



Insurance Women of Greater Cincinnati Newsletter

September 2009 Edition

Letter from the President

September 2009

Dear Fellow IWOGC Members,

Here it is- my first letter to you as president of the Insurance Women of Greater Cincinnati (IWOGC). I am proud to have each and every one of you with me in this organization. If I haven't had the opportunity to speak one-on-one with you yet, I look forward to doing that at an upcoming meeting or event. To those of you serving on the board and committees, I look forward to working with all of you!

It is truly going to be a tough act to follow in the footsteps of such a fine leader as Shamal Desai. We bid Shamal a fond farewell as she has taken a leave of absence from the company and the organization to be in Oregon with her son, daughter-in-law and twin granddaughters born August 18, 2009.

We had an excellent turnout for the August Social. Many thanks to all the ladies involved in putting this together. Did anyone get their picture with Elvis – My, how he ages well!!

For those who attended the Networking Weekend in August, I hope you had as much fun as I did. I would like every member to consider attending one networking weekend. Until you have been to a networking event, you have no idea how much fun and exciting it is to be with other members of the four different regions: Michigan, Indiana, Kentucky and Ohio.

IWOGC has a great program agenda for this year. We kick things off with a “Baby Shower” on September 15, 2009, for the Reach Out Pregnancy Center of Harrison. Each member is asked to bring in one new small item to donate to the center. Diapers are being donated by P&G at this time, but items such as formula, a baby bathtub, bibs, clothes, powder, lotions, and the list goes on, are always needed. We have been asked to steer away from toys, but anything that is a “baby necessity” is definitely welcome.

The most exciting thing I would like for you to keep on your horizon is the 2010 Ohio State Education Meeting that IWOGC will be hosting April 30 and May 1, 2010. Our committee has done an outstanding job putting this event together. We have a dynamite, award-winning speaker lined up! I would like to see each and every one of our members at this event because the experience and education of a State Meeting, especially one so close to home, should not be missed.

Our theme for this year is “Shining Stars: Past-Present-Future”. While we acknowledge those whose dedication and hard work have made this organization a success, we also need to learn from the knowledge and expertise of our veteran members as we continue to embrace the changes necessary to move forward in today's uncertain times. This is the time to reevaluate your circumstances and decide how you can give more to the companies you represent. Ask yourself how IWOGC can be part of that picture. I challenge you to go after the designations or other education opportunities available to you because the more we learn, the brighter we shine.

In Fellowship,

Susan Friedrich, CC, CL
President – 2009-2010

NAIW Member Benefits

Strong industry alliances and enhanced professional development are goals of our organization. As a member of NAIW (International), you will have incredible opportunities to make business contacts with insurance professionals in all lines of insurance across the the United States, Canada, Puerto Rico and other countries outside of the U.S.

Membership is an investment in your career! NAIW (International) offers continuing education and professional development so members can gain technical knowledge, leadership skills and the confidence to successfully communicate and advance in the industry. Approved Continuing Education includes topics for all careers in insurance and risk management.

Professional Education Programs

You will be more valuable to your company because of the benefits gained from belonging to NAIW (International). Our professional development programs cover negotiation skills, selling techniques, mentoring, communication and industry specific programs ranging from policy coverage to policy exclusions and limitations often overlooked or misunderstood by both agents and clients.

Industry Contacts

Networking opportunities through local, council, regional and international activities provide you with an expanded circle of business contacts and knowledge. Member Resource and Agency Countersignature Referral Service: Have you ever needed coverage or licensing information for another state? NAIW (International) offers members the opportunity to share their expertise with other members and the industry.

Publications

Our association magazine, Today's Insurance Professionals, is mailed to all NAIW (International) members, keeping them informed on major industry issues. Members also receive an electronic newsletter, The NAIW Connections, providing information on association news and opportunities.

Global Communication

The NAIW (International) web site provides members with access to association and industry news and information. The NAIW (International) Career Center helps keep industry professionals employed in the industry during this time of mergers and acquisitions.

Professional Designations Exclusive to NAIW

NAIW (International) members have the opportunity to earn professional designations available only to NAIW (International) members: Certified Professional Insurance Woman/Man (CPIW/M) and Diversified Advance Education (DAE). Designations provide tangible evidence of educational achievement, industry commitment and association involvement.

Awards

Members may compete for a variety of awards on the local, council, regional and international levels. Awards recognize industry excellence and achievement in areas of claims, public speaking, automation and association participation.

From www.naiw.org

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You add value to people when you value them.
–John C. Maxwell

A Special Thanks to the Following Companies for Their Generous and Continued Support of the Insurance Women of Greater Cincinnati

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Board of Directors and Committee Chairpersons

Executive Board

Office	Name	Phone	E-mail Address
President	Susan Friedrich	(513) 870-2000 ext. 4606	susan_friedrich@cinfin.com
President Elect	Mary Kenyon	(513) 870-2000 ext. 6352	mary_kenyon@cinfin.com
Vice President	Hope Frost	(513) 779-9149	hope_frost@cinfin.com
Secretary	Jennifer Smith	(513) 870-2000 ext. 4648	jennifer_smith@cinfin.com
Treasurer	Debbie Ebbing	(513) 870-2000 ext. 4733	debbie_ebbing@cinfin.com

Executive Committee Chairs

Committee	Name	Phone	E-mail Address
Education	Susan Necessary	(513) 603-5918	susan_necessary@cinfin.com
	Charlene Naylor	(513) 870-2715	charlene_naylor@cinfin.com
Legislation			
Membership	Tammy Williams	(513) 870-2000 ext. 4349	tammy_williams@cinfin.com
Safety	Joan Atkins	(513) 870-2000 ext. 4828	joan_atkins@cinfin.com

Additional Committee Chairs

Committee	Name	Phone	E-mail Address
Audit	Brenda Rommel	(513) 870-2000 ext. 4193	brenda_rommel@cinfin.com
Goodwill	Sandy Pohlman	(513) 870-2263	sandy_pohlman@cinfin.com
Good Works	Linda Hensley	(513) 870-2000 ext. 4676	linda_hensley@cinfin.com
Historian	Nancy Moore	(513) 576-3387	nancy.moore@indiana-ins.com
Member Spotlight	Janet Partin	(513) 870-2000 ext. 4615	janet_partin-cld@cinfin.com
Newsletter	Stephanie Johnson	(513) 603-5950	stephanie_johnson@cinfin.com
<i>Incoming</i> Past President and Parliamentarian	Susan Necessary	(513) 603-5918	susan_necessary@cinfin.com
Programs	Doris Gibbons	(513) 202-9922	dgibbons@amfam.com
Reservations	Tammy Williams	(513) 870-2000 ext. 4349	tammy_williams@cinfin.com
Roster	Kim Gardner	(513) 870-2693	kim_gardner@cinfin.com
Social	Jennifer Smith	(513) 870-2000 ext. 4648	jennifer_smith@cinfin.com
	Pat Lairmore	(513) 870-2000 ext. 4153	pat_lairmore@cinfin.com
Ways and Means	Janet Partin	(513) 870-2000 ext. 4615	janet_partin-cld@cinfin.com
Web site	Stephanie Johnson	(513) 603-5950	stephanie_johnson@cinfin.com

***IWOGC Board Meetings are held on the first Tuesday of every month
unless otherwise noted.***

The Cincinnati Insurance Companies
congratulate and appreciate the Insurance
Women of Greater Cincinnati for your strong
representation of our industry.



THE
CINCINNATI
INSURANCE COMPANIES



Insurance Women of Greater Cincinnati Collect

Collect

Take us, O God, under thy divine protection.

Make us to act as thy messengers for peace and contentment, for harmony and understanding.

Grant that we may see more clearly the point of view of other men and women in all lines of insurance.

Realizing the highly competitive nature of our business, teach us to respect competition at all times.

Keep us free from pettiness and unwise discrimination.

Let us do our work willingly, honestly and thoroughly giving service graciously at all times.

Teach us, O Lord, to know and realize that by Thy Grace we can live in perfect peace with one another.

And grant that through this organization, we may become closer in friendship and understanding.

Amen.

Definition of Collect:

Function: *noun*

Date: 13th century

a short prayer comprising an invocation, petition, and conclusion; *specifically often capitalized* : one preceding the Eucharistic Epistle and varying with the day

From <http://www.merriam-webster.com/dictionary/collect>

Pledge of Allegiance

I pledge allegiance to the flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with Liberty and Justice for all.

Did you know...

...that the original Pledge of Allegiance was written for school children to recite while participating in the 1892 celebration of Columbus Day, which marked 400 years since Christopher Columbus first arrived in North America?

Congress passed the Flag Code in 1942 establishing the customs individuals are to follow while reciting the pledge. Persons in the Armed services in uniform are to face the flag and salute. Civilians are to stand at attention or with their right hand over their heart while men remove their hats.

From "Pledge of Allegiance," Microsoft Encarta Online Encyclopedia 2009

<http://encarta.msn.com>

National Association of Insurance Women (NAIW) Creed, Mission, Vision, and Code of Ethics*

NAIW Creed

Fellowship

In maintaining a spirit of goodwill among our members, we can promote cordial relationship within our association. By cultivating fellowship within the insurance community, we can exchange ideas and create a healthy working environment.

Loyalty

We believe in the insurance business and its future. We also believe in loyalty to our employers and to the insurance industry as a whole.

Education

We promote insurance education through study courses and seminars on matters pertaining to insurance. Education can be accomplished by sharing information with others so that they better themselves and, thus, better the industry.

NAIW Mission

NAIW (International) serves its members by providing professional education, an environment in which to build business alliances and the opportunity to make connections with people of differing career paths and levels of experience within the insurance industry.

- NAIW (International)'s membership is open to all professionals in the insurance and risk management industries who strive for and practice professionalism, regardless of their career level.
- NAIW (International) fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and diverse backgrounds.
- NAIW (International) promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- The NAIW (International) governance and the operational management exist to enable the association to carry out its mission.

NAIW Vision

NAIW (International) provides connections for the future. Connecting the members, the community, the industry and the world.

NAIW Code of Ethics

Introduction

Membership in NAIW (International) is a privilege. NAIW (International) membership is open to all in the insurance and risk management industries who strive for and practice professionalism, regardless of their career level. In order to maintain the privilege of NAIW (International) membership, it is important that NAIW (International) members act with integrity and avoid any action that will compromise the member, NAIW (International) itself and the member's relationship with NAIW (International). The principles in this Code of Ethics provide guidelines that are intended to enable NAIW (International) members to conduct their membership activities in a professional manner. However, these guidelines do not supersede any fiduciary duty owed by members, officers, Directors, employees, agents or volunteers of NAIW (International) under applicable law.

Conflict of Interest

NAIW (International) members should never abuse their relationship with NAIW (International) by competing with NAIW (International) or bringing discredit, disrepute or embarrassment to NAIW (International). Members shall disclose any personal, business or organizational interests, affiliations or activities that could be construed as a conflict with the activities of NAIW (International).

Use of NAIW's Intellectual Property

The name, trade-name and trademarks of NAIW (International) are intellectual property of NAIW (International). Any use by a member of the intellectual property of NAIW (International) must be authorized in advance by an authorized representative of NAIW (International).

Confidentiality

The reputation of NAIW (International) is a valuable asset and should not be exploited by a member for personal advantage or for the advantage of any other person or entity. Information about the activities of NAIW (International) that a member acquires and that is not generally known or available to the general public shall be treated as proprietary and confidential information of NAIW (International).

Acceptance of Gifts

Members shall not accept gifts, favors, loans, discounts, or other consideration (other than items of nominal value, i.e., less than \$25.00 in the aggregate) from non-members in connection with their membership or service to NAIW (International), without advance disclosure and approval of the offer of such gift to an authorized representative of NAIW (International).

Disparagement

NAIW (International) members are expected to promote the best interests of NAIW (International) at all times. As a result, members agree not to disparage or bring into disrepute NAIW (International), its activities, members, officers, Directors, employees, agents and volunteers.

Personal Conduct

In order to protect the reputation of NAIW (International), no member of NAIW (International) shall have (i) been convicted of a felony, (ii) engaged in intentional, bad faith misconduct which is detrimental to NAIW (International), or (iii) suffered the loss of any insurance license issued by any governmental authority (collectively a “Disqualification”). In the event a member of NAIW (International) is determined to be Disqualified, the member shall immediately notify NAIW (International) in writing of the Disqualification.

If a member of NAIW (International) is Disqualified, all membership rights and privileges of such person shall immediately cease, whether or not the member has officially resigned his or her membership in NAIW (International). Members agree to cooperate with NAIW (International) with respect to any inquiry involving a Disqualification.

Violation

Any violation of this Code of Ethics shall be grounds for immediate revocation of membership and membership privileges. The Board of Directors of NAIW (International) has the authority to consider issues involving membership violations and may, in its sole discretion, determine to revoke the membership of any person that it determines has, more likely than not, violated this Code of Ethics. Because NAIW (International) membership is a privilege, and not a right, members shall not be entitled to any particular proceeding, representation, notice, or review process in connection with the consideration of issues involving violations of this Code of Ethics. NAIW (International) agrees to maintain, as confidential, any determination resulting in the revocation of the membership rights of a former NAIW (International) member.

**From www.NAIW.org.*

There are two types of people who never achieve very much in their lifetimes. One is the person who won't do what he or she is told to do, and the other is the person who does no more than he or she is told to do.

–Andrew Carnegie



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- received a moving traffic violation you thought was unjustified?
- been a defendant in a civil lawsuit?
- been involved in a separation or divorce?
- had a problem with child support or visitation rights?
- signed a legally binding document and been sorry later?
- wanted advice on a credit matter?
- worried about being audited by the IRS?
- had difficulty collecting an insurance claim?
- signed a lease you'd like to change?
- had questions about your civil rights?
- signed an escrow agreement and wished you'd had legal advice?
- needed assistance in dealing with the purchase of a new or used car?
- had questions about the legality of tax shelters?
- wanted to know about guardianship responsibilities for your children?
- had a question about your consumer rights?

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Robin Friedrich, Independent Associate

(513) 521-5974

Email: starkeeper@zoomtown.com

Letter from the Editor

"It's not about you."

Rick Warren

The Purpose Driven Life

After reading *The Purpose Driven Life* several years ago, I found the quote above to be the single-most significant phrase that I remember from that book. It has come to mind frequently over the past few months. Right now, life seems to be all about change: Change in the economy, change in the professional landscape of our lives, and for me, particularly, change in my personal circumstances. Yet, change represents more than uncertainty and anxiety. If we let it, change can bring us unique opportunities for growth and success.

Two years ago I set out on a journey that I knew would change me, just not how much. I decided to finally go after the biggest dream in my life so I gathered up my courage and applied to Mount Vernon Nazarene University. I finished my Bachelor's Degree in Business Administration in August 2009. It was a challenging ride but also rewarding in unexpected ways. I grew quite close to many members of my cohort. I also learned what the term "servant leadership" means, and I even learned how to look at my company and my career from an unfamiliar strategic perspective.

Like many of you, I stand here at the crossroads contemplating my future. Lately, I allowed myself to be consumed with the many enticing possibilities loudly invading my thoughts. Then I heard a whisper from the recesses of my mind, *"It's not about you."* Ouch!

The truth is that it isn't all about me. It never has been. All of the education and designations that I've earned add up to one thing, and it is the same thing that I have known my whole life: I am called to serve. The Mount Vernon Nazarene University motto reads, "To Seek to Learn is to Seek to Serve." I believe that learning benefits us most not by what it gives to us but by what we, in turn, are able to give to others. That is what I want to remind each and every one of you as you read this today. I accepted my new roles in this organization not for what they do for me but because of what I can do for you.

Several companies in our industry are radically shaking up their internal processes to provide their customers the best service in the market and do it at the lowest cost possible. Recent earnings releases among peers in the industry support this trend. IWOGC is no different. To stay relevant in the industry, we have to move with the trends the industry faces. That means change.

While you may feel that the look of the newsletter has changed dramatically, the meat of the content that Pam Ash and Pat Lairmore labored over the last year is still here. Their advice and input as this design process began was invaluable to me, and I commend them for their efforts.

When Susan Friedrich, Mary Kenyon and I began this process, we first looked to identify ways to partner the communication strengths of the newsletter with the resources of the Web site, www.iwogc.org. We made choices that will enhance the potential of both modes of communication while also keeping the process simple to manage. Any one of you could learn how to do this, and I would feel privileged to teach you what I know. I am here to serve.

One obvious change is the layout of the newsletter. Without getting too technical, the layout changed out of necessity. It was becoming cost prohibitive to produce and distribute the newsletter in the previous format. We chose a book-type layout for ease of readability. This format allows us to make the best use of space within the newsletter and, at the same time, provide more variety in terms of content with each edition.

This new layout also allows us to take advantage of available cost-efficient delivery methods. Beginning with this edition, the newsletter will be delivered primarily via e-mail with a limited number of paper copies being made available at the meetings. To facilitate this change to an electronic format, please submit your items to be included in the newsletter via e-mail to stephanie_johnson@cinfin.com. Items to be included in the October newsletter should be submitted by September 10, 2009.

We have created a section we call *Upcoming Events*, which highlights the most immediate events on the organization's horizon. *Additional Announcements* includes information on additional events taking place later in the year along with other items of interest.

We've also added a series based on The Five Practices of Exemplary Leadership® as outlined by James M. Kouzes and Barry Z. Posner in their book *Christian Reflections on The Leadership Challenge*. This first edition of the newsletter will cover "Model the Way" with future editions covering the rest of the five practices.

As events occur and as members are willing, we will include a brief summary of the event to give those who were unable to attend a taste of what they missed. Please let me know if you would be interested in providing this type of content for a future event.

Finally, I encourage each of you to embrace the opportunity before you to make sure that the committees you serve are represented in the newsletter. Your input makes a valuable difference.

In Fellowship,



Stephanie Johnson, FLMI, FFSI, ACS, AAPA, AIRC, AIAA, CC, CL
Newsletter and Web site Chairperson – 2009-2010

Lighter News

Walt Zwirko of The Dallas-Fort Worth ABC News reported on Wednesday, September 2, 2009, that the State Fair of Texas Big Tex Choice Awards competition will take place this Labor Day weekend. Last year's top two entries were Chicken Fried Bacon and Fried Banana Split. This year's most unusual entry: *Deep Fried Butter*.

The first and the most obvious question that comes to mind is how does one go about deep frying butter? Apparently, butter is sweetened and flavored after being whipped to a delicious fluffiness. Somehow a type of dough is applied to the substance before it is then rapidly fried.

However, with Health Care Reform so prominent in the news, one must ask difficult questions. What are the underwriting implications of deep fried butter? Will this gratuitous consumption of fat mean additional hardening among life and health insurance premiums and arteries alike? Further investigation, and maybe a taste test or two, will likely be required before we can know for sure how this new phenomenon might influence the insurance industry.

From http://www.khou.com/topstories/stories/khou090902_tnt_state-fair-deep-fried-butter.13e1b54ce.html

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Upcoming Events

September 2009

Tuesday, September 15, 2009

IWOGC Regular Meeting

Receptions

5975 Boymel Drive

Fairfield, Ohio 45014

Please return completed reservation forms to Tammy Williams by *no later than* September 11, 2009. Due to the change in the cancellation policy, RSVP acknowledgements must be accompanied by a completed form.

September 25-26, 2009

Indiana Council Meeting

Indianapolis, Indiana

October 2009

Tuesday, October 6, 2009

IWOGC Board Meeting

Cincinnati Financial Corporation.

6200 South Gilmore Road

Fairfield, Ohio 45014

The IWOGC Board Meeting will be held at 5:30 p.m. on Tuesday, October 6, 2009.

Wednesday, October 14, 2009

IWOGC and MVIW Joint Meeting

Receptions

5975 Boymel Drive

Fairfield, Ohio 45014

This is a joint meeting between IWOGC and MVIW. The topic will be the Council Director's Visit. This will be a great opportunity for IWOGC members to meet and get to know members from MVIW.

October 16-18, 2009

Kentucky Council Meeting

Ashland, Kentucky

November 2009

Tuesday, November 17, 2009

IWOGC Regular Meeting

Receptions

5975 Boymel Drive

Fairfield, Ohio 45014

Night of Giving at Tri-County Mall

Date and time to be determined

December 2009

Thursday, December 10, 2009

Winter Social: La Comedia's Christmas Spectacular

La Comedia Dinner Theatre

765 W. Central Ave.

Springboro, OH 45066

www.lacomedia.com

La Comedia says, "Featuring six Broadway-style shows a year, along with our famous mouth-watering buffet, La Comedia Dinner Theater has been southwest Ohio's greatest entertainment value since 1975!...

"...Join us this Christmas season for a musical journey that features spectacular dancing, fun-loving characters and Santa Claus himself. Then with the warmth and beauty of the Nativity, we will celebrate the wonder of the true meaning of Christmas, featuring our traditional rendition of 'O Holy Night'.

Tickets are \$42 per person and include the buffet. Money should be turned in to Tammy Williams by October 23, 2009.

Please contact Jennifer Smith or Pat Lairmore for more information regarding this event.

Additional Announcements

2009 Ohio Council NAIW Annual Meeting

November 6-7, 2009

The 2009 Ohio Council NAIW Annual Meeting will be held in Van Wert, Ohio November 6-7, 2009. The theme is "Teaming up with NAIW."

Please consider competing in the CWC Contest at this event. Teresa Rose and Susan Necessary are both available to answer questions about the contest.

Deadline to register for the event and/or contest is October 12, 2009. See Page 27 for registration form.

Region IV Conference

Hold the Date: March 18-21, 2010

The Region IV Conference will be held on March 18-21, 2010, in Akron, Ohio. The theme will be "Thru the Years." Look for more information closer to the event.

Ohio State 2010 Education Meeting

Hold the Date: April 30-May 1, 2010

The Ohio State 2010 Education Meeting will be held on April 30-May 1, 2010, in Cincinnati, Ohio. See registration for the event on Page 25.

NAIW Annual Convention

Hold the Date: June 9-12, 2010

The NAIW Annual Convention will be held in Washington, D.C. from June 9-12, 2010. Look for more information closer to the event.

Digital Camera Needed

Do you have a digital camera that you are no longer using? IWOGC is looking for anyone who might be willing to donate one to the organization. Please contact Susan Friedrich for more information.

Wanted: Creative People with Fresh Ideas and Viewpoints

The Newsletter and Web site committees welcome all who would be interested in participating at any level of involvement and/or experience. This is a perfect opportunity to learn more about working with Microsoft Word, improve writing skills, or add valuable insight to the content of both mediums. If interested, please contact Stephanie Johnson.

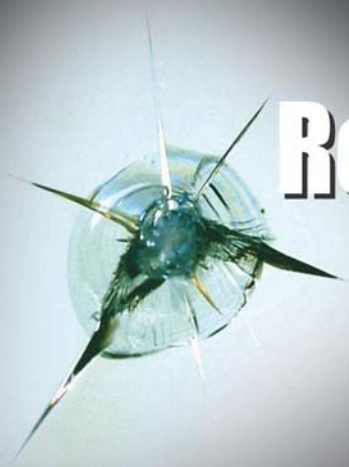
Entertainment Books

Entertainment Books are now available for purchase from the Ways and Means Committee. Books are \$20 each and make fabulous Christmas, graduation, or back-to-school presents. Books will be available for purchase at the next meeting or you may contact Janet Partin.

Photographs

Nancy Moore, our Historian, requests digital photographs be sent to her electronically or on a disk. She is working on cataloging and recording all photos of various future events. She welcomes all members to assist her in either taking photos at the events or help her in creating the catalog of photos.

Is Your Windshield Cracked?



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Features

Exemplary Leadership

By Stephanie Johnson

In 1983 Jim Kouzes and Barry Posner began a research project that would lead them to write *The Leadership Challenge*. By 1987 they had surveyed numerous senior and mid-level managers, and they discovered one interesting trend: Every person interviewed had a leadership story to tell. These stories were compelling and, eventually, were developed into *The Five Practices of Exemplary Leadership*®.

The good news is that these Five Practices are not only accessible to each one of us, they still work today. The Five Practices are as follows: Model the Way, Inspire a Shared Vision, Challenge the Process, Enable Others to Act and Encourage the Heart. In this edition, we will explore Model the Way.

Model the Way

Model the Way concerns the example that leaders are to those around them. Individuals naturally look for leaders that they can emulate. Therefore, standards that leaders expect others to follow should be the same that they practice themselves. If we make thoughtful and humane choices, we inspire excellence in others. We lead by our example.

John C. Maxwell in “Reflections on Model the Way,” Chapter Three of *Christian Perspectives on The Leadership Challenge*, describes five principles to follow when seeking to Model the Way for others.

1. Work on yourself before you work on others.
2. Work on yourself more than you work on others.
3. It is easier to teach what is right than to do what is right.
4. People do what they see.
5. The example of others profoundly impacts our lives.

Put another way, we must lead ourselves before we can expect to lead others. It takes an incredible amount of humility and self-awareness to lead ourselves. What we value the most determines the kind of leader we will be. As Maxwell puts it, “If you wouldn’t follow yourself, why should anyone else?”

Our actions should reflect our values and the message we want to convey to those we lead. Teaching right behaviors and doing them are two different things. No one will take you seriously if you consistently say one thing and do another. That is a character issue, and, deep down, we all know it when we see it.

In fact, people will usually follow what you do, not the message you speak. Putting feet to our words can be hard, but that is usually what inspires others the most. Seeing the words in action gives people something to model. It shows them the way they are to go in life.

Years ago when I began volunteering with the Children’s Ministry of my church, I was blessed to have a team leader who led by example. Heidi saw in me something that I didn’t yet believe was there, but, by being the example that I needed, she was able to get me to see my own possibilities. I am forever changed because of her ability to model the way for me.

Let me leave you with a few questions to think about: Who has modeled the way for you? Who is your “Heidi”? What makes that person a good role model? Are your values evident in the way you lead those around you? Are the words you speak consistent with the decisions you make and the example you set for the people around you?

American Family Insurance
Doris Gibbons Insurance Agency
10548 Harrison Ave., Suite 300
Harrison, OH 45030

Phone # 513-202-9922

Fax # 513-202-9924

Email: DGibbons@amfam.com

Website: www.DorisGibbons.com

REFERRAL PROGRAM

For each referral you send to our agency we will enter your name into a quarterly drawing.

The more referrals you send, the more chances you have to **Win Nice Prizes!**

Please make sure to have them let us know you sent them.

The agency is licensed in the States of Ohio, Indiana, and Illinois

We write Home, Auto, Life, Health, and Business Insurance.



Insurance Women of Greater Cincinnati 2009-2010 Meetings and Events*

*List subject to change

Date	Event Description	Location
September 15, 2009	Insurance Women of Greater Cincinnati (IWOGC) Regular Meeting	Receptions 5975 Boymel Drive Fairfield, Ohio 45014
September 25-26, 2009	Indiana Council Meeting	Indianapolis, Indiana
October 14, 2009	IWOGC and MVIW Joint Meeting	Receptions
October 16-18, 2009	Kentucky Council Meeting	Ashland, Kentucky
November 6-7, 2009	Ohio Council Meeting	Van Wert, Ohio
November 17, 2009	IWOGC Regular Meeting	Receptions
November 2009 Date/Time TBD	IWOGC Night of Giving	Tri-County Mall Springdale, Ohio
December 10, 2009	Winter Social: La Comedia's Christmas Spectacular	La Comedia Dinner Theatre 765 W. Central Ave Springboro, Ohio 45066
January 19, 2010	IWOGC Regular Meeting	Receptions
February 16, 2010	IWOGC Regular Meeting	Receptions
March 16, 2010	IWOGC Regular Meeting	Receptions
March 18-21, 2010	Region IV Conference	Akron, Ohio
April 20, 2010	IWOGC Regular Meeting	Receptions
April 30, 2010 – May 1, 2010	Ohio State Education Meeting	Embassy Suites Hotel Blue Ash, Ohio
May 2010	IWOGC and MVIW Awards Night	TBD
June 9-12, 2010	NAIW Annual Convention	Washington, D.C.
June 15, 2010	IWOGC Installation of Officers – Corporate Partners	Receptions

***IWOGC Board Meetings are held on the first Tuesday of every month
unless otherwise noted.***



Insurance Women of Greater Cincinnati Meeting Registration Form

Meeting Date: **Tuesday, September 15, 2009**
Guest Speaker: **Jamie Mather**
Reach Out Pregnancy Center of Harrison

Reservations must be received no later than Friday, September 11, 2009.

Receptions
5975 Boymel Drive
Fairfield, Ohio 45014
(513) 860-4100

Menu:
Cookout Picnic Buffet
Hamburgers, Hot Dogs, Brats
Various salads
Dessert

Social 5:30 p.m.
Dinner 6:00 p.m.
Meeting 7:00 p.m.

Dinner Cost:
Member \$23.50
Non-Member \$24.50

Name: _____

Member: Non-Member:

I will be attending:
Dinner and Meeting: Meeting Only:

By checking this box I acknowledge that I have read and understand the Cancellation Policy noted below.

CANCELLATION POLICY: If you are unable to attend the meeting after making your reservation, please cancel by 2:00 p.m. the Friday before the meeting. Anyone who has made a reservation and does not cancel or attend the meeting will be billed.

Make check payable to: INSURANCE WOMEN OF GREATER CINCINNATI

Send reservations to: Tammy Williams
The Cincinnati Insurance Company
CLD – Territory 7
P.O. Box 145496
Cincinnati, OH 45250-5496

E-mail: tammy_williams@cinfin.com
Telephone: (513) 870-2000, Extension 4683 (8:00 a.m. to 4:45 p.m.)



Insurance Women of Greater Cincinnati

Presents

A Baby Shower Event

benefiting

Reach Out Pregnancy Center of Harrison

**Please bring a new “baby necessity” item to the
September 15, 2009 meeting.**

Needed items include:

- ◆ formula
- ◆ baby bathtub
- ◆ baby clothes up to 5T
- ◆ bibs
- ◆ powder
- ◆ lotions
- ◆ etc.

Please refrain from bringing toys as necessities are more urgently needed.

*Diapers are not needed as they are currently being provided by
Proctor & Gamble, Inc.*



of North West Cincinnati

513-541-3200

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of your life, we help you
TAKE IT BACK.

Commercial and Residential



Like it never even happened.®



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Insurance Women of Greater Cincinnati Member Change of Information Form

Date _____

Name _____

Please indicate below the information that is changing.

Name _____

Employer _____

Employer's Address _____

City _____ State _____ Zip Code _____

Work Phone _____ Fax _____

Home Address _____

City _____ State _____ Zip Code _____

Home Phone _____

Preferred E-mail _____

Date of Birth (Month and Day only) _____

Please send completed form to:

Kim Gardner

The Cincinnati Specialty Underwriters Insurance Company

Underwriting Department

P.O. Box 145496

Cincinnati, Ohio 45250-5496

2010 Ohio State Education Meeting

Hosted by:
Insurance Women of Greater Cincinnati

When: April 30 – May 1, 2010
Registration: \$45

Keynote Speaker:
Marsha Egan CPCU, CPIW, PCC
The Egan Group

Friday Night Workshop* with Marsha Egan

*Space is limited to the first 25 individuals to register

Marsha Egan is an award-winning motivational speaker and professional coach. She has appeared on *ABC World News Tonight* and *CNN* and has also been interviewed by several national news outlets.

Marsha is the creator of the Career Enrichment Program, the *Silent Signals of Success*, described on her Web site, www.marshaegan.com, as “eight actions and attitudes every successful person communicates, often unknowingly, to those around them.” She has worked with CEOs and other leaders from many of the nation’s top businesses and will be sharing her secrets with you at the 2010 Ohio State Education Meeting.

For inquiries, please contact:

Debbie Ebbing: debbie_ebbing@cinfin.com of 513-870-2000 ext 4733
Barb Benson: 859-491-4625

Registration for the 2010 Ohio State Education Meeting
April 30 to May 1, 2010

The first 25 people to register will also be eligible to attend a Friday Night Workshop on April 30, 2010 featuring Marsha Egan.

Name: _____

Association: _____

Address: _____

City: _____ State: _____ Zip: _____

Work Phone: _____ Home Phone: _____ Cell Phone: _____

E-Mail: _____

Dietary or Special Needs: _____

In accordance with Title III of the Americans with Disabilities Act, we invite all registrants to advise us of any disability and any requests for accommodations for that disability. Please submit your request in writing in advance of the meeting.

-
- | | |
|---|--|
| <input type="checkbox"/> First Timer | <input type="checkbox"/> Assistant to Council Director |
| <input type="checkbox"/> Guest | <input type="checkbox"/> Regional VP/Past Regional VP |
| <input type="checkbox"/> CPIW/CPIM/DAE | <input type="checkbox"/> Assistant to Regional VP |
| <input type="checkbox"/> Association President | <input type="checkbox"/> Past Council/State Director |
| <input type="checkbox"/> State Officer/Council Director | |
-

Registration is \$45. Please make checks payable to IWOGC.

Mail registration form and payment to:

Mary Kenyon-7th Floor / South Tower
Cincinnati Insurance Company
P O Box 145496
Cincinnati, Ohio 45250-5620

Inquiries:

Debbie Ebbing: Debbie_ebbing@cinfin.com or 513-870-2000 ext 4733

Barb Benson: 859-491-4625 (please leave a message)

Hotel information:

Embassy Suites Cincinnati Northeast
4554 Lake Forest Drive
Cincinnati, Ohio 45242
513-733-8900

King / Nonsmoking \$109
Double / Double / Nonsmoking \$119
Full Dining Breakfast included for Saturday Morning!

Please reference the IWOGC State Meeting when making your reservation.



**Join the
 Buckeye Insurance Women
 November 6 and 7, 2009
 2009 Ohio Council NAIW Annual Meeting**



Teaming Up With NAIW

Central Insurance Companies - Van Wert, Ohio

Registration Fees: Team Players (NAIW Members) . . . \$42.00
 Includes \$2.00 donation to Ohio Council of NAIW

Name: _____

Designations: _____

Address: _____

Email: _____ Jersey size: S/M L/XL 2XL/3XL 4XL/5XL

Association: _____ **Shirt sizes run small. Select the next size bigger than you wear**

Work Phone: _____ Home Phone: _____

- | | |
|---|---|
| <input type="checkbox"/> Voting Delegate | <input type="checkbox"/> Association President |
| <input type="checkbox"/> Alternate Delegate | <input type="checkbox"/> State Officer/Council Director |
| <input type="checkbox"/> Guest | <input type="checkbox"/> Assistant to Council Director |
| <input type="checkbox"/> CPIW/CPIM/DAE | <input type="checkbox"/> Regional VP/Past Regional VP |
| <input type="checkbox"/> First Timer | <input type="checkbox"/> Assistant to Regional VP |
| <input type="checkbox"/> CWC Contestant | <input type="checkbox"/> Past Council/State Director |

Special Needs: In accordance with Title III of the Americans with Disabilities Act, we invite all registrants to advise us of any disability and any requests for accommodations for that disability. Please submit your request in writing in advance of the meeting.

Make reservations directly with: The Holiday Inn Express
 860 N Washington St., Van Wert, OH 45891
 Phone: 419/238-2600

Room rates: \$84.00 plus taxes single or double room

Deadline for Registration: October 12, 2009

Make check payable to: Buckeye Insurance Women.

Mail to: Tamre Hileman
 Central Insurance Companies
 800 S Washington St., Van Wert, OH 45891

Jersey not available for those registering after deadline!

Meeting Co-Chairs: Penny Duer and Julie Williams-Fisher: Phone: 419-238-1010
 pduer@central-insurance.com or jwilliams-fisher@central-insurance.com





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