



Region IV

2005-2006
NAIW National Officers

National President

Joanna Mahoney, CPCU, ARM, CPIW, DAE

National President-Elect

Gloria Bruno, CIC, ARM, CRM, AAM, CPIW, DAE

National Vice President

E. Faye Evans

National Secretary

Jenelle Duffy CPCU, CLU, FLMI, HIA, CPIW, DAE

Region I Vice President

Elena Ifkovits, CISR, CPIW

Region II Vice President

Donna Amos, AAI, CPIW, DAE

Region III Vice President

Kimberly Ficklin, ACSR, CPIW, CPIW

Region IV Vice President

Mary Stafford, ACSR, CISR, CPIW, DAE

Region V Vice President

Maureen Georgou, AIC, CPCU, CPIW

Region VI Vice President

Joi Wilson, CPIW, DAE

Region VII Vice President

Lisa Heinrichs, CIC, CISR, CPIW

Region VIII Vice President

Michele Epstein, CISR, CPIW, DAE

Region IX Vice President

Cathy Lamothe, CPIW, CPCU, DAE, AIT



Sitting L to R NAIW Secretary Jenelle Duffy, NAIW Vice President Faye Evans, NAIW President Joanna Mahoney, NAIW President-Elect Gloria Bruno.

Standing L to R Region IV Vice President Mary Stafford, Region VII Vice President Lisa Heinrichs, Region II Vice President Donna Amos, Region I Vice President Elena Ifkovits, Region III Vice President Kimberly Ficklin, Region VI Vice President, Joi Wilson, Region V Vice President Maureen Georgou, Region VIII President Michele Epstein, Region IX Vice President Cathy Lamothe.

HAPPY NEW YEAR

2006

By using all the resources that are readily available to you, it's amazing how much you can accomplish

**PRESS RELEASES FROM
KSAIW.....**

Congratulations to the following *star performers* who achieved designations during the year 2005. You are to be commended for all your dedication and hard work.

Bluegrass Association of Insurance Women

Laura Allen - CPIW
Margie Lowry - CISR
Diana Tutt - CPIW

Louisville Association of Insurance Professionals

Barbi Charles - AAI
Rose Welker - AAI

Southern Kentucky Association of Insurance Professionals

Emily Correa - CPIW
Teresa Newton - CPIW
Nicole Crump – AAI

Northern Kentucky Association of Insurance Women

Peggy Eubanks - ACS

Submitted by
Mary Stafford ACSR, CISR, CPIW, DAE
Region IV Vice President

Think About It...

*If you think you can, you can.
If you think you can't,
YOU'RE RIGHT.*

Mary Kay Ash

A SPECIAL THANKS TO KSAIW:

"Thank You" to the many good people through out the State that prayed for me, sent me flowers and beautiful cards. It is great knowing that I do not have to go through this process alone. Thank you to my dear friends who have kept in touch and are genuinely concerned about my progress. It means more than you can possibly know.

In Fellowship,
Juanita Vickers



**NAIW
ACHIEVE YOUR DREAM PARTICIPANTS**

Lorene Friedman
Mary Stafford
Ann Westmeyer
Peggy Eubanks
Linda Hanley

There is plenty of room to add more KSAIW members.....



**KENTUCKY'S
RECRUIT-A-MEMBER PARTICIPANTS**

Michelle Roberts
Phyllis Sapp
Mary Stafford

This item has not been completely updated to date
on
NAIW's website

In the midst of this newsletter there is a very small horse head. Find it and submit your answer by email to lorefriedman@insightbb.com before 1/25/06.



November 28, 2005

To: 2005-06 Executive Committee, Board of Directors, State Directors and Local Presidents,

Belated Happy Thanksgiving! I hope that you were able to share the holiday with those you love and were thankful For the gifts we have here in the United States of America. This year was especially meaningful for me. With special thanks we sat at the table to eat...we knew that all of our family members were safe and with loved ones – a special gift this year.

*An exciting announcement: **the new web site www.naiw.org is available for you to view and use.** On December 1the website will be fully operational with certain sections still under construction. I am so proud of the work that NAIW National has done to make this professional and user friendly web site available to the members of the organization. Please take the time to review the site and how it is organized (a little different from the past). The colors are the current NAIW colors and that is exciting.*

Now that we have this wonderful web site we want you to share in the excitement. You can link your local association, state council or regional organization to the website. Here is how you do that: Go to Fax on Demand and locate the form to link your group to the website.

Fill out the form

Sign and send back to Melissa Adams at NAIW National

How wonderful that all of our associations will be able to be reached through one web site.

As winter darkness creeps in earlier and earlier each evening we must keep the excitement of moonlight and starlight in our thoughts. There are many opportunities to hold local association meetings with 30 minute presentations, or classes available from the NAIW store, have holiday parties to raise funds for charity or for your association, locate speakers that will create light in your association because of the knowledge or enthusiasm they share. Keep the communications with your members' constant and full of NAIW news.

Speaking of excitement have you completed your Reach for the Star, Achieve your Dream cards? Those who have, received a special phone call. The delight and surprise in their voice when they hear my voice is worth every call.

The best part is getting to know each of you a little better. So check out the card on the President's Page and complete the 45 points required. A special call to you will be my pleasure.

I wish you all health, wealth and peace this holiday and for the coming year. May you be blessed with loved ones, whether they are family or friends, during this special time of year.

Yours in fellowship;

*Joanna M. Mahoney ARM, CPCU, CPIW, DAE, NAIW International President
Look Beyond the Horizon Achieve Your Dreams*



SKAIP's 2005 Holiday Service Project



The *Southern Kentucky Association of Insurance Professionals* conducted their annual holiday service project – a food box drive for the Salvation Army in early December. The group members solicited monetary donations from businesses, coworkers, friends, and other community neighbors. It was determined that \$25 or so would fill one box with the typical holiday food items to feed a family at Christmas.

SKAIP members collected free banana boxes (with which we would pack our food items) from local grocery stores during the last two weeks of November and went grocery shopping during the week of December 5th.

On the evening of December 8th the members gathered at the offices of Neace Lukens Insurance to put together the food boxes.

You should have seen the assembly line(s) we had going!

We were able to put together 40 boxes – yes I said 40!!!

We filled the boxes with items like canned vegetables, potatoes, stuffing mix, dinner rolls, yams, and cake & frosting mixes.

Teresa Newton, KACSR, CPIW and **Kim McReynolds**, ACSR, CPIW

(with the help of their “fellers”) met on Saturday to complete the

boxes with the frozen turkeys and deliver them to the Salvation Army

office. The Salvation Army was to be responsible for distributing the boxes to the appropriate families during the holidays. This is the 4th year that SKAIP has worked this project, and I think we all agree it is one we find rewarding and enjoyable.



In addition to the food boxes, there was enough money left over to purchase various personal toiletry items, scarves, gloves, hand lotions, etc. for some fifteen Angel Gift Bags for the *Home Instead Senior Care* group arranged through a local Walgreen's store. So our holiday service project was a big success this year!

After the food boxes were assembled on the evening of December 8th, the members continued the evening with their annual holiday gift exchange. BUT this is no ordinary gift exchange. Oh no....we like to get down and dirty! Dirty Santa gift exchange that is! ☺ We have lots of fun by drawing numbers at the beginning of the “game”. Without giving you all the details in this article, suffice it to say we have a lot of fun and some times “steal” gifts from each other. Ask Teresa if I was nice or dirty to her this year!

Respectfully submitted,

Jackie

Jacqueline Seaton

President

Southern Kentucky Association of Insurance Professionals





Christmas with NKAIW

The Spirit of Christmas was truly evident at the NKAIW Christmas Party on December 13th. Our members went all out with their gifts for the foster children and the many extra gifts for the hurricane kids.

Warner's in Fort Thomas was an excellent choice for our party. The décor was beautiful and the food was excellent.

The Christmas ornaments given to the members and guest were fantastic. Judi Botkin's husband hand painted each ornament for us and he even allowed Judi to paint on a few snowflakes.....



Our Special Guest List was very impressive..... Steve Roeding and Dan Scherff from Roeding Group Companies; Jim Popen from Ryan's All Glass and his lovely wife Karen; our two adopted sisters, Robbie and Kate from ServPro of Campbell County and our new friend Cindy Schmidt and last but most definitely not least, the perfect gentleman from ServPro of Boone County, Tim Boyles.



A tip of the hat from NKAIW and Frosty the Snowman to Wilda and her committee for a truly memorable Christmas party.

Submitted by Peggy Eubanks & Lorene Friedman

I guess there comes a time in everyone's life when they may no longer desire anything of a domestic nature.....so they feel the need to go for the exotic.

Color outside the lines so to speak.

Well who else but Ann Barkley-Westmeyer from BGAIW and NKAIW would ask Santa for an exotic gift (way way...outside the lines) for Christmas?

The story is that Ann wanted a mounted large mouth bass last year for Christmas. Her husband, Steve, being the wonderful guy that he is got her the big mouth bass. End of story you think? No No! This year she wanted an owl or something likewise unusual so Steve found a Weasel. They are apparently not available in the United States (game laws or something) so Steve located this one (already mounted) in Great Britain. He got it online from e-bay, had it shipped over and gave it to Ann for Christmas.

Think this can be returned for a refund after Christmas???



I think Ann should allow the members of KSAIW to name this adorable little creature.....hey, it sounds to me like a terrific idea for a fund raiser in 2006.

Just teasing with you Ann, you know we all love You and your little friend.....Steve too.

KSAIW REPORTS

Website Committee Report.....

Lorene is really doing a great job of keeping our website up to date. All her hard work won't mean a thing if people don't visit the site! Please check the website every day or so to keep up on any new announcements or updates.

Also, she really appreciates getting ideas to make it more user friendly or more interesting to the members. It is your website, so make sure you let us know what you want to see on it and what will make it easier for you to use.

If you have a friend who doesn't have access to the website, print out anything you think will interest them and send or give it to them. It takes the cooperation of all of us to make the website work to our best advantage.

Thanks for your help and make sure you let Lorene know that her work is truly appreciated.

Peggy Eubanks
Website Committee Chairman

Safety winter hints from Steve.....

A few things to remember since we are in the middle of winter and the worst is yet to come.

#1. Flashlight, gloves, wool blanket, some hand warmers (you can get these at Wal-Mart in the sporting goods section). Ear muffs and maybe an extra sweater for added comfort and warmth in case you break down and it will be a while before someone can get to you. It is wise to always have a cell phone when you travel.

#2. If you get stuck you might want to have a small shovel (you can get a folding type from Wal-Mart or any garden supply store), carry a bag of kitty litter to put under the tires in case you get stuck in snow.

#3. Always make sure someone knows where you are going when you leave and when you plan to return. This can be just a simple note left at home on the table or a phone call to a family member.

#4. If you should happen to run off the road, stay with the vehicle. Do not run the motor if you are inside unless you make sure to vent the interior. Carbon monoxide can seep into the passenger compartment if the car is buried in deep snow.

#5. Carry a large candle and kitchen matches. You can keep them both inside a zip lock baggie under your front seat. The heat from a candle can keep a person from freezing to death.

January 2005 is National Volunteer Blood Donor Month

Blood is traditionally in short supply during the winter months due to the holidays, travel schedules, inclement weather and illness. January, in particular, is a difficult month for blood centers to collect blood donations. A reduction in turnout can put our nation's blood inventory at a critical low.

AABB, in conjunction with America's Blood Centers and American Red Cross, is celebrating National Volunteer Blood Donor Month (NVBDM) 2005 to encourage donors to give or pledge to give blood. The theme for this year's campaign is, once again, "Give Blood...The Gift of Life," which highlights the importance of giving the gift of life through the donation of blood.

In an effort to thank the many blood donors and volunteers who have made life-saving contributions, AABB is pleased to present "A Million Thanks," a five-minute, professionally-produced video. Blood donors rarely have an opportunity to see and hear the remarkable, life-saving effects their donations have. "A Million Thanks" features heartfelt testimonials of children, young adults and other patients, and family members whose lives have been directly touched by life-saving blood transfusions. It is a unique way for recipients to express their gratitude to the anonymous strangers who have changed their lives. Every day in our country, approximately 38,000 units of blood are required in hospitals and emergency treatment facilities for patients with cancer and other diseases, for organ transplant recipients, and to help save the lives of accident victims. Our goal is to help ensure that blood is available to patients whenever and wherever it is needed because it is the blood on the shelves that helps saves lives.

If you are at least 17 years of age (some states permit younger people to donate with parental consent), weigh at least 110 pounds and meet other donor requirements, you may be eligible to donate blood. Celebrate NVBDM with AABB by "Giving the Gift of Life" and encouraging others to donate as well.

QUOTE OF THE MONTH

It's better to be effective than always right!

Independent Insurance Agents of Kentucky

2006

STATE LEGISLATIVE DAY

Wednesday, February 1, 2006 - Frankfort

Advocacy

Communication

Education

Unity

Be heard as one in Frankfort.
Support independent insurance agents.
Just fill out the registration form and fax it back to IIAK at
(502) 423-8313.
For further information, contact
IIAK at toll free 1-866-426-4425

Registration Form

2006 Independent Insurance Agents of Kentucky

LEGISLATIVE DAY

Yes, I plan to attend the 2006 IIAK Legislative Day.

Name:

Phone:

Agency: Fax:

Address: Email:

City/State/Zip:

Please fax to: (502) 423-8313 or mail to: IIAK at P.O. Box 24339, Louisville, KY 40224-0339.
For further information, contact toll free 1-866-426-4425 or email iiak@iiak.org

Join your fellow agents and legislators

Again in 2006, the Independent Insurance Agents of Kentucky will hold a Legislative Day in Frankfort, in cooperation with the Kentucky Farm Bureau Insurance Agents Association, the Kentucky Association of Health Underwriters and the Kentucky Association of Insurance and Financial Advisers. As a member, you are invited to attend this exclusive agent-only event. Speaking at the event is Kentucky Office of Insurance, Executive Director, Glenn Jennings. There is no charge to IIAK members - you need only to send in your registration form. As with every legislative session, we anticipate there will be a number of insurance issues that will affect agents. This is an opportunity for you to help make our decision.

~~~~~SCHEDULE~~~~~

Tuesday, January 31, 2006

6:30 p.m.

**KYIP hosted Hospitality Suite**

Wednesday, February 1, 2006

8:00 a.m. - 9:00 a.m.

**Registration and Buffet Breakfast**

9:00 a.m. - 10:00 a.m.

**Presentation by KOI Executive Director,  
Glenn Jennings and Issues Briefing**

10:00 a.m.

**Board buses for Capitol Annex**

10:00 a.m. - 1p.m.

**Meetings with your legislators**

12 Noon

**Lunch with your legislator(s) - This is an individual activity that participants must arrange.**

12:30 p.m. - 1:00 p.m.

**Buses depart Capitol Annex for the Capital Plaza Holiday Inn**

(All times are on Eastern Standard Time) makers make informed decisions.

**Make an appointment with your legislator**

Please don't forget that it is important that you call Your local legislator(s) and make an appointment to be able to see them on the actual day.

**Hotel Reservations**

If you need hotel reservations, please contact the Capital Plaza Holiday Inn. There is a minimal block of rooms reserved at a rate of \$72.00 (single or double) that will be held until Jan. 10, 2006. Space is limited so please call today. For hotel contact information, call the Capital Plaza Holiday Inn at (502) 227-5100.

**NEW Dates: May 31 - June 4, 2006**

Due to the devastation to the City of New Orleans caused by Hurricane Katrina, the Board of Directors voted to move the 2006 National Convention to Orlando, Florida. In order to avoid paying a cancellation fee to the Hilton Hotel in New Orleans the Board of Directors reviewed six cities & hotel properties provided by the National Hilton Sales Department. The Board of Directors is proud to announce the selection of the Hilton Walt Disney World Resort in Orlando, Florida. Start making plans to Look Beyond the Horizon and Achieve Your Dreams at the 65th Annual Convention. Look for more information about the convention in upcoming publications; NAIW's Inroads and on the website at [www.naiw.org](http://www.naiw.org).

**IMPORTANT DATES/EVENTS**

- 2006 Region IV Conference – Canton OH
- 2006 KSAIW May Meeting – Union KY
- 2006 National Convention – Orlando FL
- 2006 Networking Weekend – Ins Women of Grand Rapids MI
- 2007 Region IV Conference – Toledo OH
- 2007 National Convention – Puerto Rico
- 2007 Networking Weekend – Ins Women of Northeast OH

**EXTRAORDINARY CORPORATE PARTNERS**

Dan Scherff, Roeding Group Companies

Kate Loughnane and Robbi Shake,  
ServPro of Campbell County

Bob Jones, Electric Insurance

Stephen B. Westmeyer, CCS Mid-State  
Claims Specialist

+

**EXTRAORDINARY STATE ASSOCIATION**

=

**AN EXTRAORDINARY TEAM**

Many many thanks to the Corporate Partners of the Kentucky State Association of Insurance Women for their generous monetary support. It is through their contributions that we can offer the Craft Workshop at the Region IV Conference in March 2006. Please take a moment to seek out these Partners and extend your gratitude to them.....

# ***EDUCATION CORNER***

## **\*\*\* WEB QUIZ \*\*\***

Participants: Complete the 4 easy Categories accurately and submit your answer on or before January 25, 2006 to KSAIW Webmaster [lorenefriedman@insightbb.com](mailto:lorenefriedman@insightbb.com)

Winner: All qualified participants will be named in the February KSAIW newsletter.

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CATEGORY A.

List 2 ways to find "How to Become A Member" from the NAIW Website

- 1.
- 2.

CATEGORY B.

List 3 "Committee Chairs" found on the KSAIW Website


- 1.
- 2.
- 3.

CATEGORY C.

List 3 topics found under "NAIW ISFA" on the KSAIW Website

- 1.
- 2.
- 3.

CATEGORY D.

List 1 the Thoroughbred Member for Dec. and 2 one of the Star Performer for Jan. - KSAIW 

- 1.
- 2.

Submitted by: _____



REGION IV 2006 CRAFT WORKSHOP.....
YOU SAY YOU DON'T NEED CE
CLASSES.....THEN COME AND
JOIN US FOR TWO HOURS OF
FUN AND CREATIVITY!!!!!!!!!!!!!!

- Instructors will be on hand to teach and help you.
- Supplies will be furnished.
- Coffee, cold drinks and cookies will be served.
- Date & time TBD but will be held opposite one of the CE classes.

Limit 50 attendees so don't delay in getting your reservations in TODAY.
 Remember**IT'S FREE and IT'S FUN.....**

RETURN YOUR RESERVATION TO
LORENE FRIEDMAN,
5871 GARDEN RD., FLORENCE, KY 41042 OR EMAIL TO
lorenefriedman@insightbb.com

BEFORE JANUARY 15, 2006

Name _____

Address _____ State _____ Zip _____

Association _____ Email _____





January Birthdays

1 st	Josephine Ellens	AAIW
	Karen Toll	NKAIW
2 nd	Betty Bogar	MAL
10 th	Vicki Marmillot	MAL
21 st	Sharlene Beatty	SKAIP
22 nd	Mary Kremer	NKAIW

Did we miss your birthday? If so, then that means you have not updated that information in our membership roster. If you would like to have your birthday recognized in our monthly newsletter, please send the information to the KSAIW membership committee chair, Juanita Vickers

jvickers@adkissoninsurance.com

Change of Information



Date of change: _____

Name: _____

Home Address: _____

Employer: _____

Business Address: _____

Home Phone: _____

Business Phone: _____ Fax: _____

E-mail: _____

Birth date: _____

Preferred mailing address: _____ Home _____ Office

Please complete and return to the
Membership Committee



Note from the "Editor".....if anyone has any reports, articles, news of any kind for future Bulletins, please email Lorene at lorefriedman@insightbb.com.

Submission deadline is 25th

Check out our websites @ www.naiw.org,
www.nkaiw.org, www.ksaiw.org and
www.naiwreg4.org