



## **OCTOBER 2009 THE CONNECTIONS**

**Volume No. 10**

**NAIW DALLAS, INC.**

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**Dallas, TX 75247**

**214.638.7000**

**[www.naiwdallas.com](http://www.naiwdallas.com)**

Dear Members and Friends:

Fall is finally here! I hope all of you are enjoying the cooler weather. It is a great time to be outside enjoying this beautiful season. Dallas is especially beautiful in the Fall. The Texas State Fair is in full swing and the Susan G. Koman Race for the Cure will be taking place on October 17, 2009. Fall is full of possibilities and activities. Before we know it, we will be getting ready for the holidays! Now is the perfect time to relax and get outside while the weather is perfect.

I hope that you will all venture out for the next NAIW Dallas meeting on October 13, 2009 at 6:00 pm at the Doubletree Hotel in Farmers Branch. Please bring along a co-worker or friend. We have a wonderful dinner and speaker planned. Jackie Young, our Region VI Vice President, will be our guest speaker. Jackie will discuss the upcoming Texas Council Convention (a cruise leaving from Galveston!), as well as the dictionary project, the Legacy Foundation, NAIW's insurance scholarship program, and several other new and exciting opportunities with NAIW. It would be a great opportunity to introduce potential new members to our organization. Also, we will be conducting a raffle with proceeds benefitting our favorite charities. You will not want to miss this meeting! Please help me spread the word! Please RSVP to Susie Lowry by Friday, October 9, 2009.

I hope everyone is avoiding the flu and enjoying the great season. I hope to see everyone at our next meeting.

In friendship,

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@aegislimited.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 October Dinner Meeting will be held on October 13, 2009 at the Doubletree Hotel, 4099 Valley View Lane, LBJ/Midway, Dallas, 75244. The cost of dinner is \$26.00 (cash or check).

Board meeting will start at 5:15 pm. Dinner will be served at 6:00 pm. Cocktails are available at the bar at your own expense.

### October Menu

No submission received.

The reservations deadline is Friday, October 9, 2009.

Please note that meals for any “no-shows” will be billed to NAIW Dallas. Therefore, we ask you to take this into consideration when submitting your reservation.

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

## OCTOBER PROGRAM

Our guest speaker for the October 13, 2009 meeting will be our current Regional Vice President, Jackie Young. You will want to hear Jackie inspire you to participate in and enjoy all the benefits of your membership with NAIW. We welcome everyone, members and guests alike, to hear Jackie speak a word of encouragement and inspiration to NAIW Dallas. Looking forward to seeing you all!

Christina McCracken  
Program Chairman  
[cmccracken@gordonrees.com](mailto:cmccracken@gordonrees.com)

## COMMUNITY ACTION

Please start putting canned goods and non perishables in your car so we can gather them up at the meetings to take to the food pantry to help out with those less fortunate in our community.

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

## RESOURCE COMMITTEE

Door Prize Donations are always welcome for our dinner meetings. Please bring wine, gift cards, movie tickets, or any items that would be fun to have to the meeting so we can continue our raffle program. Raffle tickets are sold during the dinner meetings for \$5.00 for 3 tickets or \$2.00 for 1 ticket. Let me know if you have some fund raising ideas to help our charities.

I look forward to seeing everyone on October 13.

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

## UPCOMING CONVENTIONS

### **2009 Texas Council Meeting**

October 22 – 26, 2009

Cruise from Galveston to Cozumel on Carnival Cruise Ship *Ecstasy*

Houston NAIW, Inc. will host the 23rd annual meeting of the Texas Council of NAIW (International). The meeting begins on Thursday, October 22 on the cruise ship *Ecstasy*, which will depart from the port of Galveston, travel to Cozumel, and return to Galveston on Monday, October 26. For more information, please contact Anita Flynn at [AnitaFlynn@aegislimited.com](mailto:AnitaFlynn@aegislimited.com).

Sign up Today – Please see the attached registration form.

**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](#)

Sep 2009 – Nov 2009 IWD is offering the following courses:

1. **Associate in Commercial Underwriting (AU)**
2. **General Insurance (INS 21)**

Both courses will be held at Republic Insurance with instructor, Bill Bradford, CPCU, ARC, ASF, ARP & AIM.

For more details, contact Jackie Young at [Jackie.Young@republicgroup.com](mailto:Jackie.Young@republicgroup.com)

Various Dates

**Certified Risk Managers (CRM) Principles of Risk Management Course**

Now is the time to line up your risk management education for 2009, while space is available when and where you want it. The CRM Principles of Risk Management course is the recommended course to take first – and become more valuable to your agency and your clients by learning the essentials of risk management.

A case study is interwoven throughout this 20-hour course, with application exercises to reinforce the information.

Topics:

- Risk Management Concepts and Their Effect on the Organization
- Risk Identification: Methods
  - Risk Identification: Logical Classifications
  - Ethics and the Risk Management Process
  - Financial Concepts for Risk Management

- Loss Data Analysis
- Risk-Taking Appetite and Ability

Course Dates and Locations:

- October 7-10, 2009                      Lansing, MI
- October 14-17, 2009                    Columbia, SC
- October 19-22, 2009                    Dallas, TX
- November 11-14, 2009    Richmond, VA

CE approvals in all states. Learn more about CE credit by calling the CE department at 1.800.633.2165.

Note: Any one CRM course may be substituted for any one CIC institute to earn CIC designation.

Cost is \$420.

Sign up today  
214.633.2165

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.servicemasterdfw.com](http://www.servicemasterdfw.com)

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

<a href="http://www.dallasclaims.com">www.dallasclaims.com</a>	<a href="http://www.fortworthclaims.com">www.fortworthclaims.com</a>
<a href="http://www.maryroth.com">www.maryroth.com</a>	<a href="http://www.insuredallas.org">www.insuredallas.org</a>
<a href="http://www.thenationalalliance.com">www.thenationalalliance.com</a>	<a href="http://www.kfeducation.com">www.kfeducation.com</a>
<a href="http://www.cceucation.com">www.cceucation.com</a>	<a href="http://www.touchstonebernays.com">www.touchstonebernays.com</a>
<a href="http://www.ceu.com">www.ceu.com</a>	<a href="http://www.txce.com">www.txce.com</a>
<a href="http://www.irmi.com">www.irmi.com</a> (online)	<a href="http://www.webce.com">www.webce.com</a> (on-line)

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. Thus, any contributions for the October Connections Newsletter must be submitted to [tanjemartini@hotmail.com](mailto:tanjemartini@hotmail.com) no later than November 25, 2009.

As of October 1, 2009, there are 90 days left until Christmas.

Running for 24 days through late-September and early-October, the State Fair of Texas is the largest fair and stock show in the state. During the nearly month long event, everything from live music to carnival rides and good eats to art shows are offered. Of course, the highlight of the Fair is the annual Texas-Oklahoma football game. To learn more, go to [www.bigtex.com](http://www.bigtex.com).

## GIVING TIP

### Protecting Yourself From Online Scams

Your decision to make a donation is generous, but you need to be vigilant if you plan to make that donation online. Scammers are looking to steal not just your money, but also your personal information. Follow these steps to protect yourself and ensure that your money gets to the causes you wish to support.

#### **1. Do Not Respond To Email Solicitations**

Unless you've signed up to receive a charity's electronic communications, be skeptical of email solicitations. Although you may receive an email that appears to come from a valid organization, as a general rule legitimate organizations do not solicit funds through email. Despite how official an email may seem it could very well be a scam. Many scams use the names of actual organizations and include a link to a website where you can make a donation. Do not follow any links within the message; these tend to be fake websites that are made to look like the organization's official site. Email solicitations may also include information about a foreign bank account where you can send your contribution. An organization requesting that you send funds to a foreign bank is always bogus.

If you are interested in donating to the charity mentioned in the email, initiate contact directly with the organization. Type out the organization's web address or call them

directly. This will ensure that you have reached the organization for which you intend to make a donation.

## **2. Delete Unsolicited Emails With Attachments**

Never respond to unsolicited emails, commonly referred to as SPAM. Do not open any attachments to these emails even if they claim to contain pictures of a particular tragedy. These attachments are probably viruses.

## **3. Be Leery Of People That Contact You Online Claiming To Be A Victim**

Anyone alleging to be in this position is most likely part of a scam. People affected by a disaster or afflicted by a disease are in no position to contact you directly for assistance.

## **4. Seek Out The Charity's Authorized Website**

The results of a general web search on Google, Yahoo or another search engine may include a fraudulent site designed to look like a legitimate charity's website. For example, even before Hurricane Katrina made landfall, criminals were setting up websites that included the keyword Katrina (such as [www.katrinahelp.com](http://www.katrinahelp.com) and [www.katrinarelief.com](http://www.katrinarelief.com)) in an effort to collect money and personal information. In the weeks following the devastating storm, the FBI reported that it had identified over 4,000 bogus websites that were attempting to capitalize on the goodwill of generous Americans.

So, how can you determine if a site is valid? Start by examining the web address. Most non-profit web addresses end with .org and not .com. Avoid web addresses that end in a series of numbers. Also, bogus sites often ask for detailed personal information such as your social security, date of birth, or your bank account and pin information. Be extremely skeptical of these sites as providing this information makes it easy for them to steal your identity.

Your best option is to start your web search at Charity Navigator. Our analysts have done the research for you. On each charity's ratings page we include a direct link to the organization's authorized website.

## **5. Give Through A Reputable And Secure Service**

Charity Navigator recently added the convenience of online donating. For a trial period, donors no longer have to make the added effort of visiting a charity's authorized website to make an online gift. A simple click of a mouse, powered by Network for Good's secure giving system, enables donors to not only research, but also support the charities found on our site.

Don't be afraid to make a donation. Each year millions of dollars in online contributions make it safely to charitable organizations. As always, make sure that you're giving to an established, reputable organization.

Source: [charitynavigator.org](http://charitynavigator.org)

## [OCTOBER BIRTHDAY](#)

Michelle Ward – October 31

## [OCTOBER RECIPE](#)

Here's a spooky recipe that is sure to please any witch or goblin.

### **Jack-O'-Lantern Cheeseburger Pie**



Yields 6 to 8 servings

#### Ingredients

- 1 pound ground beef
- 1 medium onion, chopped
- 2 garlic cloves, pressed
- 3/4 teaspoon salt
- 1/2 teaspoon pepper
- 1/4 cup ketchup
- 1 teaspoon Worcestershire sauce
- 1 (15-ounce) package refrigerated piecrusts
- 1 tablespoon prepared mustard

- 3 cups (12 ounces) shredded Monterey Jack cheese, divided
- 2 tablespoons water
- 1 large egg
- Red and yellow liquid food coloring

#### Preparation

Cook first 5 ingredients in a large skillet over medium-high heat, stirring until beef crumbles and is no longer pink; drain. Stir in ketchup and Worcestershire sauce; cool. Unfold 1 piecrust, and place on a lightly greased baking sheet. Spread mustard evenly over crust. Stir together meat mixture and 2 cups cheese; spoon onto center of crust, leaving a 2-inch border.

Unfold remaining piecrust, and cut out a jack-o'-lantern face, reserving pastry cutouts to use as a stem. Place crust over meat mixture; crimp edges of crust, and fold under. Place stem on top of jack-o'-lantern face.

Whisk together 2 tablespoons water, egg, and 1 drop each of red and yellow food coloring; brush over crust.

Bake at 425° for 20 minutes; remove from oven, and brush again with egg mixture. Fill eyes, nose, and mouth with remaining 1 cup cheese. Bake 5 to 10 more minutes or until golden brown.

## THE HISTORY OF HALLOWEEN IN AMERICA

As European immigrants came to America, they brought their varied Halloween customs with them. Because of the rigid Protestant belief systems that characterized early New England, celebration of Halloween in colonial times was extremely limited there.

It was much more common in Maryland and the southern colonies. As the beliefs and customs of different European ethnic groups, as well as the American Indians, meshed, a distinctly American version of Halloween began to emerge. The first celebrations included "play parties," public events held to celebrate the harvest, where neighbors would share stories of the dead, tell each other's fortunes, dance, and sing. Colonial Halloween festivities also featured the telling of ghost stories and mischief-making of all kinds. By the middle of the nineteenth century, annual autumn festivities were common, but Halloween was not yet celebrated everywhere in the country.

In the second half of the nineteenth century, America was flooded with new immigrants. These new immigrants, especially the millions of Irish fleeing Ireland's potato famine of 1846, helped to popularize the celebration of Halloween nationally. Taking from Irish and English traditions, Americans began to dress up in costumes and go house to house asking

for food or money, a practice that eventually became today's "trick-or-treat" tradition. Young women believed that, on Halloween, they could divine the name or appearance of their future husband by doing tricks with yarn, apple parings, or mirrors.

In the late 1800s, there was a move in America to mold Halloween into a holiday more about community and neighborly get-togethers, than about ghosts, pranks, and witchcraft.

At the turn of the century, Halloween parties for both children and adults became the most common way to celebrate the day. Parties focused on games, foods of the season, and festive costumes. Parents were encouraged by newspapers and community leaders to take anything "frightening" or "grotesque" out of Halloween celebrations. Because of their efforts, Halloween lost most of its superstitious and religious overtones by the beginning of the twentieth century.

By the 1920s and 1930s, Halloween had become a secular, but community-centered holiday, with parades and town-wide parties as the featured entertainment. Despite the best efforts of many schools and communities, vandalism began to plague Halloween celebrations in many communities during this time. By the 1950s, town leaders had successfully limited vandalism and Halloween had evolved into a holiday directed mainly at the young. Due to the high numbers of young children during the fifties baby boom, parties moved from town civic centers into the classroom or home, where they could be more easily accommodated.

Between 1920 and 1950, the centuries-old practice of trick-or-treating was also revived. Trick-or-treating was a relatively inexpensive way for an entire community to share the Halloween celebration. In theory, families could also prevent tricks being played on them by providing the neighborhood children with small treats. A new American tradition was born, and it has continued to grow. Today, Americans spend an estimated \$6.9 billion annually on Halloween, making it the country's second largest commercial holiday.

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Happy Halloween and happy birthday to our October Baby. 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 November issue, please submit your contribution to me no later than October 25, 2009.

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