.com)  
[www.TheNationalAlliance.com](http://www.TheNationalAlliance.com)  
[www.cceucation.com](http://www.cceucation.com)  
[www.ceu.com](http://www.ceu.com)  
[www.irmi.com](http://www.irmi.com)  
[www.cceducation.com](http://www.cceducation.com)

[www.fortworthclaims.com](http://www.fortworthclaims.com)  
[www.InsureDallas.org](http://www.InsureDallas.org)  
[www.kfeducation.com](http://www.kfeducation.com)  
[www.touchstonebernays.com](http://www.touchstonebernays.com)  
[www.TXCE.com](http://www.TXCE.com)  
[www.webce.com](http://www.webce.com)  
[www.kaplanfinancial.com](http://www.kaplanfinancial.com)

Debby Gilliam  
Education Chairman  
[dgilliam@usic.com](mailto:dgilliam@usic.com)

## [GREAT INFORMATION AND REMINDERS](#)

Don't forget to check our website at [www.NAIWDALLAS.COM](http://www.NAIWDALLAS.COM).

To ensure timely circulation and posting of the NAIW Dallas Connections Newsletter, all articles, Committee Chair reports, and any other contributions for the Connections Newsletter must be submitted no later than the 25th day of the preceding month. Any contributions for the January Connections Newsletter must be submitted to [tanjamartini@hotmail.com](mailto:tanjamartini@hotmail.com) by January 25, 2009.

As of December 4, there are 21 days left until Christmas.

## [GIVING TIP](#)

e-Giving is a new, quickly changing, and relatively untested area of philanthropy. Before you donate online, you may want to consider these e-giving tips:

- Verify who is behind the site. Learn what you can about who is running the site, their background, and why they're involved with the site. If the site is run by a for-profit entity, find out how they plan to earn revenue from the site. If you can't find this information easily on the site, that should raise a red flag. If you're not familiar with the organization running the site, do more research before donating — just as you would with an "offline" donation.
- Find out what percentage of your online donation goes to the charity, and decide for yourself if the figure is reasonable. E-giving sites vary widely in how much of a fee, if any, they subtract from your donation before sending it on to your selected charity. The fee can range from 0

percent to as much as 20 percent of a donation. If you can't easily find this information on the site, that should raise a red flag.

- Consult a tax or legal advisor about the tax deductibility of your online donation. E-giving is a relatively uncharted area of tax law. According to the [Chronicle of Philanthropy](#), charitable gifts made via sites run by nonprofit organizations will probably qualify for deductions, but the IRS has not issued any formal guidance about donations made through a site run by a for-profit company. Some for-profit giving sites are trying to get around any potential problems by arranging for nonprofit organizations to accept donations for them. If you buy goods at a [charity shopping site](#), you often cannot deduct the charitable contribution that results from your purchase.
- Contact the nonprofit recipient of your online donation before making the gift, to verify that the organization is comfortable with receiving donations from a particular site. Some e-giving sites list nonprofits without their prior knowledge or consent, and a charity may not even be aware that a site is accepting donations on its behalf.
- Give through a charity's own website, if one exists. Contact your favorite nonprofits to see if they operate their own websites for accepting online donations. Then you know that your donation will go directly to the organization.
- Know your rights. [The Association of Fundraising Professionals](#) developed an "E-Donor Bill of Rights" to identify what donors should expect and demand when making an online charitable gift. AFP believes that the basic principles for the E-Donor Bill of Rights should contain, at a minimum, the following donor rights:
  - To be clearly and immediately informed of the organization's name, identity, nonprofit or for-profit status, mission and purpose when first accessing the organization's website
  - To have easy and clear access to alternative contact information other than through the website or e-mail
  - To be assured that all third-party logos, trademarks, trustmarks and other identifying, sponsoring and/or endorsing symbols displayed on the website are accurate, justified, up-to-date and clearly explained
  - To be informed of whether or not a contribution entitles the donor to a tax deduction, and of all limits on such deduction based on applicable laws
  - To be assured that all online transactions and contributions occur through a safe, private and secure system that protects the donor's personal information
  - To be clearly informed if a contribution goes directly to the intended charity or is held by or transferred through a third party
  - To have easy and clear access to an organization's privacy policy posted on its website and be clearly and unambiguously informed about what information an organization is gathering about the donor and how that information will be used

- To be clearly informed of opportunities to "opt-out" of data lists that are sold, shared, rented or transferred to other organizations
- To not receive unsolicited communications or solicitations unless the donor has "opted-in" to receive such materials

For more information go to <http://www.minnesotagiving.org/options/etips.htm#top>.

## DECEMBER BIRTHDAYS

Marcie Burns – December 5  
Robbie Osborn – December 12  
Fran George – December 15  
Tanja Martini – December 29

## DECEMBER RECIPES

There's nothing better on a cold winter night than having some of your favorite comfort food followed by a delicious glass of homemade eggnog. I hope you enjoy these recipes as you snuggle up with your loved ones.

### **BEEF STEW WITH RED WINE SAUCE**



#### **INGREDIENTS**

- 
1. 2 pounds beef from the flatiron part of the shoulder
  2. 1 tablespoon butter
  3. 2 tablespoons olive oil
  4. Salt
  5. Pepper
  6. 1 cup finely chopped onion
  7. 1 tablespoon finely chopped garlic
  8. 1 tablespoon flour
  9. 1 bottle of red wine

- 
10. 2 bay leaves
  11. 1 sprig fresh thyme
  12. 15 cipollini or pearl onions
  13. 15 cremini mushrooms
  14. 15 baby carrots

- 
15. 5-ounce piece of pancetta
  16. 1/4 cup water
  17. Dash of sugar
  18. Chopped fresh parsley

## DIRECTIONS

1. Buy about 2 pounds of beef from the flatiron part of the shoulder. Remove the skin or sinew from the top. Alternatively, use lean beef chuck in the same manner. Cut the meat into 8 pieces.
2. Preheat the oven to 350°. Melt 1 tablespoon of butter with 1 tablespoon of olive oil in a cast-iron pot that is attractive enough for the table. Arrange the meat in one layer in the pot, and season it with salt and pepper. Cook on top of the stove over high heat for about 8 minutes, browning the meat on all sides.
3. Add 1 cup of finely chopped onion and 1 tablespoon of finely chopped garlic. Cook over moderate heat for an additional 5 minutes, stirring occasionally. Add 1 tablespoon of flour. Mix in well so that the flour doesn't form lumps. Stir in 1 bottle of red wine. Add 2 bay leaves, a sprig of fresh thyme, salt and pepper and bring to a boil. Stir well and cover.
4. Place the pot in the oven and continue to cook for about 1 1/2 hours; the meat should be soft and tender and the liquid properly reduced. The recipe can be prepared to this point up to a day ahead.
5. For the garnishes, peel 15 cipollini or pearl onions, wash 15 cremini mushrooms and peel 15 baby carrots. For the lardons, you will need one 5-ounce piece of pancetta. Bring the pancetta and 2 cups of water to a boil in a saucepan and simmer for about 30 minutes; drain. Cut the pancetta into 1/2-inch slices and then cut the slices into 1-inch-wide lardons.
6. Combine the onions, mushrooms, carrots and pancetta in a skillet with 1 tablespoon of olive oil, 1/4 cup of water and a good dash each of sugar, salt and pepper. Bring to a boil and simmer, covered, for about 15 minutes; at this point, there should be practically no water left. Uncover and cook over high heat, sautéing the vegetables until nicely browned on all sides, about 4 minutes.
7. To serve, mix some of the vegetables and lardons into the stew and sprinkle the rest on top as a garnish. Add a little chopped fresh parsley and serve.

# HOMEMADE EGGNOG

(32 servings)

## INGREDIENTS

- 
- |                             |                                       |
|-----------------------------|---------------------------------------|
| 1. 3 quarts whole milk      | 5. 3 tsp. vanilla                     |
| 2. 2 ½ cups sugar           | 6. Whipped cream for garnish          |
| 3. 1 tbsp all-purpose flour | 7. Nutmeg                             |
| 4. 10 eggs, slightly beaten | 8. Rum or brandy, to taste (optional) |
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## DIRECTIONS

1. In large saucepan, combine 1 quart of milk with the sugar and flour. Stir over medium-low heat until mixture just begins boil. Cook over low heat, stirring, for 2 minutes.
2. Beat eggs in large bowl. Quickly whisk in the hot milk mixture, whisking vigorously.
3. Return to low heat. Cook, stirring, for 5 minutes.
4. Remove from heat. Stir in the remaining milk. Cool.
5. Add vanilla and chill thoroughly (about 45 minutes or more). Turn into punch bowl or individual serving cups. Garnish, if desired with whipped cream. Sprinkle with nutmeg, freshly grated if possible. Add rum or brandy to taste, if desired. Chill 30 minutes to an hour.

## [DECEMBER HOLIDAYS AND CELEBRATIONS](#)

### **December 6 – St. Nicholas Day**

Early in the Advent season celebrate a feast that has been popular for centuries in Christian countries, especially in Northern Europe. In our over-commercialized society, this holiday gives us a good "teaching moment" to remind children that Jolly Santa Claus, is, in fact, Saint Nicholas, a fourth century bishop of the city of Myra in what is now Turkey.

Saint Nicholas was renowned for his great kindness and his generous aid to those in distress. Among the kind and miraculous acts attributed to him are saving three young girls from prostitution by secretly providing them with dowries, raising three murdered boys from the dead, and saving sailors caught in stormy seas. For these reasons, he is considered the patron saint of children, unmarried girls, and sailors, among others.

Traditional celebrations of Saint Nicholas Day in Northern Europe included gifts left in children's shoes. Good children receive treats - candies, cookies, apples and nuts, while naughty children receive switches or lumps of coal. Sometimes coins were left in the shoes. Today - especially in German families - children still put a shoe outside their doors on the eve of Saint Nicholas Day, and expect to find candy and coins or small gifts in their shoe on December 6th.

In some households the father of the family may dress up as Saint Nicholas on the eve of his feast. He comes in, sometimes with his sidekick, Krampus or Black Peter, and helps each child examine his conscience. He admonishes the bad and rewards the good. If your family enjoys theatrics, this is a wonderful opportunity early in Advent to inspire children to amend their ways in preparation for the coming King. (Your family might get together with other families with young children and celebrate together.)

### **December 8 – Bodhi Day – Day of Enlightenment**

This holiday celebrates the day that the historical Buddha (Shakyamuni or Siddhartha Guatama) experienced enlightenment (also known as Bodhi).

**December 9, 1907** – The first Christmas Seals were issued.

### **December 11, 2009 – Hanukkah**

Hanukkah, which begins at sunset, is also known as the Festival of Lights. It is an eight-day Jewish holiday commemorating the rededication of the Holy Temple in Jerusalem at the time of the Maccabean Revolt in 2nd century BC. Hanukkah is observed for eight nights, starting on the 25th day of Kislev according to the Hebrew calendar, and may occur from late November to late December on the Gregorian calendar.

The festival is observed by the kindling of the lights of a special candelabrum, the nine-branched Menorah or *Hanukia*, one light on each night of the holiday, progressing to eight on the final night. An extra light called a *shamash* (Hebrew for “guard” or “servant”) is also lit each night for the purpose of lighting the others, and is given a distinct location, usually above or below the rest.

**December 12, 2009** – Poinsettia Day

**December 13** - National Cocoa Day

**December 16** – Las Posadas

Las Posadas (Spanish for "the inn") is a traditional Mexican festival which re-enacts Joseph's search for room at the inn. Each Christmas season, a processional carrying a doll representing the Christ Child and images of Joseph and Mary riding a burro walks through the community streets. The processional stops at a previously selected home and asks for lodging for the night. The people are invited in to read scriptures and sing Christmas carols called *villancicos*. Refreshments are provided by the hosts.

The doll is left at the chosen home and picked up on the next night when the processional begins again. This continues for eight nights in commemoration of the journey of Mary and Joseph from Nazareth to Bethlehem.

**December 17 – National Maple Syrup Day**

**December 21** – First Day of Winter

**December 22, 1882** – The first Christmas lights were sold.

**December 23, 2009 – Festivus**

Festivus is a non-denominational annual holiday created by writer Dan O’Keefe and introduced into popular culture by his son Daniel, a scriptwriter for the TV show *Seinfeld*, as part of a comical storyline on the show. Festivus is to be celebrated by those frustrated or jaded with the commercialism and pressure surrounding the Christmas/Hanukkah season. It has developed to include a festivus pole and traditional practices including feats of strength and the airing of grievances. Festivus was first celebrated in 1965.

**December 24 – Christmas Eve**

**December 24 – National Egg Nog Day**

**December 25 – Christmas Day**

Christmas or Christmas Day is an annual holiday celebrated on December 25 that commemorates the birth of Jesus of Nazareth. The date of commemoration is not known to be Jesus' actual birthday, and may have initially been chosen to correspond with either a historical Roman festival or the winter solstice. Christmas is central to the Christmas and holiday season, and in Christianity marks the beginning of the larger season of Christmastide, which lasts twelve days.

Although traditionally a Christian holiday, Christmas is widely celebrated by many non-Christians, and some of its popular celebratory customs have pre-Christian or secular themes and origins. Popular modern customs of the holiday include gift-giving, Christmas carols, an exchange of greeting cards, church celebrations, a special meal, and the display of various decorations; including Christmas trees, lights, and garlands, mistletoe, nativity scenes, and holly. In addition, Father Christmas (known as Santa Claus in North America, Australia and Ireland) is a popular mythological figure in many countries, associated with the bringing of gifts for children.

Because gift-giving and many other aspects of the Christmas festival involve heightened economic activity among both Christians and non-Christians, the holiday has become a significant event and a key sales period for retailers and businesses. The economic impact of Christmas is a factor that has grown steadily over the past few centuries in many regions of the world.

## **December 26 – The Feast of St. Stephen**

St. Stephen was one of the seven original deacons of the Christian Church who were ordained by the Apostles to care for widows and the poor. For the success of his preaching and his devotion to Christ, St. Stephen was stoned to death by a mob. As he died, he begged God not to punish his killers.

## **December 26 – Boxing Day**

Despite its name, Boxing Day, which is celebrated on December 26 in Great Britain, has nothing to do with pugilistic competition. Nor is it a day for people to return unwanted Christmas presents. While the exact origins of the holiday are obscure, it is likely that Boxing Day began in England during the Middle Ages.

Some historians say the holiday developed because servants were required to work on Christmas Day, but took the following day off. As servants prepared to leave to visit their families, their employers would present them with gift boxes.

Another theory is that the boxes placed in churches where parishioners deposited coins for the poor were opened and the contents distributed on December 26, which is also the Feast of St. Stephen.

As time went by, Boxing Day gift giving expanded to include those who had rendered a service during the previous year. This tradition survives today as people give presents to tradesmen, mail carriers, doormen, porters, and others who have helped them.

Boxing Day is December 26, the day after Christmas, and is celebrated in Great Britain and in most areas settled by the English (the U.S. is the major exception), including Canada, Australia, and New Zealand.

## **December 26 – Kwanzaa**

Kwanzaa is a week-long Pan-African celebration observed almost exclusively in the United States. Kwanzaa is considered one of the primary holidays within the U.S. Christmas and holiday season and is observed from December 26 to January 1 each year. It consists of seven days of celebration, featuring activities such as candle-lighting and pouring of libations, and culminating in a feast and gift giving. It was created by Ron Karenga and was first celebrated from December 26, 1966, to January 1, 1967.

## **December 31 – New Year's Eve**

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Happy Hanukah, Merry Christmas, Happy Kwanzaa, Happy Holidays, and Happy New Year! Also happy birthday to all of our December babies. I hope you enjoyed reading this edition of the Connections Newsletter and found it useful. Please feel free to send suggestions, corrections, or future contributions to me. If you would like your contribution to appear in the January issue, please submit your contribution to me no later than December 28, 2009.

Tanja K. Martini  
Newsletter Chairman  
[tanjamartini@hotmail.com](mailto:tanjamartini@hotmail.com)



Join us for the  
*NFAJW*

*Christmas Celebration*

*Dinner\**  
and  
*Christmas Ornament Exchange\*\**

*Tuesday, December 8, 2009*

*6:00 p.m.*

*Kobe Steaks*

*5000 Beltline Road*

*Addison, Texas 75254*

Must R.S.V.P. by December 1, 2009  
Christina L. McCracken  
[cmccracken@gordonrees.com](mailto:cmccracken@gordonrees.com)  
214-231-4723

\*Dinner off Restaurant Menu and paid by individual attending.  
\*\*\$15.00 limit for gift exchange.

