



**Special points of interest:**

- Learn all you need to know about Homeowners Insurance on January 18, 2011
- Find out what the Do's and Don'ts of Real Estate are on February 15, 2011
- Show your support for our troops at our March 15, 2011 meeting
- Take advantage of the many education opportunities available via IWOGC!

January -- February - March 2011

## Letter from the President

WELCOME IN 2011 FELLOW IWOGC MEMBERS!

It's hard to believe that three-quarters of our term is over. Now is the time to focus on your next adventures with IWOGC. Your President-elect, Mary Kenyon, will be taking the reins July 1, 2011, and she needs the support of all the members. If you have been thinking of getting involved in a different capacity with IWOGC, this is your time to shine. Any past committee chairperson or officer is available to help you learn. Look for more information at our January meeting regarding positions that will be available during the next session, and remember that you don't

**SAVE THE DATE!**  
**REGION IV CONFERENCE**  
**MARCH 17-20, 2011**  
**MARRIOTT HOTEL**  
**LEXINGTON, KENTUCKY**

need to be a committee chairperson to be on a committee. There are many jobs that need filled so take a chance and learn something new!

We are looking forward to all the exciting speakers and classes on the horizon for IWOGC in 2011. At the end of last year the NAIW Confidence While Communicating class finished up and our very own

Linda Hensley won the speak-off. Education Chairperson, Teresa Rose has several courses lined up for the remainder of this term. See her article below for more information on how to sign up and encourage your growth in the industry and the organization.

Mark your calendar and let's plan to see one another at our meeting on January 18. Don't forget, there are surprises planned for social hour at our upcoming meetings so don't miss it. We are looking forward to another prosperous and entertaining year in IWOGC.

### Member Spotlight: Jennifer Smith by Janet Partin, CPIW

Jennifer Smith is currently a Senior Policy Service Assistant in Commercial Lines at The Cincinnati Insurance Companies. She started with Cincinnati Insurance 12 years ago in Word Processing, which allowed her to work from home giving her the chance to be with her children while they were young.

Jennifer is mother of four children: Elizabeth, her oldest, attends dental assistant school; Jordan, a high school freshman;

Miranda, an eighth grader and Casey, a fourth grader. Most of her time is spent coordinating schedules that include homework and kids' sports.

As our IWOGC Secretary, you will find Jennifer at the front table during our business meetings. She also helps to chair the social committee.

During 2011, she hopes to finish the INS courses. For fun she likes to reading, using her home computer and recently started to avidly clip coupons.

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**Important Dates**

IWOGC Board Meeting

September 7, 2010

Networking Weekend:

September 17-19, 2010

IWOGC Meeting

September 21, 2010

IWOGC Board Meeting

October 5, 2010

IWOGC Joint Meeting

October 19, 2010

IWOGC Board Meeting

November 2, 2010

Ohio Council

November 5-6, 2010

IWOGC Meeting

November 9, 2010

***All members are welcome to attend board meetings.***

IWOGC Board Meetings will be at Cincinnati Financial unless specifically noted elsewhere.

Cincinnati Financial  
6200 South Gilmore  
Fairfield, Ohio 45014

IWOGC Meetings take place at Receptions in Fairfield, Ohio.

Receptions  
5975 Boymel  
Fairfield, Ohio 45014

## Homeowners Insurance January 18, 2011

Thomas A. Joseph, CPCU, has been president of The Cincinnati Casualty Company since 2008. He is also the senior vice president of The Cincinnati Insurance Company. His responsibilities with the company include property casualty reinsurance and personal lines underwriting and operations. Until 2008, he was responsible for commercial lines underwriting operations except machinery and equipment.

His education accomplishments include an Associate of Arts, Criminal Justice from the



University of Cincinnati. He received a Bachelor of Arts, Human Services from the College of Mount St. Joseph. He is also a Chartered Property Casualty Underwriter.

Mr. Joseph has 32 years of experience with The Cincinnati Companies and 33 years with the insurance industry. His time with Cincinnati has included experience in information technology, claims and commercial lines.

Tom Joseph will be joining us at our January 18, 2011 regular meeting to discuss the subject of Homeowners Insurance and what we need to know both professionally and personally in today's changing insurance markets.

## Ditch the Resolutions by Stephanie Johnson

New Year's resolutions have become a self-defeating prophecy for many of us. Consider giving up the list and choosing just one word to be your focus. How?

First, spend some time thinking about the kind of person you would like to become. Second, make a list of the character traits and values this person has that

you would like to develop or goals you want to pursue like patience, compassion, generosity or creativity.

Do you find yourself at a crossroads in life? Then, the word "purpose" may really resonate with you right now. Maybe you are looking for a "dream" for your future or want to be more physically and

mentally "present" with your family, friends and coworkers. You might wish to focus on your own "education" as well as the education of others. If your goal is to volunteer more, add "service" to your list.

After making your list, choose one word for 2011 and post it where you will be reminded of it every

*(Continued on page 3)*

## Upcoming Education Opportunities by Teresa Rose

IWOGC will be offering three great educational courses. For as little as \$10 each and in about 30 minutes you can learn essential skills that can benefit both your professional and personal lives. Each begins at 5 p.m. sharp on the same night of our business meeting, leaving plenty of time to network before dinner!

**February 15, 2011**  
*Business Etiquette*

Learn how to present a professional image and work toward a promotion, and also

remain productive in our jobs and NAIW. Understand better ways to work with people and leave a positive lasting impression.

**March 15, 2011**  
*Managing Stress*

Life today is complex. Stress is with us all the time. Learn how to deal with the physical, emotional, and mental strains caused by stress.

**April 19, 2011**  
*More Successful Negotiations*

Everyone has experienced the need to negotiate, with an

employer, a salesperson, customers, or even family. This program will support and sharpen our essential negotiation skills.

All three class sign-ups and fees are due by the January 18, 2011 meeting. Please make checks payable to IWOGC.

Please contact Teresa Rose, our education chairperson, at 513-870-2824 or via e-mail at [teresa\\_rose@cinfin.com](mailto:teresa_rose@cinfin.com) for more information.

## Real Estate Do's and Don'ts February 15, 2011

In 2002, Leslie Ebbing found herself hooked on real estate when she and her husband completed their first rehab. After earning a Bachelor's Degree in Business Management from Wilmington College, Blue Ash, she went on to study real estate at Hondros College in Mason. With a proven track record of representing many local families in their home buying and selling needs, Leslie is an expert in real estate

*Ditch the Resolutions...  
(Continued from page 2)*

day. Keep it in mind in all you do and allow it to shape the choices you make throughout the year. For example, if "healthy" is your word, it's not just about exercising and eating right. We

marketing on the internet using many resourceful tools to aid in a buyer's home search.

She currently lives in Fairfield with her husband and two children. As President of the MOMS Club of Fairfield and member of the Fairfield Schools PTC and both the State of Ohio and the National Association of Realtors, she enjoys staying involved in her community.

also need to be healthy in our relationships, with our finances, our faith and even our careers by pursuing educational opportunities. This year think about giving up the resolutions. Instead, choose one word that embodies a trait that you would like to develop and see what happens as you consistently apply

Leslie is very excited to share some of the Do's and Don'ts of real estate transactions with the IWOGC membership at our February 15, 2011 meeting. During her presentation, she will discuss such interesting topics as staging your home, financial options for buyers and sellers, foreclosures vs. short sales, real estate investments, and creative solutions in this challenging market.

that trait to your everyday life. It could end up being life-changing. Visit [myoneword.org](http://myoneword.org) for more information or for additional help identifying your one word for 2011.

## Education News by Teresa Rose

The IIA and AICPCU are now The Institutes. Anyone who has earned the Certificate of General Insurance can qualify for the new designation, AINS, by completing the free online Ethical Guidelines for Insurance Professional course and 50 question exam. Also new is the

Associate in National Flood Insurance (ANFL).

Congrats to Sandy Pohlman, ACP, AIAF, AIS, AINS, ARC, ASLI, CPCU, CPIW, who has already completed this step 24 years after she took her original INS courses.

The CPCU courses are focusing

more on the application of property casualty insurance theory to everyday practice with the Student now focusing their concentration on either personal, commercial insurance or risk management.

For more information visit [www.aicpcu.org](http://www.aicpcu.org).

## Carol Alexander with Operation Thank You March 15, 2011

Carol Alexander is a tireless volunteer with Operation: Thank You Inc., an organization that collects and ships care packages to U.S. service men and women all over the world. Many of the items included cannot easily be found overseas or are specifically requested by service members serving in war zone areas. These items can go a long way toward

making life a little easier for those so far from home.

As a small token of your appreciation for those serving to protect our freedoms, please consider bringing one of the following list of items to the March 15, 2011 meeting or making a tax-deductible contribution.

- Vitamins or body wash
- Beef Jerky
- Power drink mixes or bars
- Ready-to-eat soups, chili, stew, or ready-to-eat tuna or chicken salad packets

Please visit <http://ohiooperationthankyou.org/> for more information.

## Important Dates

IWOGC Board Meeting  
January 4, 2011

IWOGC Meeting  
January 18, 2011

IWOGC Board Meeting  
February 1, 2011

IWOGC Meeting  
February 15, 2011

IWOGC Board Meeting  
March 1, 2011

IWOGC Meeting  
March 15, 2011

Region IV Meeting  
March 17-20, 2011  
Lexington, KY

IWOGC Board Meeting  
April 5, 2011

IWOGC Meeting  
April 19, 2011

IWOGC Board Meeting  
May 3, 2011

IWOGC Joint Meeting  
TBA

NAIW National Convention  
June 5-8, 2011  
Las Vegas, NV

IWOGC Board Meeting  
June 14, 2011

IWOGC Meeting  
June 21, 2011

*Special thanks to The Cincinnati Insurance Companies  
for their continued support of  
The Insurance Women of Greater Cincinnati*



All members are welcome at the board meetings, generally held on the first Tuesday of the month.

### Why Belong to NAIW?

Belonging is Good Business:

- Educational Opportunities
- Public Relations Involvement
- Careers in Insurance
- Professional Designations
- Networking

**We're on the Web!**  
[www.iwogc.org](http://www.iwogc.org)



Insurance Women of Greater Cincinnati  
c/o Cincinnati Financial Corporation  
Stephanie Johnson  
Investor Relations – 9-N  
P.O. Box 145496  
Cincinnati, Ohio 45250-5496

First Class Mail