



IPOC CONNECTION

Winter 2018

IPOC Newsletter is published on a quarterly basis

Editor: Regina Lemanowicz

INSURANCE PROFESSIONALS OF ORANGE COUNTY (IPOC)

WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG

President's Message Freeda B. Koopmans, AU, AAI

BUILDING FOR THE FUTURE



It's 2018 – HAPPY NEW YEAR TO ALL! Our thoughts and prayers go out to all the victims of the fires in Northern and Southern California! Please help, donate or assist in any way possible if you are able.

At our December, 2017 meeting of the Insurance Professionals of Orange County the members brought exchange gifts and played a fun Right-Left Game with Brooke Lesniak in charge. We also welcomed Gloria Seuss, CEP & President of Mary's Kitchen (our on-going Community Outreach Project). IPOC presented her with a check to help defray the expenses of feeding & clothing the homeless in Orange County. Gloria read

us a success story from one of her recipients in need, who was very grateful for the help Mary's Kitchen provided to him and his parents. One of our guests, Brenda Walters of WHW who teamed with their De Ja New store manager, Ginger, to put together items of clothing, shampoo, shoes and other items to present to Gloria Seuss. Thank you so much, Brenda and WHW. Yours truly also delivered a carload of items to Mary's Kitchen the next day.

On that same note, watch for our flier on the 8th Annual Fashion Show – featuring clothing from WHW and De Ja New. The date is April 14, 2018 – save the date!

We have a VERY INTERESTING subject for our JANUARY 10, 2018 meeting. CANNABIS! Legislation Chair, Carola Erb was able to obtain speakers Daniel Shook, Educator & Community Organizer as well as Jesse Jurado, Representative of the Sugarleaf Insurance Company to give us an overview on the regulatory environment and considerations for the insurance industry in 2018. This is very timely since California has passed a law to legally sell cannabis as of January 1, 2018. Our flier is enclosed in the newsletter, be sure NOT to miss this meeting! Please RSVP to Carolyn at cmespinoza@roadrunner.com.

Have you applied for your scholarship to attend the Combined Claims Conference March 6-7, 2018 – don't delay as they will be announced soon. The conference offers many CE classes, great speakers, networking as well as a fun Casino Night!

Region VII conference is also coming up April 19, 2018 in Phoenix, Az. Details should be coming out soon!

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Join Now:
<http://www.internationalinsuranceprofessionals.org>

2017-2018 Leadership Team

President: Freeda Koopmans, AU, AAI – freedasba@netzero.net – 714-671-1930

President Elect: Brooke Lesniak – brookeipoc@gmail.com -818-512-7686

Treasurer: Carolyn Espinoza – cmespinoza@roadrunner.com - 714-545-1826

Secretary: Deanna DeLoux - Deanna.ledoux@gmail.com 623-738-7106

Our Mission Statement

- IAIP-IPOC serves its members by providing professional education and 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.
- IAIP-IPOC's membership is open to all insurance professionals and risk management industries who strive for and practice professionalism, regardless of their career level.
- IAIP-IPOC) fosters and encourages diversity, offering a network for members in all career categories, all lines of insurance and all cultural and diverse backgrounds.
- IAIP-IPOC promotes mentoring, acceptance of change, personal growth and flexibility of participation.
- IAIP-IPOC's governance and the operational management exist to enable the association to carry out it's mission
- We meet on the 1st Wednesday of every month at the Doubletree Club Hotel - 7 Hutton Centre Drive, Santa Ana, CA 92707. Members and guest are welcome.
- Helpful Links:
- California Council (CACIAIP) - www.caciaip.org
- Region VII - www.iaipregion7.org
- International (IAIP) - www.internationalinsuranceprofessionals.org
- Region VII consists of:
- Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington



Michael Bibeau	01/20
Joan Tutton	01/27
Annette Ing-Firmeza	01/31
Evelyn Grace	03/03

Membership

MEMBER BENEFITS AND DISCOUNTS

AMERICAN INSTITUTE FOR CPCU & INSURANCE INSTITUTE OF AMERICA

The Institutes' knowledge solutions are brought to you as a member benefit. Institute programs will help you prepare for a successful insurance career. We offer a wide range of knowledge solutions to meet your unique needs. Take a moment to look over the courses and programs below and get started today.

Course and Programs Available:

Introductory Courses to property-casualty insurance and risk management.

COMET Online Learning is a convenient and cost-effective way to fill knowledge gaps.

The CPCU Program is the property-casualty industry's premier professional credential.

The Institutes' course materials are eligible for a 10% discount. USE PROMO CODE: IAIP13

Please note that the 10% discount does not apply to exam fees, Institutes online solutions, or to CEU.com courses

CLICK HERE to receive your discount and learn more about the courses and programs available.

INTERNATIONAL RISK MANAGEMENT INSTITUTE

IAIP members receive a 10% discount on all Management Liability Insurance Specialist (MLIS) continuing education (CE) courses. Simply enter the special discount code **H268907** when asked upon checkout.

Management Liability Insurance Specialist

PROFESSIONAL CAREER INSTITUTE

Through a joint partnership with Professional Career Institute (PCI) IAIP members now have the opportunity to: Receive a new industry designation – Certified Professional in Insurance (CPII). Raise funds for Locals, Councils and Regionals by offering the modules to their members and the local insurance industry. Use this new designation as a CPIW/M, CIIP, and DAE qualifier.

The modules are/or will be filed in all states and qualify for 8 hours of continuing education credit. Each module is one day of classroom lecture/question/answers followed by a test. At the end of the day you will know whether you have passed/failed as the tests are graded while you are in class.

For additional information, contact Sylvia Robinson, PCI Representative: sam_dave2008@comcast.net or visit the **PCI website**.

ENTERPRISE RENT-A-CAR

Check out exclusive IAIP discounts from our Corporate Partner, Enterprise Rent-A-Car.

YOUNG/NEW PROFESSIONALS



BROOKE LESNIAK-YOUNG/NEW PROFESSIONALS CHAIR

8 Pieces of Advice Every Young Professional Should Be Told

By [Anthony Dewhurst](#)

Everybody has heard the saying, “Work smarter, not harder,” but isn’t it hard work just thinking about ways to be smarter? The following eight pieces of professional advice will serve to inspire or revolutionize your strategies for success, as they have done for mine.

1. Find a person who has the life or job you want. Purely as a result of their own ego, this person will tell you all about how they got where they are, and how you can too. Even if this is a person you don’t know that well, drop them an email to ask if you can buy them a coffee and talk about their job. I did this three times while working in banking; bankers aren’t known for their generosity, but they are known for their ego, and what does any successful ego love more than talking about itself? I’ve also done this several times since leaving finance to go into my dream career, medicine. (Another benefit of this is they *always* insist on buying the coffee anyway.) **2. Develop an interesting and relevant skill that isn’t a prerequisite.** Everybody who is worthy of being called your competition has the necessary skills and experience for the job you want. Just like driving through a city at rush hour, if you try to beat everyone else on what is normally the proper, most efficient route to work, you will arrive later than if you took the slightly inconvenient back roads with less traffic. The same goes for the skills market: you need to be good at the prerequisite skills, but if you only put your energy into those, you might find the traffic on that route overwhelming when you try to stand out. Develop a niche skill that is desirable but not something the competition has to have. It will make you more interesting and more useful. **3. Get a mentor.** Ideally this would be somebody senior within your company, but really it can be anybody more experienced than you in your industry: someone who is respected and who has influence. Again, if you appeal to this person’s ego and/or generous side, you

will have somebody you can send hundreds of career-related questions to. They will also become incredibly useful when you need somebody to vouch for you. **4. Realign your day-to-day efforts with the expectations you have for your future.** If you picture yourself achieving something impressive one day, then ask yourself: “Am I doing anything that is impressive right now?” If the answer is no, then you need to pick up your game. You can’t plod along in the middle of the pack if one day you hope to lead it. What are you already doing today to set yourself apart from your peers? **5. Make a five-year plan.** This isn’t just to help you figure out where you want to be in five years’ time; most importantly it is a detailed plan of *how* you’re going to get there. Start with where you want to be in five years and then work back, step-by-step, including each task/project/accomplishment you will need to achieve to move between steps. The results will probably scare you because if you’re ambitious you will realize there are steps you need to take *now* to be on schedule. **6. Don’t say, “If it’s meant to be, then it will happen.”** This thought is incredibly comforting and it can occasionally be useful when you’re bravely bouncing back from a setback. But really this thought is just an excuse for inaction. It will be toxic to achievement if you’re not careful because this mind-set may remove the burden of progress from you and allows you to become passive instead of leading the charge on your goals. **7. Surround yourself with people you admire and ditch the ones who breed negativity.** People tend to recalibrate their definitions of what is normal, what is possible, and what counts as success based on their surroundings. You can achieve things that nobody thought possible of you once you’ve reset your standards to a higher point. At the same time, the more successful or happy you become, the more you will either encourage negativity or inspiration in your friends or colleagues. They may have to adapt to a new perspective of what is possible. Surround yourself with

people you admire to raise the bar for yourself so you accomplish more, and get rid of those people who want to bring you back down to the level that they're comfortable with. Just be careful that the people you admire are a diverse group or you risk becoming a polarized, one-dimensional person. **8. Practical intelligence is a much higher predictor of success than IQ—work on it!** A decent IQ is a prerequisite for any good job, but it's repeatedly been shown to not be a great indicator of success. In fact, research suggests once you have a moderately high IQ (>125), this is

sufficient for pretty much most jobs in the world. A much more reliable indicator of someone's success than IQ is their creative and practical intelligence. Malcolm Gladwell, author of *Outliers*, describes this as, "not knowledge for its own sake. It's knowledge that helps you read situations correctly and get what you want." A high IQ enables you to apply yourself very well to a given task, which is good but isn't going to set you apart. To be successful in the world you have to create tasks, and figure out which tasks you should apply yourself to in the first place.

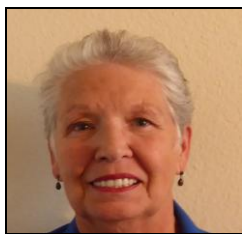


Anthony Dewhurst

I have a background in neuroscience and I'm now currently training to be a doctor in London, UK, where I have a year of medical school left.



SAFETY



Safety Co-Chair- Regina Lemanowicz

What you should know about building codes

By Dr. Daniel Bak IEI Fire & Life Safety Expert

What you should know about building codes At Your Service CODES continued on page 4 When retrofitting existing buildings, fire and life-safety codes address critical issues, such as proper egress for occupants and the safety of first responders. Help LEED the way with green design Projects of Interest by Dr. Daniel Bak IEI Fire & Life Safety Expert every three years the International Code Council (ICC) publishes a national building code, also known as the International Building Code (IBC). Even after going through a rigorous and consensus-based process, building codes are not created equal. Furthermore, jurisdictions such as the cities of New York and Chicago have developed their own building codes; other cities modify the requirements upon adoption of the codes. Consequently, the requirements differ between each state and city. In spite of these differences in codes, authorities still strive to meet building design and maintenance requirements deemed essential to public health and safety. In this country, there are a lot of high-rise buildings, many of which are of different vintages. Therefore, it would seem natural that fire and life safety codes would differ greatly between existing and new buildings. For many years, a large number of high-rises were “grand-fathered.” However, with almost every high-rise building fire, particularly those with injuries or fatalities, authorities were forced to rethink the grand-fathering approach. To address the most urgent and critical issues, it became necessary for authorities to prioritize different key building features for retrofitting existing buildings. In all buildings, proper egress for occupants is the most important. The safety of first responders is the next key improvement. Also paramount is the installation of fire sprinklers, which first enhance life safety, but are also key to property



When retrofitting existing buildings, fire and life-safety codes address critical issues, such as proper egress for occupants and the safety of first responders.

protection. Are you familiar with LEED? Leadership in Energy and Environmental Design (LEED) is a green-building certification program that promotes sustainable design strategies and practices. It includes various rating systems for the design, construction, operation and maintenance of green buildings and homes. Its objective is to help building owners and operators be environmentally responsible, use water and energy more efficiently, and improve indoor air quality. Since the inception of LEED, much of the building certification strategies have been adopted by each state’s building code’s organization and the International Building Code. The construction industry is moving more toward sustainable design, regardless whether or not LEED certification is sought for the building. Examples of codified sustainable design provisions now include improved insulation, low-flow plumbing fixture, and commissioning of building systems.

Construction standards of care, relative to sustainable design and building performance post occupancy, are notable issues of contention in construction defect litigation. LEED professionals are trained in the design and construction phases of LEED continued on page 4 PRESORTED FIRST-CLASS MAIL U.S. POSTAGE PAID ENCINITAS, CA PERMIT #39 (858) 587-2874 (Voice) (858) 587-6749 (Fax) moreinfo@iveyengineering.com www.iveyengineering.com News & Views is a newsletter published by Ivey Engineering, Inc. for its clients. News & Views and its graphic representation are trademarks. No material may be reproduced without written permission. Direct inquiries to editor at lisa@iveyengineering.com. 8330 Juniper Creek Lane San Diego, CA 92126 ADDRESS SERVICE REQUESTED 4 www.iveyengineering.com ALARM continued from page 1 CODES continued from page 3 be most effective. "Given that most victims in residential fires die or are injured from smoke inhalation, it makes more sense to install mostly photoelectric smoke alarms," he says. To ensure the most effective coverage with both types of alarms, hire a qualified contractor to do the installation. Although more expensive, you can also purchase a dual sensor (combination ionization/photoelectric) alarm for coverage against either fire. 5. Use a special smoke alarm for the hearing impaired. If

anyone in your family is hard of hearing or deaf, you can purchase a special smoke alarm that produces a strobe light. Typically, a special vibration notification appliance, such as a pillow or bed shaker, is activated by the smoke alarm. 6. Use interconnected smoke alarms. For the best type of protection, use interconnected smoke alarms. This means when one alarm sounds, they all sound. You can interconnect them by hardwiring them or using wireless technology. Make sure to use interconnected alarms from the same manufacturer. If they aren't compatible, they may not all sound. 7. Install smoke alarms either on ceiling or high on a wall. Remember, smoke rises. Therefore, it makes sense to have your smoke alarms on the ceiling. If you must install them on the wall, the NFPA recommends smoke alarms be installed no more than 12 inches away from the ceiling. For pitched ceilings, install the alarm no more than three feet from the peak, but not within the apex (four inches down from the peak). When it comes to installing smoke alarms, Bak suggests it's best to use professional services to install them. "You are dealing with a fire protection device that could ultimately save a person's life," he says. For more information on residential or commercial smoke-alarm maintenance or installation, visit iverengineering.com.

LEGISLATION



Carola Erb – Legislation Chair

Workplace Marijuana Accommodations: The Road Ahead – Law36 Ross

As the number of states legalizing and decriminalizing marijuana increases for both medical and recreational use, the legal ramifications of marijuana consumption continue to grow hazier. However regardless of the expansion at the state level, the simple fact remains that marijuana is illegal under federal law. The contradiction between federal and state laws creates complexities throughout the legal system, and few areas are affected more substantially than the workplace. As marijuana laws expand, so too do the ambiguities and issues for employers. Employers are faced with employees legally consuming marijuana under state law, while simultaneously violating company drug use policies, federal “Drug Free Workplace” protections, and zero-tolerance policies. Current State of Federal Law Despite the continued passage of legislation legalizing marijuana for either recreational or medical use on the state level, marijuana remains a Schedule I drug under the federal law, Controlled Substance Act and is thus, illegal. Despite this status, the U.S. Dept. of Justice issued a memorandum in 2009- the Cole memorandum- directing U.S. attorneys to utilize their limited resources prudently, and to use discretion before prosecuting those using medical marijuana in compliance with their state’s statute. This resulted in extremely restrained and limited pursuit by the federal government. While the Cole memorandum represented federal policy, for the last eight years, DOJ enforcement priorities lie entirely within the purview of the attorney general. With U.S. Attorney Jeff Sessions now at the helm, employers as well as everyone else, await the fate of the Cole memorandum. Sessions has waffled on his intentions thus far, first insinuating an uptick in enforcement, and later reassuring Senators that no crackdown on medical marijuana usage at the state level was imminent. For now, we know that Sessions is in the midst of his plan to “review and evaluate” the federal marijuana enforcement

practices and that he will commit to enforcing federal laws regarding marijuana. However, Sessions has been known for decades as a staunch opponent to marijuana, perhaps most notably saying “good people don’t smoke marijuana.” Workplace Challenges Marijuana legalization at the state level has caused a number of issues and uncertainties for employers, but perhaps none more so than its impact on the requirement of providing reasonable accommodations for disabled employees. The Americans with Disabilities Act and other similar state anti- discrimination statutes, require that an employer must reasonably accommodate disabled employees, absent a showing of undue hardship by the employer. Medical marijuana statutes have thrown a wrench into traditional accommodation analyses. Plaintiffs in numerous states have challenged their termination for positive marijuana tests, asserting that the marijuana was a treatment for their respective disability, and thus either under the ADA or the relevant state equivalent, the employers are required to accommodate their usage. Under the ADA, current illegal drug users, which include drugs that are unlawful under the Controlled Substances Act, are not “individual with disabilities.” Because marijuana remains illegal under the Controlled Substances Act, anyone using marijuana, medical or otherwise, is a “current” illegal drug user that is not entitled to a reasonable accommodation under the ADA. Regardless of the steadily increasing number of states that have legalized medical marijuana, the general sentiment is that an employer cannot be forced to accommodate medical marijuana use under the ADA because marijuana remains an illegal Schedule I drug under federal law. Courts have thus far proven unwilling to enforce an employer to violate Federal law. The Ninth Circuit put this issue to bed on the federal level in 2012 in *James v. City of Costa Mesa* when it held that “the ADA does not protect medical marijuana users who claim to face discrimination on the basis of their marijuana use.” Despite numerous other challenges, no court to date has handed down a decision requiring an employer to accommodate marijuana

use by an employee. State courts have denied claims under the ADA and their states' corresponding statute, rejected claims of superseding public policy interests, and interpreted ambiguities in state statutes as complying with federal law. Federal courts have further declined to force employers to accommodate marijuana usage, determining that medical marijuana use does not fall within the ADA exception for drug use "authorized by other provisions of Federal law." Others have merely interpreted the state law in question to allow private employers to discipline medical marijuana users if they choose. Important State Statutory Language Not to be forgotten by employers is the actual language of the state statutes legalizing marijuana use. Most state laws, such as OH and WA, explicitly write out the obligation of employers to accommodate in the marijuana law itself. However some

Conclusion

The trend is fairly blunt: marijuana is becoming legalized both medically and recreationally in an increasing number of states. As states continue to expand to marijuana programs, the federal government maintains and indeed perhaps may soon begin to strengthen, its stance of illegality, and states start legislating on their

Article provided by Ruth Rauls and Jason Ross

states, namely AZ, DE & MN, have gone the opposite way and explicitly placed language in their statutes requiring employers to accommodate legal out-of-work marijuana consumption, unless the employer can show that the usage is negatively impacting performance or job responsibilities. In NJ, although the statute currently states that "nothing in this act shall be construed to require...an employer to accommodate the medical use of marijuana in any workplace," The New Jersey Legislature is considering legislation that will join the states of AZ, DE, and MN which explicitly require an employer to accommodate off-duty marijuana usage in the express language of the statute. In the absence of federal action, we will most likely see more states legislating these issues, creating a minefield for employers to navigate through

own , these complex issues will continue to grow. In addition to accommodation issues, new issues are certain to arise, including whether private employers will scrap pre-hire drug testing altogether or change from the traditional urine test in favor of more advanced testing which has the ability to detect usage within a much shorter time frame. This is an ever-changing area and employers should be aware of how legislation and case law affect their employees in different jurisdictions.

Education

IAIP will continue Webinar Wednesdays in 2018 and most of these are FREE to members (Non-Members can join for a nominal fee), so be sure to take advantage of the educational opportunities.

Date	Topic	Price
January 17th	Selling Essentials Overview	No charge for IAIP Members; \$15 for Non-Members
February 6 th	CWC- Virtual Course	Charge for Materials

Note: The Association Leadership Webinars will focus on ways to grow and maintain your chapters, they are highly recommended for all members. Remember – You get out of the association, what you put into it. Be part of the growth and success of IAIP!!

Full details and links to register can be found here: <http://www.internationalinsuranceprofessionals.org/page/eLearning>

BENEFITS OF MEMBERSHIP

Membership is an investment in your career! Insurance Professionals offers a community of industry professionals, professional education, and leadership development so members can gain industry knowledge, leadership skills and the confidence to successfully advance in the industry. Insurance Professionals strives to be known as the premier provider of leadership development education to its members.

As a member of IAIP, you will have incredible opportunities to make business contacts with insurance professionals in all lines of insurance throughout the country.

Industry Connections and Mentoring – Scholarships & Awards – Industry Publications – Career Center – Global Community – Professional Development – Certified Leadership Program – Professional Education Programs – Professional Designations – Online Education – Online CE Program

SPONSORS

As a Not - for - Profit organization, it is critical that we have financial and in-kind support from fabulous sponsors. We encourage you to visit their websites and learn more about their services.

A huge THANK YOU to our sponsors! (Click on image to redirect and connect to their website.)



For inquiries about sponsoring an event or advertising on our website, please email us at freedasba@netzero.net or brookeipoc@gmail.com.

INSURANCE PROFESSIONALS of ORANGE COUNTY P. O. Box 1264 Tustin, CA 92781 ipoc2013@gmail.com

Sponsorship runs from July 1st through June 30th of each year. Payment is accepted by check or paypal. We will need your logo in jpg format & your website address. For additional information, please contact Freeda Koopmans at freedasba@netzero.net or Brooke Lesniak at brookeipoc@gmail.com.



WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG

IPOC MEMBER SPOTLIGHT

On behalf of the members of IPOC, I am thrilled to announce two of our members were honored with award recognition at the recent California Council Meeting held in Monterey Bay in October. Freeda was presented the Gayle Reskin Angel Award and Brooke was presented with the Young New Professional of the Year Award. We are proud of them both and all they have accomplished during their membership. We especially wish to express our sincerest thanks and gratitude for all they have done and all they do for IPOC.



FREEDA KOOPMANS, AU, AAI- PRESIDENT

GAYLE RESKIN ANGEL AWARD -THIS AWARD, ESTABLISHED IN THE MEMORY OF GAYLE RESKIN, CPIW, RECOGNIZES THOSE INDIVIDUALS WHO TYPIFY THE IDEALS OF IAIP – LOYALTY, EDUCATION AND FELLOWSHIP. THIS INDIVIDUAL HAS SUPPORTED THE EFFORTS OF THE ASSOCIATION AND INDIVIDUAL MEMBERS, ACTIVELY ENCOURAGING PROFESSIONAL DEVELOPMENT THROUGH EDUCATION, AND HAS SERVED AS MENTOR TO OTHER MEMBERS.



BROOKE LESNIAK, PRESIDENT-ELECT

YOUNG NEW PROFESSIONAL OF THE YEAR – AN AWARD TO RECOGNIZE THE ACCOMPLISHMENTS OF A NEW MEMBER WHO HAS MADE SIGNIFICANT CONTRUBUTIONS TO IAIP AFTER THE FIRST 24 MONTHS OF JOINING THE ASSOCIATION. IT RECOGNIZES PARTICIPATION IN ASSOCIATION AFFAIRS, COMPLETION OF SELECTED INSURANCE COURSES AND INVOLVEMENT IN GOVERNMENTAL ACITVITIES.

In fellowship,
Regina Lemanowicz
IPOC Awards Chair

CALENDAR OF EVENTS

January	10th 27th	Regular Business Meeting-Legislation Speakers-Daniel Shook & Jesse Jurado –Cannibis Regulation Overview Southern California Inter-Coordinating Council Meeting- San Diego –see flyer below
February	7th	Regular Business Meeting-details to follow
March	7 th 6 th -7th	Regular Business Meeting – details to follow Combined Claims Conference

IPOC business meetings are held on the 1st Wednesday of the month at Doubletree Club Hotel by Hilton 7 Hutton Centre Drive Santa Ana, CA 92707 - unless otherwise noted. Board Meetings are held the 2nd Wednesday of the month at the same location, unless otherwise noted.

Join us, bring a friend, network with industry professionals and help our community!

Follow us:



THIS IS
MYIAIP



UPCOMING EVENTS



INSURANCE PROFESSIONALS OF ORANGE COUNTY

Cordially invites you to our January 10, 2018 Dinner Meeting

Speakers: Daniel Shook, Educator & Community Organizer and

Jesse Jurado, Sugarleaf Insurance Company Representative

Topic: CANNABIS – OVERVIEW ON REGULATORY ENVIRONMENT and

CONSIDERATIONS FOR THE INSURANCE INDUSTRY IN 2018

5:30 p.m. Registration & Networking – 6:10 p.m. Dinner

DoubleTree Club Hotel, 7 Hutton Centre Dr., Santa Ana, Ca.-Parking is Free with IPOC

Cost: \$30.00 with RSVP by Friday, Jan, 5, 2018; \$35.00 at the door or

\$32.00 if by PayPal – visit our Website at:

<http://www.insuranceprofessionalsoforangecounty.org>

Includes Dinner & Complimentary Self-Parking

-----RSVP BY FRIDAY, Jan. 5, 2018-----

Name/Title_____ Company Name_____

Contact e-mail_____ Phone _____

Address_____ City, State, Zip_____

of Attendees_____ Total Amount Enclosed \$ _____

RSVP TO: Carolyn Espinoza at cmespinoza@roadrunner.com

Make Checks Payable to: IPOC, P. O. Box 1264, Tustin, Ca. 92781

Note: Cancellations received on or after Monday Jan 8. 2018, may be billed for the price of dinner.

“OPPORTUNITY DRAWING PRIZES GREATLY APPRECIATED”



Please join us at the SOUTHERN CALIFORNIA INTER-COORDINATING COUNCIL MEETING (ICC)

Saturday, January 27, 2018

9 AM to 3:00 PM

Registration begins at 8:30 am

LOCATION: SAFELITE AUTO GLASS CENTER - 7880 Dunbrook Rd, San Diego, CA 92126

Continental Breakfast and Buffet Lunch included in registration

Name: _____

Phone # _____ Email: _____

Association: _____

Cost: \$30.00 per person. We accept checks, **made payable to SDAIP**; Cash or Check at the door or you can pay via this link <http://events.constantcontact.com/register/event?llr=6slkpokab&oeidk=a07eew09ijdc510203> (credit card fee applies) or by visiting the calendar of events page on our website <http://www.sandiegoaip.com>. Please RSVP to Regina Lemanowicz by January 20th at ginalem1823@gmail.com or by mail to: Regina Lemanowicz 1693 Olympus Loop Drive, Vista, CA 92081

Free fundraising tables available for associations hosting future meetings or conferences.

Please check box if you need a table. ☐

HOSTED BY: SAN DIEGO ASSOCIATION OF INSURANCE PROFESSIONALS

REGION VII CONFERENCE 2018

APRIL 19 TO 22, 2018

Hosted by Valley of the Sun Insurance Professionals

Theme: The Magnificent Seven (Region VII)

Venue: Embassy Suites Phoenix Biltmore
2630 E. Camelback Road I Phoenix AZ 85016
www.phoenixbiltmore.embassysuites.com

Room Rate - \$229 per night for up to 2 people (\$10 per person/per night charge for more than 2)

Rate is good 3 days before and after the event

Will include: Free WIFI, Free Parking, Free Cooked to Order Breakfast, Free 2 Hr Evening Reception/Open Bar, Free Shuttle up to 3 miles from the hotel (and to Fashion Square Mall)

If you have any questions about the conference or sponsor opportunities, contact Terri Brennan at terri.brennan@nationwide.com or Penny Haworth-Rich at phaworth-rich@berkleyrisk.com, Co-Chairs

IPOC GIVES BACK

OUR LOCAL COMMUNITY ACTION PROGRAM INCLUDES SCHOLARSHIPS TO CAL STATE FULLERTON AS WELL AS DONATIONS TO MARY'S KITCHEN, WOMEN HELPING WOMEN AND MEN2WORK AND LONG BEACH VETERANS HOSPITAL . PLEASE SEE ONGOING LIST OF ITEMS BELOW THAT CAN BE BROUGHT TO EACH MEETING. WE APPRECIATE YOUR SUPPORT.

White Socks (new)
Underwear (new)
Back Packs
Razors
Toiletries (travel size)
Cleaning Supplies
Sleeping Bags
Jeans/Jackets/Office and Interview Attire
Bicycles
OCTA Bus Passes, preferably 30-day passes
Motel/Hotel Vouchers preferably 30-day vouchers
Cell Phones/Prepaid
Hair Accessories
Hair Brushes (Small)
Hair Care Products
Moisturizers (After Wash)
Prepaid Gift Cards and Cash Contributions





Kick-Start Your New Year

What are you going to do now to make sure you have your best year ever? What one thing will mean the difference in actually achieving your goals rather than chalking them up to yet another year's unfulfilled [resolutions](#)? What can you do to enhance an aspect of your life that you've neglected in your single-minded pursuit of that elusive brass ring? Think about it.

Are you energized? Or maybe a little overwhelmed? Then start small, focusing on just one thing you want to accomplish. This life is yours to make of it whatever you desire, so start now!

1. Expand your thinking with new experiences.
2. Write letters to three people in your life to let them know what they mean to you.
3. Make a commitment to fitness.
4. Find a volunteer opportunity.
5. Invest in a bright financial future.
6. Build value every day.
7. Create an environment fostering your success.
8. Sign up for a birthday/anniversary reminder service.
9. Increase your awareness of your thoughts.
10. Schedule family time.
11. Lose other people's opinions.
12. Get a whole new hairstyle or haircut.
13. Write your top 10 goals for this year and post them where you can see them.
14. Increase productivity.
15. Refresh your network.
16. Reconnect with family.
17. Do something that scares you.
18. Be a student of all you do.
19. Have gratitude.
20. Review your expenses
21. Take a dance or fitness class.
22. Plan a trip to a place you have always wanted to go.
23. Write a not-to-do-list.
24. Clean out your closet and donate unwanted clothes to charity.
25. Schedule all doctor and dentist appointments for the year.
26. Lower your blood pressure.

BRAIN POWER

New Year's Resolutions Word Search Puzzle

S	U	C	B	O	R	E	D	C	E	S	S	F	U	S
E	L	J	A	N	U	A	R	Y	F	I	R	S	T	E
S	N	E	D	W	Y	E	E	A	R	D	S	R	N	T
I	T	E	H	S	W	G	O	L	U	E	T	I	E	G
C	H	E	A	T	O	N	D	I	E	T	O	E	M	O
R	G	N	B	T	R	A	T	S	W	E	N	R	T	A
E	I	S	I	M	K	H	U	S	T	R	B	U	N	L
X	R	E	T	S	O	C	P	E	C	M	I	L	I	S
E	T	R	S	F	U	I	C	M	E	I	A	I	O	S
U	A	E	R	E	T	A	L	A	U	N	N	A	P	B
L	E	S	W	I	L	L	P	O	W	E	R	F	P	E
A	T	O	T	A	I	N	A	B	L	D	T	E	A	R
E	A	L	L	O	S	E	I	N	T	E	R	E	S	T
G	I	V	E	U	P	L	I	S	T	I	C	A	I	N
R	A	E	Y	W	E	N	D	T	I	M	E	D	D	D

ANNUAL

FAILURE

BAD HABITS

GIVE UP

BORED

JANUARY
FIRST

CHANGE

LOSE
INTEREST

CHEAT ON DIET

NEW START

DETERMINED

NEW YEAR

DIET

RESOLVE

DISAPPOINTMENT

SET GOALS

EAT RIGHT

WILL POWER

EXERCISE

WORKOUT

