

October 2002

Council Connections

New Jersey State Council
National Association of Insurance Women



**Greetings from
State Director
Paula Michael**

First I want to say thank you for affording me the opportunity to be the State Director of the Great State of NJ.

It seems summer went so quickly as I look forward to my year as State Director and visiting the NJ Local Associations with my theme of NAIW – Create the Passion!!

After attending a successful Mini Board and a visit to Tulsa with my fellow State Director, I could not help but be all charged up about NAIW. I held my first State Council meeting on 8/17/ at my home and bribing with food works!! Kidding aside it was well attended and again I felt such a strong sense of fellowship and passion for NAIW as we discussed many items including our upcoming Regional Conference.

I am a person that loves music, quotes and is always listening for a message as one recent popular song “I Hope you Dance” says: “Promise me you will give faith a fighting chance and when you get the chance to sit it out or dance I hope you dance”.

A writer pens: Listen to the Passion of your soul set the wings of your spirit free:
And let not a single song go unsung.

I am challenging us all to live life to the fullest, be passionate about our lives in all we do and let it flow into our path of NAIW.

Let’s Sing & Dance for NAIW!!!

NAIW is a wonderful organization to be passionate about as it affords us Growth, Education, Fellowship and so much more.

I look forward to seeing you all on State Day 10/25-26, hosted by the Great Association of IWOMC. Please make it your passionate goal to come up and greet me.

I’ll close with a final quote: Great Dancers are not Great because of their technique, they are great because of their Passion!!

Yours in Fellowship,

Paula S. Michael

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Information**



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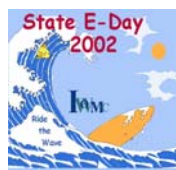
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**State E Day
Update from
Monmouth
County**



Terri Porrino &
Maureen Kulaga

Monmouth County will be hosting State Education Day 2002, October 25-26, 2002, at the Eatontown Sheraton. We have a great weekend planned, starting with the State Council golf outing, followed by the Friday afternoon seminars and beach party, right into Saturday's speakoff, business meeting, and awards luncheon.

WE ARE THRILLED TO CONFIRM THAT NAIW NATIONAL PRESIDENT-ELECT CHERYL BLAIR LEE WILL BE ATTENDING AS OUR HONORED GUEST!!! What a wonderful opportunity this is for members who are unable to attend a Regional or National Convention to meet a National Officer.

Registration forms can be downloaded from Monmouth County's website naiwmonmouth.org . Hotel information can be obtained at sheratoneatontown.com . For additional information contact co-chairs Terri Porrino TerPorrino@aol.com or Maureen Kulaga Maureen.Kulaga@cna.com . See you there!

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



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

“Life’s a Beach” at the Welcome Reception planned for the kickoff of the 2003 Regional Conference to be held at The Taj Mahal Casino and Hotel, Atlantic City.

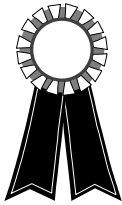
Beginning with the reception on Sunday, March 9, and through the closing ceremonies on Wednesday, March 12, participants will have the opportunity to attend educational workshops and to network with fellow NAIW members.

Three continuing education workshops are planned: Agency Operations/ACSR #5, Professionalism & Ethics, and Claims for Non-Claims Person. Non-credit workshops include The Power of Focus and The Challenge of Opportunity. New Jersey’s Andrea Kudlak and Carol Massare are among the presenters.

The National Representative for Regional Conference will be NAIW President, Linda Santiso, who will be presenting a two-hour workshop, Membership Retention and Recruitment.

Plan to join your fellow New Jersey members as we welcome NAIW members from the nine states of Region I, our National President, and other dignitaries. You won’t want to miss this education and fun-filled event at Trump’s Taj Mahal. And the best part is that the hotel room rate is only \$75 a night.

Fall Awards News



Kim Dolan CIC CPIW
Awards Chair

Well, E-Day will be here soon and as usual, we will be handing out awards to some very deserving NJ NAIW members! Chris Burns, Awards Chair for NAIW of Northern NJ (the administering association), advises that she has sent emails to all association presidents to advise that the deadline for submission of all award applications has been extended to 9/27/02. I also sent out a message to all to encourage your members to apply. The fall state awards being presented are:

- Insurance Professional of the Year
- Claims Professional of the Year
- E-Day First Timer
- E-Day Veteran
- Regional First Timer
- Regional Veteran
- Scholarships

One of the benefits of NAIW membership is the opportunity and honor to win these awards. I wish all award applicants the best of luck and I look forward to seeing you all at E-Day in beautiful Monmouth County New Jersey!

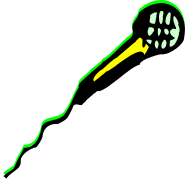

Council Connections


Terri Porrino

We plan on having four 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:

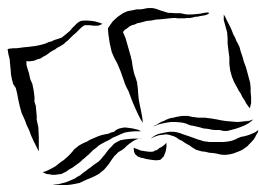
- Fall issue: Northern
- Winter issue: Monmouth; Southern; West;
- Spring issue: Atlantic; Central; Cumberland Salem
- Summer issue: Mercer; Sussex; IWNJ

All local associations are welcome to submit articles for any issue.

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| <p>Public Relations</p>  <p>Lynn Schmitter</p> | <p>Please do not forget the Communicate with Confidence Competition to be held at State E Day on October 26th in Eatontown, NJ. We need some competitors, so please talk to your Members who have completed the Communicate with Confidence Course and see if we can't have a great competition.</p> |
| <p>Credentials</p> <p>Bonnie Adams</p> | <p>The credential forms for the State Meeting have been mailed to each association president. I would like to have them back by October 10th if possible. They can be faxed to me at 609-882-3457, or mailed to me at my home, whichever is easier. My home address is 12 Kettering Ct, Robbinsville, NJ 0869. If you fax them, please put my name on the fax sheet, since my faxes are received in another department and brought to me. Thanks.</p> |
| <p>Membership</p>  <p>Pat Ulrich</p> | <p>Over the last couple of months each of you have been meeting the challenge of your local membership drive – retaining and recruiting.</p> <p>The natural tendency is to look at the numbers – last year's versus this year's, your local numbers versus another, state versus national. We are all missing the purpose of belonging if we solely focus on the numbers.</p> <p>In order to effectively encourage and motivate membership, we need to take an honest, realistic look at the bottom line issues. The issues that motivate people to join and those that prevent them from joining.</p> <p>We need to move towards our membership goals one step at a time. By using and multiplying small parcels of time with small increments of effort, we can accomplish our goals of recruiting and retaining members.</p> <p>As you make contact with members and prospective members, it's important to look at them as individuals with specific needs and in doing so look to answer, "How do we fit into the picture of meeting those needs?"</p> <p>If I can assist you in any way, please contact me at any time.</p> |

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| <p>Nominating</p> <p>Andrea Kudlak</p> | <p>Greetings all NJ NAIW Members, the NJ State Nominating Committee's job is to make certain that the following positions have candidates to present to the members at our Annual State Meeting, which takes place at our NJ State Education Day on October 26, 2002, hosted by Insurance Women of Monmouth County. Following are the positions; State Director Elect, Membership, Public Relations, Delegate to the Regional Nominating Committee and Alternate Delegate to the Regional Nominating Committee.</p> <p>I have spoken with many members in the great State of New Jersey to make certain that we have a slate of members to present at our annual State Meeting. Keep in mind that there is always room for more and more names to be brought to the various positions listed above. Please step up to the plate and give me a call.</p> <p>If you are unable at this time to step up to the plate regarding the various positions on the State level, we invite you to attend the NJ State Education Day, which is where our State Meeting is held. Why? This is where you will learn who will be our NJ Leadership Team for the year 2003 - 2004.</p> <p>If you are interested in any of the positions I've listed above, please call me to discuss these great opportunities further. I can be reached at my office, 201-664-2973 or home 973-326-9676 or you can e-mail me at akudlak@johl.com.</p> <p>Once again, if you have not given any thought to the NJ State Council, perhaps it's time that you do. There are many great opportunities for leadership positions and by calling me to discuss the various positions, it's your first step.</p> |
| <p>Local Association Update</p>  <p>NAIW of Northern NJ</p> | <p>Our Board of Directors and Committee Chairpersons have been very busy this summer planning and organizing to make sure that NAIW of NNJ has a great year. We have our programs planned for the coming year and expect to have a great year with interesting speakers and presentations.</p> <p>Special thanks are given to Andrea Kudlak for her presentation of the Horizon Plan. She will be discussing one part each week at the first five monthly meetings. One of NAIW of Northern New Jersey's goals this year is to develop and implement our association's Horizon Plan.</p> <p>Our Safety committee will be continuing the TIKE Sticker program this year. We passed out a lot of stickers last year, raffled off a child seat and had a lot of fun at several local fairs and events. This was a successful way to help the community while getting the NAIW name out to the public.</p> <p>The Public Relations committee will also be continuing to collect money to donate the Teddy Bears to emergency services. One of our members, Robin Delano, found out first hand how important this program can be when her two year old nephew, Ian, was given a bear by paramedics. Ian had had a severe allergic reaction and had to be rushed to the hospital. The bear Ian received in the ambulance comforted both Ian and his mother. This is a great program and again a great way for NAIW to interact with the community.</p> <p>NAIW of Northern New Jersey is looking forward to a great year of informative monthly speakers, exciting conferences like E-day and the Regional Conference in Atlantic City, membership growth, education programs and fun.</p> |

Standing Rules



Linda Wilson
W# 856-451-0550
Fx# 856-451-0065
H# 856-358-7501

At the 2001 Annual Meeting, proposed amendments to the current State Standing Rules were voted upon and accepted unanimously by New Jersey delegates. A copy of the proposed amendments was then sent to National for final approval. Unfortunately, National did not approve the amendments and chose instead to review the entire Standing Rules document based upon the NAIW Model State Standing Rules. National Secretary Chris Kelly-Storbeck communicated the extent of the changes required for our Standing Rules in letter format. The changes that are being requested by National to bring our New Jersey Standing Rules into compliance will be presented and voted upon at our 2002 Annual Meeting. Copies of the current State Standing Rules and Chris's letter were distributed at the August Council meeting. If any president and/or delegate has a question on the handouts, please be sure to contact me.

June 13, 2002

*Linda L. Wilson, AAI, CPIW
Standing Rules Chairman*

CC: Lea King, Executive Vice President, NAIW

We have completed the review of your state standing rules for the New Jersey Council of NAIW. We used the NAIW Bylaws and the Model State Standing Rules for our review. These documents are a part of the Comprehensive Manual. If you do not have a copy, you can refer to the one posted in the 'Members Only' section at our website, NAIW.ORG.

Our goal is to help states accomplish their goals within the framework of the model. There are areas where we have flexibility and other areas must be written as prescribed due to conflicts with the national bylaws, parliamentary procedure or for legal reasons. We request that you make the following changes:

- 3. A. – Please add 3. A. as shown in the Model State Standing Rules.*
- 4. A. 3. – It is our suggestion that you allow the hosting association be allowed to select the site of your annual meeting. This will allow more time to get the best rates for your members.*
- 4. A. 5. – Amend the wording per 4. A. as shown in the Model State Standing Rules.*
- 5. C. 3. – Please delete. Delegate forms should be obtained from national since they may be revised.*
- 5. C. 4. – Please delete. This is puts an unnecessary burden on the chair.*
- 5. E. 3. – Add "and recruitment" after "new associations" in the first sentence.*
- 6. A. – Amend "Article VII, Section 1 & 2" in the first sentence to Article VII, Section C. 1 and 2. Add the dates as shown in the Model State Standing Rules.*
- 6. A. 1. – Please add "and national dues have been paid" to the end of the sentence.*
- 6. A. – Please add 6. A. iii. and vii. as shown in the Model State Standing Rules.*

6. A. 7. & 6. B. 6. – Please remove. A quorum is not established at the state level. Those certified delegates present and voting vote elections, recommendations and amendments on.

6. C. – This section was revised at the January, 2002 board meeting. See the Model State Standing Rules.

7. A. – Please amend “Article X” to Article “V” as shown in the Model State Standing Rules.

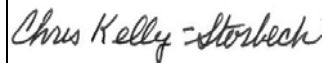
9. B. – Please add “of the certified delegates” after “(2/3) vote” as shown in the Model State Standing Rules.

July 24, 2002

Your state standing rules are approved as soon as they are received at NAIW headquarters with these changes. To save time, you may email a copy to Lea King at Leakingevp@naiw.org.

Please call us if you have any questions. Thank you for your dedication and commitment to NAIW.

Sincerely,



Chris Kelly-Storbeck, CPCU, CPIW, DAE
National Secretary

**Email or
Snail Mail?**

Council Connections is now being sent to recipients electronically. If you 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.