



Region IV

September 2006

KSAIW OFFICERS

Kentucky Council Director
Kimberly McReynolds
ACSR, CPIW, CWCC

Assistant to KY Council Director
Jacqueline Seaton

Kentucky Council Director-elect
Ann Barkley-Westmeyer
AIC, SCLA, CPIW, DAE

Public Relations Chairman
Kay Bryant
CIC, AAI, CPIW

Custodian of Funds
Rose Welker
AAI, AU

Parliamentarian
Virginia S. Ditsler
AU, CPIW

Every member is the
lifblood of this
association and your
involvement is critical to
our success.

NAIW INTERNATIONAL
OFFICERS

International President
Gloria Bruno
CIC, ACM, CRM, AAM, CPIW, DAE

International President Elect
E. Faye Evans

International Vice-President
Jenelle Duffy
CPCU, CLU, FLMI, HIA, CPIW, DAE

International Secretary
Linda Wilson
AAI, CPIW

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

Assistant to  
Region IV Vice President  
Lorene Friedman

A group of alumni, highly established in their careers, got together to visit their old university professor. The conversation soon turned into complaints about stress in work and life.

Offering his guests coffee, the professor went to the kitchen and returned with a large pot of coffee and an assortment of cups - porcelain, plastic, glass, crystal, some plain-looking, some expensive, and some exquisite - telling them to help themselves to the coffee.

After all the students had a cup of coffee in hand, the professor said: "If you noticed, all the nice looking expensive cups were taken up, leaving behind the plain and cheap ones. While it is but normal for you to want only the best for yourselves, that is the source of your problems and stress.

"Be assured that the cup itself adds no quality to the coffee. In most cases, it's just more expensive and in some cases even hides what we drink. What all of you really wanted was coffee, not the cup, but you consciously went for the best cups...and then began eyeing each other's cups.

"Now consider this: Life is the coffee, and the jobs, money and position in society are the cups. They are just tools to hold and contain life, and the type of cup we have does not define nor change the quality of life we live. Sometimes, by concentrating only on the cup, we fail to enjoy the coffee God has provided us."

God brews the coffee, not the cups . . . enjoy your coffee.



Submitted by Martha Woodside

### **NAIW National Staff**

[M. Adams](#) -Director of Communications/Editor, ext. 20  
[K. McColloch](#) - Director of Meetings and Marketing, ext. 17  
[S. Hendrickson](#) - Meeting Coordinator, ext. 22  
[T. Nipper](#) - Director of Education and Product Services, ext. 18  
[K. O'Bryant](#) - Director of Member Services, ext. 26  
[L. King](#), MBA, CIC, CRM, CPIW - Executive Vice President, ext.11

**E-mail:** [joinnaiw@naiw.org](mailto:joinnaiw@naiw.org)

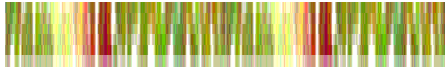
|                                                                                                                                    |                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>AAIW</b><br>President<br>Paula Webb<br>LUTCF, CPIW<br><a href="mailto:pwebb@theputnamagency.com">pwebb@theputnamagency.com</a>  | <b>BGAIW</b><br>President<br>Ann Barkley-Westmeyer<br>AIC, SCLA, CPIW, DAE<br><a href="mailto:annw@rmsc.com">annw@rmsc.com</a>               |
| <b>LAIP</b><br>President<br>Deborah A. Wade, CPIW<br><a href="mailto:dwade@rhegroup.com">dwade@rhegroup.com</a>                    | <b>NKAIW</b><br>President<br>Peggy Eubanks<br>ARA, CPIW, ACS, AIAA<br><a href="mailto:Peggy_eubanks@cinfin.com">Peggy_eubanks@cinfin.com</a> |
| <b>SKAIP</b><br>President<br>Jacqueline Seaton<br><a href="mailto:Jackie.seaton@neacelukens.com">Jackie.seaton@neacelukens.com</a> |                                                                                                                                              |
|                                                                                                                                    |                                                                                                                                              |

### **2007-2008 KSAIW Slate of Candidates**

**Council Director-Elect**  
Peggy Eubanks  
ARA, CPIW, ACS, AIAA  
[Peggy\\_eubanks@cinfin.com](mailto:Peggy_eubanks@cinfin.com)

**Public Relations Chairperson**  
Rose Welker  
AAI, AU  
[Rose\\_welker@acordia.com](mailto:Rose_welker@acordia.com)

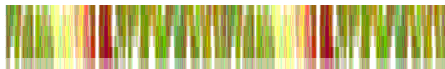
**Custodian of Funds**  
Ruth Ann Herzog  
[Ruthann\\_Herzog@acordia.com](mailto:Ruthann_Herzog@acordia.com)



Everyone is going to be hearing a lot about buying a Brick for the walkway in the garden of NAIW's new home.

So as usual the Thoroughbreds from Kentucky was one of the very first to step up to the plate. Barb Welsh and Ann Westmeyer each purchase a brick.

Perhaps KSAIW can purchase a brick and place our mark in Tulsa.



**Run your own race.....  
Take control of your life...  
Or someone else will  
control it for you!**

**2007  
National Convention**

**Puerto Rico**

Sit back, relax and sail away on a Royal Caribbean Adventure of the Seas June 10<sup>th</sup>, 2007 with the Insurance Women of Metropolitan Detroit, Inc for ***FUN IN THE SUN*** after the 2007 National Convention.

Check out [www.naiwreg4.com](http://www.naiwreg4.com) under Cruise information and application.





**Kentucky State Association of Insurance Women**  
65<sup>th</sup> Annual Council Meeting  
Saturday, October 7, 2006  
Bowling Green KY

Hosted by the *Southern Kentucky Association of Insurance Professionals*

**Location:** Cambridge Market  
830 Fairview Avenue  
Bowling Green, KY 42101  
(270) 782-9366  
8:30 AM – Registration & Continental Breakfast  
9:00 AM – Meeting to Begin

**Registration Fee:** \$35.00 per person **which includes**

- ★ Continental Breakfast
- ★ Guest Speaker -- *Regina Parsley-Byrd*
- ★ Council Director and RVP presentations
- ★ Buffet lunch
- ★ GREAT Fellowship
- ★ **FREE \$250 AICPCU Education Grant** to be given away (must be present to win)!

Friday Night Accommodations



165 Three Springs Road  
Bowling Green, KY 42104  
(Just off I65, Exit 22)

You can contact the hotel at [1-800-BAYMONT](tel:1-800-BAYMONT) or [270-843-3200](tel:270-843-3200) and mention **SKAIP**. The hotel room cost will be \$69 (Single/Double). A block of rooms has been reserved at this rate until 9/15/06. So hurry and make your reservations soon!

Dinner plans have been made for that evening around 6:30PM (CST) at the *Santa Fe* restaurant near the hotel (walking distance). So wear your jeans and cowgirl boots and let's kick back and have some southern fun!



**Come join us as we celebrate**  
**"A Star is Born"**  
**with our KSAIW stars**



Please return the registration form below to **Sharlene Beatty**, SKAIP Registration Committee Chair, 1945 Scottsville Road, Suite 100, Bowling Green, KY 42104, no later than Friday, September 15, 2006.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, ST, Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email address \_\_\_\_\_

Local Association \_\_\_\_\_



**Insurance Women of Toledo**  
**Member of National Association of Insurance Women Intl.**  
**62<sup>nd</sup> Annual Region IV Conference**  
**“Beyond The Glass Ceiling With NAIW”**  
**Thursday, March 29, 2007 – Sunday, April 1, 2007**



|                    |        |               |
|--------------------|--------|---------------|
| Name:              |        | Badge Name:   |
| Local Association: |        | Designations: |
| Employer:          |        |               |
| Address:           |        |               |
| City:              | State: | Zip:          |
| Work Phone:        |        | Home Phone:   |

- Please check if you DO NOT want to be listed in the program.
- Please check for email confirmation of your registration. Email address: \_\_\_\_\_

Please circle all that apply:

|                             |                         |                      |
|-----------------------------|-------------------------|----------------------|
| Voting Delegate             | National President/Past | State Director/Past  |
| Alternate Delegate          | National Officer/Past   | State Director Elect |
| Local Association President | Regional VP/Dir./Past   | First Timer          |
| CWC Contestant              | CPIW/CPIM               | DAE                  |
| Speaker                     | Exhibitor               | Guest                |

|                                                                                                                                                                                                                                                |                       |                |    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------|----|
| <b>Registration Includes all Official Conference Events</b><br>(Separate Tickets May Be purchased for Special Events – Ask for Price Schedule)<br><b>Sign Up Early and Save, registration deadline is 03/01/07. No refunds after 02/01/07.</b> |                       |                |    |
| Post Mark Date:                                                                                                                                                                                                                                | On or Before 01/15/07 | After 01/16/07 |    |
| Member/Exhibitor                                                                                                                                                                                                                               | \$ 150.00             | \$ 175.00      | \$ |
| Guest                                                                                                                                                                                                                                          | \$ 160.00             | \$ 185.00      | \$ |
| Daily (specify)                                                                                                                                                                                                                                | \$ 90.00              | \$ 110.00      | \$ |
| Total Registration Fee                                                                                                                                                                                                                         |                       |                | \$ |
| Additional Fees:                                                                                                                                                                                                                               |                       |                |    |
| Additional Awards Dinner Tickets                                                                                                                                                                                                               | \$ 60.00              |                | \$ |
| Total Additional Fees                                                                                                                                                                                                                          |                       |                | \$ |
| Total (Registration fee and Add'l fees) Submitted                                                                                                                                                                                              |                       |                | \$ |

**Make all checks payable to: Region IV 2007 Conference**

|                                                                                     |        |
|-------------------------------------------------------------------------------------|--------|
| Do you need any auxiliary aids/services under the American’s with Disabilities Act? | Yes/No |
| If yes, please explain:                                                             |        |
| Do you have any menu restrictions? If yes, what?                                    |        |

|                                                       |  |
|-------------------------------------------------------|--|
| Will you be arriving by car or plane?                 |  |
| Arrival date and time:                                |  |
| How many past Regional Conferences have you attended? |  |

**Send Registration Form to:**  
**Traci Shook**  
**C/O Ohio Brokerage Services**  
**3912 Sunforest Court**  
**Toledo, OH 43623**  
[shookt@obsa.net](mailto:shookt@obsa.net)

**Questions:**  
**Kathleen Turley, CEBS, CPIW, HIA Conference Chair**  
**(O) 850-650-2000, (Cell) 850-376-7260**  
[kturley@asdturfmasters.com](mailto:kturley@asdturfmasters.com)  
**Debby Gomez, CIC, CPIW, CISR Conference Vice-Chair**  
**(O) (419) 475-5151**  
[gomezd@roemer-insurance.com](mailto:gomezd@roemer-insurance.com)



# TEA TIME IN TOLEDO

Have you a passion for the past, sometimes longing to take a step back in time?

Do the culture, styles, and personalities of the 19th and early 20th centuries capture your attention?

Does the elegance of Victorian and Edwardian fashion turn your head?

Are you a hat and glove lover?

Does engaging ideas for tea party peak your interest?



## THEN PLEASE JOIN US FOR A SOCIAL TEA PARTY IN TOLEDO

REMOVE YOUR WHITE GLOVES FROM THE PLASTIC BAG – DUST OFF YOUR FAVORITE HAT AND BE A PART OF OUR GET TOGETHER.

Several different types of tea will be served and there will also be coffee available.

The tea party is intended for the NAIW members that do not require CE credit; but every NAIW member is welcome. *If you choose not to wear a hat that is fine, you are still invited.* Rumor has it that a very “Special Guest” will be joining us for tea and another special surprise will also await you.

There will be prizes for the most (1) beautiful (2) creative (3) unusual and (4) largest hats as well as prizes for the “parlor games”.....and we can’t forget a prize for the “Early Bird”.

**THERE IS NO CHARGE** to attend the Tea Party “but” it will be limited to the

**FIRST FIFTY PEOPLE** that return their registration via email to [lorenefriedman@insightbb.com](mailto:lorenefriedman@insightbb.com)



Name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
\_\_\_\_\_

Association \_\_\_\_\_  
Email \_\_\_\_\_  
Phone # \_\_\_\_\_  
\_\_\_\_\_



# HIGH FLYERS

Check the items that apply to you from the dates July 1, 2006 through May 1, 2007. You will receive 5, 10 or 25 points for your participation in the areas of growth and recognition. You will need a total of 45 points to qualify.

- Participated in CWC Speak-off Competition at the State or Regional level (5)
- Helped charter a new association (10)
- Served as a Member-At-Large delegate on the State or Regional level (10)
- Brought an inactive member to a meeting (5)
- Collected 5 business cards at a meeting (5)
- Brought a potential member to a meeting (5)
- Participated in a NAIW (International) education class (5)
- Registered for State, Regional or International Convention (10)
- Served as a Committee Member or Chair at any level (10)
- Attended at least 5 Local Association meetings (5)
- Applied for a NAIW (International) award at any level (5)
- Purchased \$30 or more in NAIW (International) products (10)
- Took a NAIW (International) University class (10)
- Recruited a sponsor at the International level (25)
- Recruited a Corporate Partner at the Local level (10)
- Recruited a Corporate Partner at the International level (15)
- Talked to the Industry about NAIW (International) (10)
- Distributed a "Prospective Member," "Corporate Partner" or "Employer" packet (5)
- Donated to the Insurance Scholarship Foundation of America (10)
- Received CPIW/CPIM or DAE Designation (10)
- Talked to an employer about NAIW (International) (5)
- Recruited a sponsor at the State or Regional level (10)
- Recruited that guest to join (10)
- Recruited a non-renewing member (10)
- Sat with someone new at a meeting (5)
- Served as an Officer at any level (10)
- Mentored a new member (10)



|                      |
|----------------------|
| NAME (PRINT) _____   |
| MEMBER # _____       |
| REGION _____         |
| CONTACT # _____      |
| E-MAIL ADDRESS _____ |

\*\*\* QUIZ FOR FUN \*\*\*

Participants: Complete each question accurately and submit your answer on or before September 20, 2006 to

KSAIW WEBSITE EDITOR  
[lorenfriedman@insightbb.com](mailto:lorenfriedman@insightbb.com)

Winner: All qualified participants will be entered in a drawing to be held during the May KSAIW Education meeting.

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1. Name the Current International President of NAIW and include all her designations.
2. What is the "Theme" for the 2007 Regional Conference?
3. When and where is Region IV's Networking Weekend for 2006?
4. List all of KSAIW's Corporate Partners with addresses.
5. Two part question:
 1. How many CPIW from Region IV are registered with NAIW
 2. How many CPIM from Region IV are registered with NAIW
6. When was KSAIW chartered?
7. Name the 1994-1995 Past Region IV RVP.
8. Name the person responsible for compiling the KSAIW Membership Handbook.
9. When and where will the 66th NAIW National Convention be held?
10. Name the current officers from SKAIP.

Details for the "Web Quiz"..... Every qualified participant will be recorded each month. In May 2007 at the KSAIW Education Meeting a drawing will be held for a winner. If you participate two times, your name will be entered two times, if you participate four times your name will be entered four times and so on.

Your answers must be submitted by way of email or snail mail. No phone calls and no verbal contact will be accepted.

The intent of this quiz is to have fun and hopefully enlighten you and to keep the members interested in our website.

The winner of the drawing will receive a token of appreciation at the May Meeting.

Dear Insurance Professional,

Great news! Starting this fall you may take insurance classes online -- any time 24/7, any where -- that will 1) give you basic insurance knowledge, 2) allow you to earn college credits and/or 3) 21 MI CE credits if you need them 4) others in the class and 5) an instructor. (Another fee and process is needed for CE credits).

I will be teaching the class online for Kalamazoo Valley Community College (KVCC) where the first course offering this fall is BUS 236 - Principles of Insurance & Risk Management (INS 21 -- Principles of Insurance). This is a great introduction to the insurance industry and a convenient way to get insurance education. In addition to signing up yourself, please help spread the word by sharing the information with a) others in your office, b) those you know who might be interested in exploring the insurance business or c) those who are in the business and work elsewhere.

BUS 236 (INS 21) is a great beginning course and it is the first class in the Insurance Institutes of America INS series. It is an overview to the insurance business and offers an introduction to the concept of risk and insurance, the process of risk management, the concept of personal and business insurance, including fundamental doctrines, social values, loss exposures and protection, insurance regulation, insurance carriers, reinsurance, marketing, underwriting and claims adjusting. The INS Series also includes INS 22 – Personal Insurance (planned for winter term) and INS 23 Commercial Insurance.

KVCC is committed to offering an insurance program if enough interest is generated in these classes.

If you are interested in taking the class, please register ASAP. You will need to apply to KVCC by going online using either of these links: <http://www.kvcc.edu> and click on the menu category "apply now" or <http://puma.kvcc.edu/admissions/application.htm> It usually takes a day to process the application, then you can go online and register for the class. Web registration is available 24/7. Please register an "UNCL" - unclassified, not seeking a degree or certificate from KVCC. Should you desire to seek a degree; that step can be completed at a later date and this class will be included in your completed college course work.

Tuition and fees for KVCC are very affordable, some of the lowest in the state. For the latest tuition figures for the upcoming academic year, go here: <http://www.kvcc.edu/schedcat/tuition.asp>. For definitions of residency for tuition purposes, please see the KVCC policies: <http://www.kvcc.edu/registration/verificationres.htm>

KVCC is run on a fifteen-week semester that starts on Tuesday, September 5.

Please register now to ensure that you have a seat for the class.

The semester ends in mid-December.

NOT ABLE TO ATTEND CLASSES THIS FALL? KVCC will be offering the following classes in the winter semester, plan to attend:

BUS 236 Principles/Insurance & Risk Mgmt (INS 21)

BUS 237 Personal Insurance (INS 22)

BUS 239 Insurance Service and Statutes

Questions about KVCC courses and service should be addressed with the Student Services Center 269-488-4100 or through the website <http://www.kvcc.edu> If you have questions about the INS series or online classes or any others I can answer, please contact me via email JKHolstine@aol.com or the cell phone listed below.

Janet K. Holstine, MSL, BA, CIC, LIC, CPIW

President, Insurance Educators, Inc.

10466 Tomkinson Drive

Scotts, MI 49088-8765

Phone 269-323-2042

Fax 269-323-2093

Cell 269-271-4060

News from Around Kentucky



Certified Professional Insurance Woman/Man (CPIW / CPIM) is a designation that shows the professional community and ones peers that the holder has the dedication and drive to continue their education and thus earn an award for doing so. The CPIW / CPIM designation could be described as a symbol of a person's professional dedication and should inform others that the person they're dealing with cares enough about their industry and their customers to be knowledgeable and dedicated to the point of being trustworthy enough to handle their business. The designations behind a person's name indicate knowledge, dedication and perseverance.....

Congratulations to **Stephen B. Westmeyer AIC, SCLA, CPIM** for his recent accomplishment of obtaining his CPIM designation. Steve is a very active member of the Northern Kentucky Association of Insurance and is currently serving his third term on the Executive Board of NKAIW.

When ask to comment on his achievement this was Steve's reply....."It is my pleasure to be affiliated with the Northern Kentucky Association of Insurance Women (& Man) and my receiving the CPIM designation is a plus. Not only for me in being recognized as an insurance professional but for our group in being able to profess that they have the only CPIM in the state.

I hope to continue my involvement in the insurance profession for several more years and to continue my involvement with the NAIW/NKAIW associations.



The Sassy Ladies from Kentucky had a lovely evening at the River's Edge in Carrollton, KY on August 18, 2006. Sassy Suzy and Sassy Penny were the guests of honor and both looked lovely in their very fancy red and purple outfits with matching hats.

The Queen Mum's pin was passed forward to Ruth Ann Herzog from Martha Woodside. Ruth Ann presented each of her loyal subjects with a lovely bracelet. The next outing for the Sassy Ladies is a tentative weekend in Gatlinburg, Tennessee. For any information please contact Ruth Ann, the new Queen Mum of the Sassy Ladies.



Sitting Pretty.....
Colleen Coomes,
10-year-old granddaughter of
Mary Stafford, competed in her
first horse shows during the
month of August. She won a
Blue Ribbon at the Henry
County Horse Show and
she won 3rd and 4th places
at the 2006 Kentucky State
Horse show held in Louisville
at Freedom Hall on
August 14th and 15th.



Pictures taken at the Freedom Ball Park in Florence, KY on August 15, 2006 during NKAIW's summer outing. Thanks to Patti Drees, Karen Toll, Mary Kremer, Mary Kay Arnold and Barb Plummer the night was enjoyed by all.

When these pictures were shown to one of the Board of Directors at Roeding Group Companies, this was his comment and I quote..."Boy this is sure a changing of the times" I asked what he meant...he said "Year ago the Insurance Professional Women had the Chippendale Dancers at their parties and now..... All they have is THE CHICKEN."

HAPPY SEPTEMBER BIRTHDAY



2 nd	Anna Gayheart	BGAIW
3 rd	Judy Crawford	BGAIW
3 rd	Jane Leasor	BGAIW
4 th	Debbie Griffith	NKAIW
5 th	Emily Saylor	LAIP
6 th	Tenna Johnson	LAIP
8 th	Bridget Dunaway	BGAIW
9 th	June Marcum	BGAIW
13 th	Jennifer Desmond	NKAIW
14 th	Carlene Kay Atwell	BGAIW
14 th	Barb Welsch	BGAIW
16 th	Diana Conley	BGAIW
19 th	Brenda Scalzo	LAIP
19 th	Russ Wardlaw	LAIP
21 st	Betty Clark	NKAIW
27 th	Peggy Carter	BGAIW
27 th	Janice Freytag	NKAIW
27 th	Susan Johnston	BGAIW
28 th	Jeffri Northcut	LAIP



VIRGO


LIBRA
