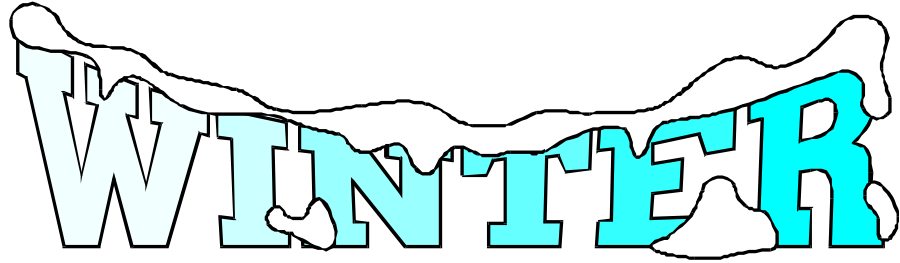


February 2003

Council Connections

New Jersey State Council
National Association of Insurance Women



**Greetings from
State Director
Paula Michael**

Can you believe it soon we will be By the Sea in 2003 !! We have come a long way since we first bid on this conference & it is exciting to see it finally happening I would like to encourage you all to get your registrations in if you haven't done so already. Be a part of something wonderful & share the PASSION of NAIW in Atlantic City!!

Regional Conference 1993 was my first & I haven't missed one since. I cannot tell you until you have attended one what a difference it will make & your Passion for NAIW and all of its benefits both professionally & personally it will give to you !!

Sometimes the most important thing you can offer to others is your enthusiasm and I sincerely hope as State Director of the Great State of NJ you have seen through me both enthusiasm and Passion for NAIW and the members of NJ.

At the conference we will be addressing a topic that will be close to our hearts such as the name change Once again I encourage you all to come with an open mind and remember that changing the name doesn't change where we came from or what we represent. This will be an emotional topic for those who have been members for awhile but we are challenged to be open minded with both our hearts & minds.

I have been privileged to serve as your State Director and look forward to my upcoming visits with Local Associations for their scheduled events and routine visits. State Day went without a hitch and kudos to the Insurance Woman of Monmouth County who did a superb job!!!! Thanks again!!!!

It has been an interesting year as State Director with some challenges as well. Low attendance and membership being a concern at all associations for the most part. I encourage all of us to examine where we were 10 years ago in the market place, our careers and our personal lives as well. I am of the opinion that these many factors combined have impacted NAIW and our industry partners as well. I will be discussing this in my upcoming visits to Local Associations.

Please take the time to look to the heavens for guidance in all we do and pray for Peace to your higher power in whatever terms that may mean to you personally.

These are trying times in many ways and lets remember one reason as why we belong to NAIW. Our gift of fellowship to each other as we make new friends and renew old friendships at Regional Conference this year.

I look forward to seeing you BY THE SEA in 2003 and extend a hand of fellowship or great big HUG!!

Yours in fellowship,

Paula S, Michael
NJ State Director

**NJ State Council
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Information**



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**Messages from
Region I RVP
Kay Charbonnier
AAI CISR CPIW
DAE**



Hello Members:

I hope you are getting as excited as I am about the upcoming Regional Conference in Atlantic City. We have so many wonderful things planned for you. Are you collecting lots of donations for the Region I Cancer Walk for Life in Memory of Arlene DeSemone? More information will soon appear on your NJ website.

I have just returned from the National Board meeting in San Antonio. On Saturday we met from 6:30 AM until 2:00 AM Sunday morning. Talk about a marathon. I can tell you there will be lots of exciting and innovative things coming out in your next NAIW Now and Inroads. You won't want to miss Regional Conference where a lot of these things will be discussed and voted on.

See you in Atlantic City. I know I can't wait to greet you there.

Kay Charbonnier AAI, CISR, CPIW, DAE
Region I Vice President

January 29, 2003

Dear Region I Members, Local Presidents, State Directors & State Directors-Elect:

By now most of you have either read or heard about the NAIW Board of Directors approval of a name change for our organization. At national convention in Anchorage, Alaska, we discussed the name change and the polling process. At your fall State meetings you were asked to go online and vote on the issue. You were told that you were not voting to change the name at that point. If the vote was in favor of proceeding you were allowing the Board of Directors to go forward in making a determination if a name change would be feasible and beneficial to the organization. The vote was in favor of proceeding and the Board of Directors went forward. At the August Leadership Meeting in Tulsa with the entire leadership team present, the question was asked "Who will make the decision on the name?" The response was that the Board of Directors would make the decision and the delegates would be asked to approve it. You will have that opportunity this Spring.

At the January Board meeting, we reviewed much information about the pros and cons of name changing for non-profit associations. We discussed the impact on our association financially and on our identity. We looked at how many of our associations had already changed their name and knew as well that several others were contemplating a name change at this time. After about four hours of discussion on those issues we voted to change the name. Our biggest concern was how to maintain our history and retain "NAIW" in the future. We learned that we could protect our current name by incorporating the new with the old.

At this point we began the process of coming up with potential names. First we had to review all the legal aspects. Second we had to make sure that the name and initials weren't being used by another group. We realized that we would have to turn that one over to the attorney. Once we brainstormed names, we submitted a list of potentials to the attorney to verify that they were available with our top choices indicated. We are now waiting for his response.

All of the reasoning for making a change was valid back in Anchorage and it is still valid today. Change in our society is inevitable. Change is where our future lies. A change is necessary if we are to survive the next 50 years. When you consider the change in our membership numbers, the changing structure of our local associations, and the need to appropriately respond to potential members – this was the right decision for all of us.

Yours in NAIW Fellowship,
Katherine T. Charbonnier, AAI, CISR, CPIW, DAE
Region I Vice President

Following up on the lively discussion I participated in at a recent membership meeting in New York, I wanted to express my feelings on a topic of interest to us all. I understand there is a movement afoot to change the name of our proud organization to make it appear more inclusive to the public at large. I assume the reason is to increase membership by improving the industry perception that our doors are open to men and women alike which is a noble intention. I offer my humble observation to you for what it is worth: I would not change the name of the NAIW.

<p>One Member's Voice</p> <p>Comments from Christopher Hoare, Esq</p> <p>Member of NAIW</p>	<p>Even before I was a member of the NAIW, I was welcomed with open arms by every member that I met. When I decided to join, my intention was to serve a rare organization that acknowledged the enormous contribution that women make every day in all aspects of the insurance industry. Through my monthly and regional meeting attendance, I am continually impressed by the sisterhood and professionalism that NAIW provides to its members. The NAIW gives so much to its members including leadership training, public speaking refinement, professional skills, to name a few benefits. More importantly, NAIW is simply that one place where I feel that I am among my peers in our common industry. It has never crossed my mind that if the name were different, my experience would be richer.</p> <p>Before I knew the history of our unique organization, I might have agreed that a name change for the NAIW was a harmless sign of our politically correct times and not worth debating with those who might agree to change it. However, I would like to remind our members of something I recall from a recent meeting of our Mercer County Chapter because it so impressed me. Minutes of our original charter were read to us and we all learned what the NAIW was like when it was first founded. I learned that the NAIW was founded more than 60 years ago at a time in our history when women rarely worked outside the home. The insurance industry in those days was much more of a mens' club than it is today. A woman, if she worked in an agency or insurance company at all, was relegated to secretary serving male agents, adjusters, and underwriters. In fact, a woman performing the same functions as an underwriter was called a "rater" to identify her as less than her male counterpart. At the time, World War II was in full swing and the NAIW members served donuts to soldiers on their way to Europe to fight. I realized that the original founders of the various NAIW chapters in New York, Trenton, N.J., Buffalo, Chicago, and other cities had a purpose and vision for the future of their fledgling organization: to provide an outlet for service to others, professionalism, and sisterhood for all of the important folks (female and male) through whom our industry profits and excels: promoting Insurance Professional Women. Perhaps our present members in other chapters would benefit as I did by hearing more about our beginnings, the issues of that day, and services performed for the community by NAIW. Minutes from early meetings also have given me a vivid picture of what the NAIW was then and it is not so different from today.</p> <p>In light of the NAIW's original charter, I think it would be a misunderstanding of the purpose of our organization to alter its name just in the hope that membership increases. However, I am not suggesting that change is bad since change is inevitable. Change need not be compromise. Here's a suggestion: Just like other industry groups who seek to become more recognizable to the market they serve, a public relation image might be all that needs to be re-affirmed. If we want to emphasize our inclusiveness, why not just say it? For example: "NAIW- It's not just for Women!" or words to this effect might accomplish our goal of inclusiveness while maintaining our sense of identity.</p> <p>Our industry today at times remains a mens' club. I like that there is an organization that invites everyone (male and female) to celebrate insurance women!</p>
	<p>HELLO,MY NAME IS BONNIE ADAMS AND I AM YOUR STATE DIRECTOR ELECT. THIS IS THE YEAR FOR ME TO LEARN ALL THAT PAULA MICHAEL CAN TEACH ME IN ORDER FOR ME TO DO THE RIGHT THING NEXT YEAR. WITH HER GUIDANCE, I WILL BE ABLE TO STEP UP AND CONTINUE HER WORK AND BLEND MY THOUGHTS TO CREATE A STATE COUNCIL THAT BENEFITS ALL OF OUR MEMBERS.</p>

**Message from
State Director-
Elect Bonnie
Adams**

AS I SAID AT STATE E DAY, THE MOST IMPORTANT MEMBERS OF NAIW ARE THE LOCAL MEMBERS WHO THROUGH THEIR INVOLVEMENT MAKE EACH ASSOCIATION WHAT IT IS. I THINK THE NEW JERSEY HAS THE BEST MEMBERS AND THUS THE BEST ASSOCIATIONS IN REGION 1. ALL ASSOCIATIONS SHARE THE SAME CONCERNS AND THROUGH WORKING WITH THE STATE COUNCIL WE CAN ENHANCE EACH OTHER AND HELP TO FIND SOLUTIONS TO COMMON PROBLEMS. IT WILL BE MY MAIN OBJECTIVE TO FIND OUT HOW AS STATE DIRECTOR WE CAN MAKE EACH ASSOCIATION THE BEST IT CAN BE. SOME ALREADY ARE AND SOME MAY NEED A LITTLE HELP. REMEMBER EACH ASSOCIATION FUNCTIONS FOR THE BEST INTEREST OF THEIR MEMBERS SO WHAT WORKS FOR ONE ASSOCIATION IS NOT THE ANSWER FOR ALL. BUT BORROWING IDEAS OF WHAT HAS WORKED CAN'T HURT AND THEREBY AVOIDING WHAT DOESN'T WORK SAVES A LOT OF TIME AND EFFORT.

MY THEME NEXT YEAR WILL BE " TOGETHER WE CAN". YES IT IS AN INCOMPLETE THOUGHT, BUT WE CAN BE WHATEVER WE WANT AND WORK TOWARD OUR GOALS AS A LOCAL ASSOCIATION, STATE COUNCIL AND REGIONAL MEMBER AND THEN THE NATIONAL LEVEL THE MAIN POINT IS THE EACH ASSOCIATION MUST BE ALLOWED TO DREAM THEIR DREAMS AND WORK TOWARDS THAT VISION. AND I WANT TO BE PART OF HELPING EACH ASSOCIATION DO THAT. SO COUNT ME IN IN MAKING EACH INDIVIDUAL MEMBER FEEL THAT THEIR ASSOCIATION IS THE ASSOCIATION OF CHOICE AND SERVES THEIR NEEDS.

**State E Day Update
from Monmouth
County**



Thank you to all members of NJ & beyond who attended E Day in Eatontown, Monmouth County, and helped make it a great success. We were very proud and fortunate to have National President-Elect Cheryl Blair Lee as our special guest, as well as several out-of-state attendees.

We hope you all enjoyed the day as much as we enjoyed hosting the event.

Terri Porrino & Maureen Kulaga

Education

Juliet Sisti,
CIC,CPIW



NJ State Education Committee Partners with NJ Chapter of CPCU

I have been working with Rita Williams-Bogar, Education Chairperson of the New Jersey Chapter of CPCU in a partnering effort to promote education through offering programs of The Insurance Institutes of America.

Rita and I met with the Director of Continuing Education, Melissa Goldberg and the Program Supervisor, Ria Bloss on January 31,2003 to discuss partnering with the College to offer insurance education. While there still are a few details to work out, it looks like at least two institute courses will be offered on the Fall schedule; CPCU 510; Foundations of Risk Management, Insurance and Professionalism and AIC; (Associate In Claims), AIC 33, The Claims Environment. The College is currently offering the Producers Licensing Course and the Certified Financial Planner program, so these two courses would greatly enhance their program.

There is a definite void in Northern New Jersey of the offering of the Institute's programs and we are hoping to fill that void and also pique interest for other programs as well.

If you are interested in having your community college offer courses please let me know. I have a list of contacts for the various community colleges throughout the State of New Jersey and the NJ Chapter of CPCU, which many NAIW members are part of as well, will be happy to work with us in approaching the Colleges.

NJYIP Leadership Development Series

Go the distance... to leadership success.

For new and aspiring managers, the Leadership Development Series is designed to guide participants up the corporate ladder step by step, providing the knowledge and tools necessary to advance successfully. From landing a promotion to managing employees to truly leading, this program will show you the way.

1. **Rising star in the agency:** Position yourself for advancement. Learn practical techniques to get noticed and secure the promotion you deserve.
2. **First-time manager:** New to management? Unsure what to do first? Learn to balance your responsibilities and manage common workplace issues.
3. **Transitioning from management to leadership:** You may be managing, but are you managing effectively? Stop micro-managing and start leading. Learn how.
4. **Leader-to-leader.** If you had access to a prominent CEO, what would you ask? Interact with a panel of successful CEOs as they discuss their own paths to the top.

Call 800-424-4244 or visit njyip.org .

**Regional Conference
March 9-12, 2003**



Linda Wilson
General Chairman
856-451-0550
Ext. 103

Dear New Jersey Members,

I am using Council Connections to thank each one of you for your assistance with the Regional Conference that will take place in Atlantic City. While it has been 10 years since New Jersey hosted a Regional, it has been my pleasure to know several of you at least that long. You, members, are the driving force behind this year's Regional and you have allowed me to lead the way in arranging the final details of the conference. I value your assistance as I value your opinions.


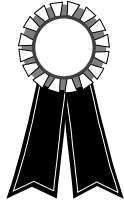
Many members in other states in the Region have called me with questions about the conference and have ended the conversation with "we always have a great time in Jersey." The pressure is certainly on us to maintain that reputation! Because The Taj Mahal is such a beautiful facility, I truly believe we and all our guests, the other members of Region I, will "experience a shore thing" in Atlantic City, "By the Sea in 2003."

Just a reminder, register by February 9 to take advantage of the early bird registration fee of \$250.

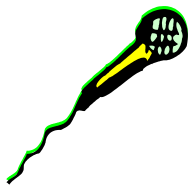
In fellowship,

Linda Wilson

This is your last chance to ask your Employers for a donation to the 2003 Regional Conference...why not have your Employer listed in the Conference Book.....following are the donation levels.....\$25 Kissing Fish; \$50 Swordfish; \$250 Kingfish; \$500 Angelfish; \$1000 Goldfish; \$2500 Starfish and \$5000 and above a Lobster.

<p>Last Call for Donations to Regional Conference</p> 	<p>It's not too late....please approach your Employers for this donation to. If you would like to speak with me regarding any special donations, please call me.</p> <p>Thank you for taking the time to read this and thank you!!! Andrea M. Kudlak, AAI, CPIW Vice President Johl & Co. 199 Center Avenue Westwood, NJ 07675 201-664-2973 x316 201-664-7015 Fax 201-437-4400 Bayonne Office e-mail: akudlak@johl.com</p>
<p>Awards News</p>  <p>Kim Dolan CIC CPIW Awards Chair</p>	<p>I am working on an updated state awards manual which will be available on the state website. I intend to include a list of past award winners. This should be an easy way for everyone to access this information and the best way to keep everyone informed. I will send an email to all local presidents as soon as the information has been posted to the website. In the meantime, please do not hesitate to contact me with any questions.</p> <p>Spring Awards are just around the corner. The Insurance Women of Monmouth County will be the administering association. They will be contacting all of the local presidents shortly. The application for these awards is located on the state website. There is one application that can be used for all five of the following awards:</p> <ul style="list-style-type: none"> National Convention Veteran National Convention First Timer Mini Board Veteran Mini Board First Timer 2nd Annual Insurance Women of Northwest NJ Educational Scholarship <p>Please encourage all your members to submit applications and take advantage of this member benefit!</p>
<p>Council Connections</p> <p>Terri Porrino</p>	<p>We plan on having two additional issues of Council Connections. In addition to reports from all council chairs, we will be including local association updates. The schedule for local association articles is:</p> <ul style="list-style-type: none"> Spring issue: Atlantic; Central; Cumberland Salem Summer issue: Mercer; Sussex; IWNJ <p>All local associations are welcome to submit articles for any issue.</p>

Public Relations



Lynn Schmitter

PLEASE JOIN US AT THE NAIW REGION I CONFERENCE TO BE HELD AT THE TAJ MAHAL CASINO HOTEL IN ATLANTIC CITY, NEW JERSEY ON MARCH 9TH TO THE 12TH. THERE WILL BE MANY FUN ACTIVITIES INCLUDING THE BEACH PARTY WELCOME PARTY ON SUNDAY NIGHT, SEVERAL SEMINARS AS WELL AS OUR REGIONAL COMMUNICATE WITH CONFIDENCE SPEAK-OFF. PLEASE OFFER YOUR BEST WISHES TO STACY DEDOMENICIS WHO WILL BE REPRESENTING THE STATE OF NEW JERSEY.

SEE YOU "BY THE SEA" IN ATLANTIC CITY

Membership



Patricia B. Ulrich,
RN, AIC, AIM,
AIT, CPIW

Are you a creative person?

In an article written by Karyn Buxman titled "Tap Those Creative Juices", Ms. Buxman discusses 5 ways to tap into your own creative side.

Researchers at one time thought that only "right brained" people were creative. Now the belief is that creativity involves both hemispheres of the brain combining analytical and intuitive thought.

Studies have shown that 90% of all 5 year olds are creative, by 7 years of age only 10% are creative and by 45 only 2% - reason? Discussion suggests its because we are taught early in life to be logical, look for the right answers and be serious.

Ms. Buxman provides 5 steps to help us relearn creativity:

- ❖ Break habits – change routines – listen to new style of music, take the scenic routes home, change seating, etc.
- ❖ Ask why – instead of assuming the right or most logical answer ask why.
- ❖ Look for unlikely connections – think "what if" – what if stairs could move – escalators were the result.
- ❖ Take risks – take the chance of looking silly – be different – believe in yourself.
- ❖ Take time to play – be playful with your ideas – begin a meeting with a joke, discuss embarrassing moments, toss balls around, etc.

In order to retain and attract members each of us must be creative in our approach. Associations grow by being innovative which is a result of thinking creatively.

Not only can this assist in retaining members – just think how much fun and enjoyment you can have.

<p>Local Association Update Monmouth County</p>	<p>Monmouth County has a new president, Susan Bernstein, CIC. Susan was formerly 1st Vice President and has now stepped up to fill the Presidency recently vacated by Donna DeMaio.</p> <p>Monmouth has an exciting meeting planned for February 25, 2003: a Joint Meeting with the Big I of Monmouth County & Big I of Middlesex County at Jumping Brook Country Club in Neptune. The Speakers will be Richard Stokes, President of Alliance America – Automobile Coalition, who will be discussing the Automobile Reform, and Jeremy Hirsch – Assistant Vice President of Public Relations of the Big I, who will be addressing the recent change in the Producers/Licensing/ Continuing Education Law. If you are interested in attending, contact Carole Wiseman at 732-531-3003 x31, or email: cwise1948@yahoo.com .</p>
<p>Local Association Update NAIW of Northern NJ</p>	<p>NAIW of NNJ & the Big I are having a Joint Meeting Wednesday 4/9/03 at Villa Roberto's. The guest speaker will be Holly C. Bakke, Insurance Commissioner. For additional info or reservations contact Denise Beardsley – 201-944-6600.</p> <p>NAIW of NNJ will be having a Comedy Night Thursday 5/8/03 at The Landmark II in East Rutherford NJ. \$45 includes dinner & show. For additional info or reservations contact Marsha Cohen – 201-947-9500.</p>
<p>Email or Snail Mail?</p>	<p><i>Council Connections is now being sent to recipients electronically. If you (or someone you know) are unable to receive or open the Word attachment, or if you prefer to receive your newsletter via standard US mail, please contact Terri Porrino and a hard copy will be sent to you.</i></p>

Registration forms for Regional Conference can be found on the
NJ Council website – www.naiwnj.org