



## **SEPTEMBER 2009 THE CONNECTIONS**

Volume No. 9

**NAIW DALLAS, INC.**

**8820 Stemmons Frwy., Suite 340 LB60**

**Dallas, TX 75247**

**214.638.7000**

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

Dear Members and Friends:

September is here! I don't know how this year has gone by so fast. Soon, we will be entering into the holiday season and, hopefully, cooler temperatures. With the end of summer comes Labor Day--which can mean a day off from work for many of us.

I decided to do a little research on "Labor Day" to learn more about its origin and the significance it holds to Americans. Labor Day has been celebrated in this country since the 1880's. The holiday originated in Canada in the 1870's following labor disputes and the passing of the Trade Union Act in 1872 which legalized and protected union activity in Canada. The annual celebration in Canada inspired American labor leader Peter J. McGuire. Hence, he organized the first Labor Day in the United States in 1882. After several union strikes and political uprisings, President Grover Cleveland signed a bill, which had passed through Congress unanimously, to make Labor Day a national holiday in the United States in 1894. The holiday signifies the hard work and contributions of the men and women who make up the citizens of this great nation. It is regarded as a day of rest and celebration. Many Americans celebrate the holiday with picnics, barbecues, parades and public events. It is regarded as a day of relaxation--and fun! For many, it marks the official end of summer.

I hope all of you have the opportunity to enjoy a little relaxation in honor of Labor Day this year. The day *after* Labor Day, September 8, 2009, we will hold our September NAIW Dallas meeting at the Doubletree Hotel in Farmer's Branch. I really hope all of you can attend this month's meeting. Our Vice President, Christina McCracken, has arranged for a fabulous speaker: Rebecca Raper, Fanning Harper Martinson Brandt & Kutchin, PC, will speak on the topic of arbitration--a very popular topic in the legal world right now. Ms. Raper will offer 1 hour in CE credit. Please try not to miss it! Also, please be sure to let Susie Lowry know you will be attending.

Until then--please have a relaxing and peaceful Labor Day. It is a time for family, friends and fun! My best to all of you.

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	cmckracken@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

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Audit:	Pamela Scofield	pamela_scofield@ajg.com
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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:		
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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 September Dinner Meeting will be held on September 8, 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.

### September Menu

Slow Cooked Beef Brisket with Peppercorn Sauce  
Iceberg & Romaine Salad  
Sweet Mashed Potatoes  
Mixed Vegetables  
Carrot Cake  
Iced Tea and Coffee

Due to the Labor Day Holiday, the reservations deadline is Thursday, September 3, 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

## SEPTEMBER PROGRAM

Our guest speaker for our September 8, 2009 meeting will be Rebecca Raper with the law firm of Fanning Harper & Martinson, P.C. Rebecca has spoken at several NAIW events in the past. She will be speaking on new legal issues in Arbitration. Please join us in welcoming Rebecca at our September meeting.

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

## COMMUNITY ACTION

Many thanks to you all who contributed to the Children's Medical Center's craft project. I was able to take a check for \$325 to Nancy Johnson and she was so appreciative. This is such a great project and I am so proud of all of you for your support.

Also, I currently have clothes in my trunk to take to Bill Priest Institute for their students who are going on job interviews. They have asked us to be sure they are on hangers and ready to wear work type clothes. Shoes and purses are also needed.

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

Tanja Martini signed up to donate our door prize this month. 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.

Please let me know if you have some fund raising ideas for NAIW Dallas. Scholarships, as well as donations to our charities will be given out at our May Luncheon. NAIW Dallas supports the following charities:

1. Children's Medical Center (Donations given to Nancy Johnson's Craft Program for the children;
2. Bill Priest Institute ( Clothes donated help women dress for job interviews); and
3. North Texas Food Pantry (Food and cash donations help families in need).

I look forward to seeing everyone on September 8.

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 – IWD is offering the following courses:  
Nov 2009

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:

- September 23-26, 2008      Portland, OR
- 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:

[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.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.ceu.com](http://www.ceu.com)

[www.TXCE.com](http://www.TXCE.com)

[www.irmi.com](http://www.irmi.com) (online)

[www.webce.com](http://www.webce.com) (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 September Connections Newsletter must be submitted to [tanjemartini@hotmail.com](mailto:tanjemartini@hotmail.com) no later than October 25, 2009.

## **Avoid Phone Conversations and Texting Behind the Wheel**

According to the National Highway Traffic Safety Administration, driver distractions are a contributing cause in approximately 25 percent of all motor vehicle crashes or about 1.2 million accidents. However, distractions can be hard to quantify, and the number of accidents due to driver distractions is difficult to define. What can further complicate matters is that there may be more than one distraction, such as texting while chastising a child in the backseat.

Cell phones are considered one of the leading driver distractions. As a result, more communities are placing restrictions on drivers' use of cell phones. And more states are now passing laws banning the practice of texting while driving. The U.S. Congress is even considering a federal law related to this ban. The following tips are offered to motorists in regards to cell phone use in vehicles.

- You should never text message while driving. One study indicates that when drivers engage in texting, their collision risk was 23 times greater than when not texting. Another study found that texting while driving is more dangerous than drunken driving.
- You should wait until the car trip is complete before placing a call. Your cell phone's voice mail feature should answer a call while you are driving.
- Absolutely essential calls should only be performed while stopped. However, it is not wise to pull over on the side of the road, where a rear-end collision is possible. Instead, you should pull into a parking lot to perform this task.
- The phone should be placed where it is easy to see and reach.
- You should take advantage of speed dialing capabilities.
- You should never drive and talk on the cell phone during stressful, emotional, or complex discussions since the risk of an accident is heightened.
- If you must occasionally use a cell phone while driving, you should consider using a hands-free cellular phone since some studies indicated that these are safer to use.

Get more [personal lines insurance and risk management](#) tips and ideas from IRMI.

## GIVING TIP

The NAIW (International) Legacy Foundation was formed in 2006 by the members as the philanthropic arm of NAIW (International). NAIW (International) members represent every facet of the insurance and risk management industries. Members belong throughout the United States, Canada, Puerto Rico and other countries.

The purpose of the NAIW (International) Legacy Foundation is to promote:

- The continuation of the insurance and risk management industries by educating both insurance and risk management professionals through:
  - Development of new education programs related to the following:
    - Understanding the constantly changing technical coverages of both the insurance and risk management industries.
    - Leadership skills necessary for people employed in both the insurance and/or risk management industries to compete in the ever evolving global environment.
  - Presenting education seminars, workshops or keynote speakers to further educate professionals employed in both the insurance and/or risk management industries.
- Financial support of NAIW (International) college chapters established at universities offering degrees in risk management and/or insurance.
- Attracting grants for promoting the advancement of women in the risk management and insurance industries.
- Educating the insurance and risk management industries as well as consumers on the prevention of cyber crime.
- Promote literacy throughout the world by having the insurance and risk management industries donate books and/or financial support to qualified literacy programs.

**The NAIW (International) Legacy Foundation achieves these goals through the support of donations.**

## SEPTEMBER BIRTHDAYS

Linda Tate – September 6  
Sue Brewer – September 14

## SEPTEMBER RECIPE

Now that football season is upon us, here's a great snack to munch on during the games.

### **Guacamole-Goat Cheese Toasts**

#### Ingredients:

- 2 ripe avocados
- 3 tablespoons finely chopped red onion, divided
- 1/2 medium-size jalapeño pepper, seeded and chopped
- 1 garlic clove, pressed
- 2 1/2 teaspoons fresh lime juice
- 1/4 teaspoon salt
- 1/4 teaspoon coarsely ground pepper
- 1/2 cup crumbled goat cheese
- 1 fresh tomatillo, husk removed
- 1 (7-oz.) package miniature white pita rounds\*
- 2 tablespoons olive oil
- 1 plum tomato, seeded and finely chopped

#### Preparation:

1. Cut avocados in half. Scoop pulp into a bowl, and mash with a potato masher or fork until slightly chunky. Stir in 2 Tbsp. red onion and next 5 ingredients. Gently fold in cheese. Place plastic wrap directly on surface of mixture, and let stand at room temperature 30 minutes.
2. Meanwhile, preheat oven to 375°. Finely chop tomatillo.
3. Separate pita rounds lengthwise into two halves. Arrange in a single layer on a baking sheet; drizzle with olive oil.
4. Bake at 375° for 6 to 8 minutes or until toasted. Top each with 1 rounded teaspoonful avocado mixture. Stir together tomatillo, tomato, and remaining 1

Tbsp. red onion. Top avocado mixture with tomatillo mixture. Sprinkle with coarsely ground pepper to taste.

\* One (8.5-oz.) French bread baguette may be substituted for pita rounds. Cut bread diagonally into 42 (1/2-inch-thick) slices, discarding ends.

## INTERESTING EVENTS THAT OCCURRED THIS MONTH IN HISTORY

September 1, 1715 - The "Sun King" (King Louis XIV of France) died. He had ruled since the age of five and was succeeded by his 5-year-old great grandson Louis XV.

September 2, 1752 -The British ended their use of the Julian calendar, switching instead to the Gregorian calendar, resulting in a major adjustment as Wednesday, September 2, was followed by Thursday, September 14. The correction resulted in rioting by people who felt cheated and demanded the missing eleven days back.

September 2, 1945 – President Harry Truman declared V-J Day (Victory over Japan Day) commemorating the formal Japanese surrender to the Allies aboard the USS *Missouri* in Tokyo Bay.

September 3, 1783 - The Treaty of Paris was signed by John Adams, Ben Franklin and John Jay, formally ending the American Revolutionary War between Britain and the United States.

September 4, 1886 - The last major U.S.-Indian war came to an end as Geronimo was captured. He died of natural causes in 1909 at Fort Sill, Oklahoma.

September 5, 1997 - Mother Teresa died in Calcutta at age 87, after a life of good works spent aiding the sick and poor in India through her Missionaries of Charity order.

September 7, 1994 - The U.S. Army closed its headquarters in Berlin, ending the American military presence in the once-divided city after nearly half a century.

September 8, 1900 - A hurricane with winds of 120 mph struck Galveston, Texas, killing over 8,000 persons, making it the worst disaster in U.S. history. The hurricane and tidal wave that followed destroyed over 2,500 buildings.

September 9, 1776 - The USA came into existence as the Continental Congress changed the name of the new American nation from the United Colonies to the United States.

September 11, 2001 - The worst terrorist attack in U.S. History occurred as four large passenger jets were hijacked then crashed, killing nearly 3,000 persons. Four separate teams of Mideast terrorists, operating from inside the U.S., boarded the morning flights posing as passengers, then forcibly commandeered the aircraft. Two fully-fueled jumbo jets were diverted by the hijackers to New York City where they were piloted into the twin towers of the World Trade Center. The impact and subsequent fire caused both 110-story towers to collapse, killing 2,752 persons including hundreds of rescue workers and people employed in the towers. Another hijacked plane was diverted to Washington, D.C., where it crashed into the Pentagon building, killing everyone on board and 125 military personnel inside the Pentagon. A fourth flight with 44 people on board was also diverted toward Washington but crashed into a field in Pennsylvania after passengers attempted to overpower the terrorists on board.

September 12, 1953 - John F. Kennedy, 36, married Jacqueline Bouvier, 24, in a ceremony before 750 invited guests at St. Mary's Church in Newport, Rhode Island, conducted by Archbishop Richard Cushing of Boston.

September 13, 1788 - The U.S. Congress chose New York as the federal capital of the new American government.

September 14, 1982 - Princess Grace of Monaco died following an accident in which her car plunged off a mountain road in Monte Carlo. Her daughter Stephanie, also in the car, survived and was treated for shock and bruises. Princess Grace (Grace Kelly) was a Hollywood actress who met Prince Rainier III of Monaco during filming of the Hitchcock film *To Catch a Thief*. She then gave up a successful acting career and married him in 1956.

September 16, 1620 - The *Mayflower* ship departed from England, bound for America with 102 passengers and a small crew. The ship weathered dangerous Atlantic storms and reached Provincetown, Massachusetts on November 21. The Pilgrims disembarked at Plymouth on December 26.

September 17, 1787 - At the Constitutional Convention in Philadelphia, delegates from twelve states voted unanimously to approve the proposed U.S. Constitution.

September 20, 1877 - The New York Stock Exchange was forced to close for the first time in its history as a result of a banking crisis during the financial panic of 1873.

September 22, 1862 - President Abraham Lincoln issued a preliminary Emancipation Proclamation freeing the slaves in territories held by Confederates as of January 1, 1863.

September 27, 1964 - After a 10-month investigation, the Warren Commission Report was issued stating a lone gunman had been responsible for the assassination of President John F. Kennedy in Dallas on November 23, 1963.

September 30, 1955 - Actor James Dean was killed in a car crash in California at age 24. Although he made just three major films, *Rebel Without a Cause*, *East of Eden* and *Giant*, he remains one of the most influential actors.

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Happy Labor Day to everyone and happy birthday to our September Babies. I hope you enjoyed reading this 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 September 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)

# Cruising to New Horizons



**23<sup>rd</sup> ANNUAL NAIW  
 TEXAS COUNCIL MEETING  
 (Hosted by Houston NAIW, Inc.)  
 October 22 – 26<sup>th</sup>, 2009  
 Registration Form**

Name \_\_\_\_\_

Designations \_\_\_\_\_

Association Name (or guest of) \_\_\_\_\_

Employer \_\_\_\_\_

Mailing Address \_\_\_\_\_

Email Address \_\_\_\_\_

Fax \_\_\_\_\_

Business Phone \_\_\_\_\_ Home

Phone \_\_\_\_\_

Please check if we can include your email address in the conference program.

**Registration Fee: Member or Non-Member - \$35.00  
 in registration.**

**Educational Seminars are included**

**Fee is due by September 18, 2009.**

**\*\*If you register after this date, you will not be in the original program: you will be added as an addendum.\*\***

**Ribbon Information**

<input type="checkbox"/> Delegate	<input type="checkbox"/> RVP	<input type="checkbox"/> CPIW/CPIM	<input type="checkbox"/> Past Regional Vice President
<input type="checkbox"/> Alternate Delegate	<input type="checkbox"/> RVP Assistant	<input type="checkbox"/> DAE	<input type="checkbox"/> Past National President
<input type="checkbox"/> Member at Large	<input type="checkbox"/> Host Association Member	<input type="checkbox"/> Local President	<input type="checkbox"/> First Timer
<input type="checkbox"/> Young Professional (under 40)	<input type="checkbox"/> National Officer	<input type="checkbox"/> Council Director	<input type="checkbox"/> CWC Contestant
<input type="checkbox"/> Guest	<input type="checkbox"/> Parliamentarian	<input type="checkbox"/> Past Council Director	<input type="checkbox"/> Sponsor

### **Cruise Reservations: Carnival Cruise Lines**

If you have not made your reservation for the cruise and would like to go, please contact Jeremy Underwood (713) 621-1000 or by email - [junderwood@travelladers.com](mailto:junderwood@travelladers.com) to make your cruise reservations today.

Please make your checks payable to:  
**Houston NAIW, Inc.**

Mail registration form and payment to:  
Margaret Parker  
3131 Cummins, #45  
Houston, Texas 77027-5845



## **Education Seminars**

### **Ethics Jeopardy**

Not the same, old, boring ethics course.  
Includes 1.0 hour of ethics/consumer protection.

### **Ethical Challenges – Real World Scenarios**

Work-through fact scenarios – ripped from the cases.  
Includes 1.0 hour of ethics/consumer protection.

### **Life Insurance Basics. Insurance: The Facts of Life**

NAIW - I CAN! SERIES

**Meeting Attire will be Business Casual**