



*Insurance Professionals
of Orange County*

IPOC CONNECTION

Fall 2017

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

Our heartfelt prayers go out to our families, members and colleagues affected by hurricanes Harvey, Irma and Marie in Texas, Florida, Georgia, South Carolina, Tennessee, Puerto Rico and beyond; as well as the most recent earthquakes in Mexico.

We are saddened that our Annual Casino Night was cancelled. Our focus at this time must be on the needs of those affected by

the recent disasters and the call for nationwide fund raising. Let's do all we can to help.

For our October 4th Safety meeting we are having a great and well known comedian from Hollywood, Byron Walls of California Crime Fight— we hope you will join us as he brings us thirty minutes of Crime Awareness in a humorous and funny presentation. See you there!

We look forward to attending the California Council meeting in Monterey on October 27 and 28. Our President-Elect, Brooke Lesniak will be competing in the Confidence While Communicating (CWC) speak off and we will have six IPOC members there to cheer her on. The Awards dinner should be a lot of fun as it is also a Halloween Costume contest. Stay tuned for details for our November meeting. December is our Community Outreach meeting where we will be supporting Mary's Kitchen as well as the Orange County Humane Society. So please plan to attend and consider a donation to one or both of these organizations in need.

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<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@csaa.com 623-738-7106

Membership Chair: Megan Cohen - meganipoc@gmail.com 516-524-2341

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



Carolyn Espinoza	10/10
Regina Lemanowicz	10/21
Maria Enriquez	11/03

Membership

Megan Cohen-Membership Chair



Do you qualify?

International Award Applications for 2018 awards are due on November 15, 2017.

Claims Professional of the Year - An award to recognize the claims professional who has demonstrated superior knowledge of the claims field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in IAIP activities. Criteria includes insurance education, IAIP activities, involvement in claims or adjusters associations, civic involvement, insurance teaching experience and an essay regarding the candidate's work experience, goals, and achievements

Client Service Professional of the Year - An award to recognize members whose primary responsibility is in a service capacity with internal and/or external customers. It is particularly intended to include IT professionals, Human Resources, Accounting, Actuarial, Industry Support (i.e. restoration, repair, etc.), and Customer Service Representatives in the insurance and all supporting industries.

Insurance Professional of the Year - An award to recognize an individual who in pursuing a career has contributed to the insurance industry through education, creation of industry alliances, and/or legislative activity. Criteria includes IAIP involvement, continuing education, industry involvement, community involvement and an essay on an industry topic.

Professional Underwriter of the Year - An award to recognize a professional underwriter who has demonstrated superior knowledge of the underwriting field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in IAIP activities. Criteria includes IAIP involvement, continuing education, industry involvement, community involvement and an essay on an industry topic.



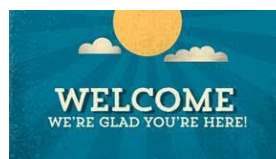
Help us keep the roster up to date: Members please report any changes in address, employer or other important information to Megan Cohen at meganipoc@gmail.com.

Risk Management Professional of the Year - An award to recognize a risk management professional who has demonstrated superior knowledge of the risk management field, experienced professional advancement through educational pursuits, demonstrated leadership in the field, and is an active participant in IAIP activities. Criteria includes IAIP involvement, continuing education, industry involvement, community involvement and an essay on an industry topic.

Rookie of the Year - An award to recognize the accomplishments of a new member who has made significant contributions to IAIP within the first 24-months of joining the association. It recognizes participation in association affairs, completion of selected insurance courses and involvement in governmental activities.

Young New Professional of the Year - An award to recognize the accomplishments of a new member who has made significant contributions 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 activities.

Please join me in **officially welcoming** our newest member:



Christine Chandler-Tillett

Go All In and Insure Your Future by JOINING or RENEWING your membership! Simply open your browser and go to: <http://www.internationalinsuranceprofessionals.org/> Select "JOIN NOW" or "RENEW NOW" from the Main Menu and follow the on-screen instructions. If you forgot your Username or Password, click "Sign In" and follow the on-screen instructions.

Be sure to maximize your member benefits! Check out the tools and resources available to enhance your career, expand your network, learn something new and **have some fun** along the way.

In Fellowship,

Megan Cohen -Membership Chair

YOUNG/NEW PROFESSIONALS



BROOKE LESNIAK-YOUNG/NEW PROFESSIONALS CHAIR

Six Steps to Leadership for Young Professionals

As a young professional, you may think you can't lead or advance because of your youth or short tenure in your company. Think again.

In fact, youth and short tenure can be assets. Young professionals may not bring years of experience to a company, but they bring energy, exuberance, a fresh education and knowledge of new technologies that others in the company may not have. They also bring a fresh perspective -- a new look at old problems.

As a young professional, you can still be a leader even if you're not in a position of power. In fact, if you exercise your leadership skills as a young professional, your road to a more desirable position can be much shorter. Follow these six steps to cultivate and exercise your leadership skills without having positional power:

1. Do Good Work -

It is a cliché, but it's true -- lead by example. Do the best you can do, ask questions and try to exceed all expectations. Winners are seen as leaders.

2. Get a Mentor-

A [mentor](#) is a trusted advisor with more experience or status who teaches you in a constructive partnership. You, as the protégé, learn from your mentor's experience, while your mentor grows and benefits from your fresh perspective and knowledge. If your organization does not have a formal mentoring program, take the initiative to get one or more mentors on your own. You will stand out from the pack by doing so.

3. Take on an Initiative or Side Project-

Many organizations have leadership opportunities on business development groups or committees. Leading one of these groups can increase your exposure to other leaders and managers in your organization. Professional associations typically have committees that also provide great opportunities for leadership, networking and self-marketing.

4. Speak or Write About Your Work-

Nothing establishes you as a trusted expert on a subject faster than communicating about it in public. Seek out opportunities to speak at trade shows,

conventions, technical symposia and meetings of professional organizations. In the office, give a "brown bag" presentation over lunch to your coworkers about your area of expertise. Offer to give this presentation to other offices as well. You can also show your expert status by writing articles for your industry trade journal, alumni magazine or company newsletter. If a difficult subject, such as a new or emerging technology, is important to and poorly understood by your group, do some research, write a white paper and share it with your coworkers. This extra effort can provide a lot of extra career mileage.

5. Stay Above the Fray-

In any organization, it pays to be friendly and communicative with all your coworkers. But it is equally important to stay away from the [gossip](#) and backbiting that sometimes goes on in the workplace. Leaders need to be [credible](#) and honest. Nothing will undermine your leadership efforts more than being a source of office gossip or negative talk. If you are in a bad situation organizationally, don't complain. The best thing you can do is step up your efforts to lead. Handling the situation in a focused and professional manner will cast you in the most positive light with management.

6. Ask for Advancement-

This might be the simplest and most effective tip, but it is often the most overlooked. Once you decide what you want to do in your organization and what the next logical step for your career advancement should be, tell your immediate supervisor. Your supervisor's success is directly and positively affected by your success, so in most cases your supervisor will help you be successful. If your supervisor is not receptive or helpful, it might be time to reassess your situation.

If you follow these six steps to leading without positional power, you may find your coworkers responding to you as a leader. But don't forget these tips as you move up the corporate ladder. Pass them on to coworkers and other young professionals. Successful leaders, after all, are committed to the success of the people around them.

By Jason Kent, PE, Monster Contributing Writer

SAFETY



Safety Co-Chair- Regina Lemanowicz

Why Getting Enough Sleep is Important

There is no question that eating the right amount of the right kinds of food is foundational to good health. Even though there are many of us who struggle to do it, we all know that a healthy diet is part of maintaining good health. What many of us don't know is that getting enough quality sleep is just as important to achieving and maintaining good health. We also live in a society that doesn't treat sleep as a priority. If many of us struggle to eat healthily in a society where being overweight is unacceptable, what hope can we have to get enough sleep when society downgrades its importance, seeing it as a luxury or something to be sacrificed?

Sleep has a real impact on our overall health. When we are sleep deprived it impacts everything from our physical body to our ability to function to our mental health. We also feel the impact of sleep deprivation much faster than we feel the impact of poor food choices. It only takes one night of lost sleep to impair our judgment equal to that of a drunk driver according to the [National Sleep Foundation](#). Studies have also shown that skipping sleep to cram for a test can actually result in a lower grade than just getting enough sleep because lack of sleep impairs cognitive functions like memory. The bottom line is that getting enough sleep needs to be as high on your list as exercising and eating right. To bring this point home, here

are some of the reasons that getting the sleep your body needs is critical to getting healthy and staying healthy.

[Immune System](#) Impairment -During sleep, there is a lot going on in your body. One of the most important things your body does while you are sleeping is boosting and improving your immune system. If you don't get enough sleep it degrades your immune system's ability to function optimally making you more susceptible to illnesses of all types from the flu to cancer.

[Mood and Mental Health Maintenance](#) -The amount of sleep you get and your overall mood are very closely related. Everyone knows that one of the surest signs that someone is overtired is that they are irritable and crabby. Getting the sleep you need helps stabilize your mood while also decreasing the likelihood of some mental health conditions. Research indicates that sleep deprivation increases your risk of some mental health conditions like depression.

[Cardiovascular System](#) Condition -We all know how important it is to promote and protect our cardiovascular health but not many of us realize the direct connection between cardiovascular health and sleep. Not getting enough sleep can contribute to [high blood pressure](#) and other cardiovascular system conditions. Researchers also believe that lack of sleep may increase the risk of dying from a heart attack.

[Diabetes](#) -Research cited by the [National Sleep Foundation](#) indicates that there is a link between hormonal changes resulting from sleep loss and an increased risk of developing [type II diabetes](#).



LEGISLATION



Carola Erb – Legislation Chair

New Commercial Licensing Requirements

Effective May 10, 2017, pursuant to federal law, the Department of Motor Vehicles (DMV) will require all new and existing commercial driver license (CDL) applicants to provide DMV with the following:

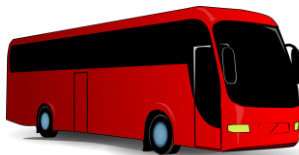
- Proof of U.S. citizenship/lawful permanent residency/legal presence ([see list below](#)).
- Proof of residency (domicile).

The new requirements apply to original and renewal CDL applicants, as well as CDL cardholders who request a license upgrade. Applicants who have started their CDL application, but have not completed the process by May 9, 2017, will be required to meet the new requirements.

Proof of U.S. Citizenship, Lawful Permanent Residency, or Legal Presence

CDL applicants must submit one of the following genuine documents bearing his or her true full name as proof of U.S. citizenship, lawful permanent residency, or legal presence:

- Valid/unexpired U.S. Passport or U.S. Passport Card
- Certified copy of a U.S. Birth Certificate (issued by a city, county, or state vital statistics office)
- Certified copy of a Birth Certificate issued from one of the following U.S. Territories:
 - American Samoa
 - District of Columbia (Washington, D.C.)
 - Swain's Island
 - Puerto Rico (issued on or after July 1, 2010)
 - U.S. Virgin Islands (issued on or after January 17, 1917)
 - Guam (issued on or after April 10, 1899)



- Northern Mariana Islands (issued after November 4, 1986)
- U.S. Certificate of Birth Abroad or Consular Report of Birth Abroad of a U.S. Citizen
- Certificate of Naturalization or Certificate of U.S. Citizenship
- Valid/unexpired Permanent Resident Card
- Valid/unexpired Employment Authorization Document (EAD)
- Valid/unexpired foreign passport with an approved Record of Arrival/Departure

Note: Name change document(s), such as a marriage license, may be required to issue a CDL in your true full name.

Residency Documents

CDL applicants must submit acceptable proof of residency in California. Examples include, but are not limited to the following:

- Rental or lease agreement
- Mortgage bill
- Home utility bill
- Employment document
- Tax return

For a complete list of acceptable documents, please visit: https://www.dmv.ca.gov/portal/dmv/detail/dl/residency_requirement

Please note: If you do not yet have a California driver license and you are applying for a CDL, you must present two documents as proof of residency. Existing California driver license cardholders applying for, upgrading, or renewing a CDL, are only required to present one document as proof of residency.

Education

IAIP will continue Webinar Wednesdays in 2017 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
October 18	Personal Auto	No charge for IAIP Members; \$15 for Non-Members
November 15	Training Employees to be a Human Firewall	No charge for IAIP Members

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.



YOUNG/NEW PROFESSIONAL SPOTLIGHT



Maria Enrique

Account Manager- The Travelers Companies

I was born in Garden Grove, graduated from Santa Ana High determined to succeed. I worked on my Microsoft Word & Excel certification through a non-profit called Taller San Jose that I still volunteer and believe in to this day. I am currently working on my P&C License and am employed by Traveler's National Property Business Unit as an Account Manager.

As an account manager; assisting Account Executives to institute support necessities for new and renewal policies all while coming up on my 1st anniversary on September 26.

I have two beautiful daughters; Adamaris (8) and Adalia (2). I am a single mom who enjoys spending as much time as I can with them; taking them to

Farmer's Markets, Zoos, Museums and their favorite – swimming. They have a 2 pet red eared turtles cleverly named by Adamaris Hefty and Smurfette.

My hobbies including participating in non-profits such as Taller San Jose, donating clothes and other items to local women's shelters. Lastly one of my favorite past times is doing other people's make up and my own.

I joined IPOC because I believe that it provides exceptional classes, mentorship, and overall a great resource to the insurance industry. I'm big on volunteering and the fact that IPOC offers so many opportunities to give back while having fun makes this a no brainer. I highly recommend it!

WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG

IPOC MEMBER SPOTLIGHT



Annette Ing-Firmeza -Senior Marine Broker - Aon Risk Insurance Services West, Inc.

I am currently employed with AON Risk Solutions as a Senior Marine Broker and my Responsibilities include marketing existing and prospective clients . Servicing accounts including account reconciliations and monitoring/settling claims. Prior to transferring into the Marine unit, I was a Loss Control Consultant performing safety surveys, Developing Statements of Values for buildings/equipment and PML studies at Alexander & Alexander.

I studied Business Administration at City College of San Francisco. I am involved in the Association of Marine Underwriters of San Francisco and Board of Marine Underwriters of San Francisco.

I joined IAIP in 1992 and I am a proud dual member of the Insurance Professionals of Orange County. I enjoyed helping IPOC raise money for 2017 Region VII conference by baking and selling three varieties of banana bread. This has been a successful event at California Council and Region VII conferences. I have helped promote IPOC's golf tournament and other events. While I might not be as active as I want if I lived in Orange County, I am doing what I can to make our events successful from afar. I am very passionate about giving back to the community and trying to make our world a better place for our future generations to live in. Some of the community service events that I am passionately involved in are SF Aids walk.

I have been a walker since 1990, American Cancer Society Breast Cancer Walk since 1996; and volunteer at the Asian Art Museum. I love singing Christmas carols at Cypress at Golden Gate, a retirement community in December.

I am a member of my company's "Aon in the Community" in which I spearhead the OnLok Lifeway quarterly visits. I support the American Heart Association. I am actively involved with our events with the San Francisco Sheriff's Dept. Community Works Program - Resolve to Stop the Violence Program - in which we make a Mother's Day Brunch for women and children escaping a life of violence; Back to School Drive donating school supplies and for Christmas we fulfilled the wishes of 85 children whose mothers are part of the Stop the Violence Program.

I have been married to my wonderful husband Sal for the past 33 years and we one son Marlon and two grandchildren, Camden who is 4.5 and Sienna who is 26 months old. My family is the center of my life. My hopes are to one day to win the lottery so in their lives they will always have everything they need. The only problem is I hate to lose money but one has to play to win! I am not a risk taker!

CALENDAR OF EVENTS

October	4 th 27th -28th	Regular Business Meeting-Safety Speaker – Bryon Walls –Topic- California Crime Fight California Council Meeting
November	1st	Regular Business Meeting-details to follow
December	6th	Community Outreach We will collect items for Mary's Kitchen and Orange County Humane Society

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
MY IAIP



UPCOMING EVENTS



You Are Cordially Invited to the October 4, 2017

INSURANCE PROFESSIONALS OF ORANGE COUNTY

SPECIAL COMEDY SPEAKER; BYRON WALLS

TOPIC: CALIFORNIA CRIME FIGHT

**A very humorous 30 Minute Seminar on Crime Safety Awareness,
including Street Crimes, Home Protection, Car Safety & More**

Networking & Registration: 5:30 P.M. Dinner & Program: 6:00 P.M.

Cost: \$30.00/per person (check made out to IPOC or Cash) **see note below

Where: DoubleTree Club Hotel, 7 Hutton Centre Drive, Santa Ana, Ca.

***Complimentary Self-Parking – Advise Valet “you are with IPOC”**

Donated Opportunity Prizes Welcome & Greatly Appreciated

-----Scan Back or Mail -----

Name/Title _____
Contact e-mail/Tele-Mail _____
Company _____ No. of Attendees _____
Address _____

**Please RSVP NO LATER THAN Friday, Sept. 29, 2017 to:
Carolyn Espinoza at cmespinoza@roadrunner.com**

**If you're paying in advance, please make check payable to IPOC & mail with this form to:
Insurance Professionals of Orange Co., P. O. Box 1264, Tustin, Ca. 92781. You can also pay
via PayPal on our website: <http://www.insuranceprofessionalsoforangeounty.org>.
(NOTE: there is a \$2.00 PayPal fee).**

Cancellations after 12:00 Noon Tuesday Oct. 3, 2017 may be billed for price of dinner.

Visit our website: <http://www.insuanceprofessionalsoforangeounty.org>

2017 California Council Meeting

Hosted by: Insurance Professionals of Monterey Bay



Live the Monterey Dream in 2017



Dates: October 27th ~ 28th, 2017

Registration: **Early Bird: \$125.00** (Expires 09/05/17)
Regular: \$145.00 (After 09/05/17)
Non-Member: \$150.00 (Sorry, no Early Bird)

Hotel: Embassy Suites Monterey Bay
1441 Canyon Del Rey, Seaside CA 93955
(831) 393-1115


Link: <http://embassysuites.hilton.com/en/es/groups/personalized/M/MRYESES-IA7-20171025/index.html>

Rates: **\$169.00** per night (Single/Double)
Group rate good 10/26/17 – 10/29/17 (Expires 09/28/17)

Includes: Made-To-Order breakfast as well as a complimentary Evening Reception in the atrium

Use PROMO code: **IA7** (For phone in Reservations Only)

Self-Parking ~ \$10.00 per night

Friday morning  Education Classes 9:00 am ~ 3:00 pm
Ethics ~ Flood (FEMA Qualifier) ~ CLP ~ Marijuana

Friday night welcome reception 6:30 pm ~ 7:30 pm
~Dinner on your own~



Shuttles will be provided to take you to Fisherman's Wharf or Cannery Row!



Saturday Business Sessions, Luncheon & Silent Auction Baskets*

Keynote speaker: Brodie Greer (from CHIP's fame) 

*Silent Auction Basket theme: Let your imagination run free



Saturday Evening  AWARDS Banquet &  Halloween Costume Party
Prizes galore for best, worst, funniest, scariest, etc.

Photo Booth (Sponsored by: Hub International) to capture your antics with your pals

Community Action Recipient: Franciscan Workers of Junipero Serra

Cash, toiletries, laundry soap, new socks, new underwear, gently used shoes, blankets, jackets, pants & shirts.

Please, no bath soap.

Insurance Professionals of Monterey Bay

Presents:

31st Annual California Council MeetingOctober 27th – 28th, 2017**Mail in Registration Form****Attendee Information:**

First Name: _____ Last Name: _____
 Mailing Address: _____ Apt/Suite: _____
 City: _____ State: _____ Zip Code: _____
 Email Address: _____
 Local Association: _____
 Designations: _____
 Daytime Phone: _____ Employer: _____

Ribbon Information:

<input type="checkbox"/> Delegate	<input type="checkbox"/> CIIP/CPIW/CPIM	<input type="checkbox"/> Past National Officer
<input type="checkbox"/> Alternate	(Circle One Please)	<input type="checkbox"/> Past Regional Vice President
<input type="checkbox"/> First Time Attendee	<input type="checkbox"/> DAE	<input type="checkbox"/> Past State Council Director
<input type="checkbox"/> Gold Timer	<input type="checkbox"/> CLP	<input type="checkbox"/> Current RVP
<input type="checkbox"/> CWC Contestant	<input type="checkbox"/> Speaker	<input type="checkbox"/> Current State Council Director
<input type="checkbox"/> Local President	<input type="checkbox"/> Exhibitor	

Registration:

Early Bird Registration (expires 09/05/17) _____ \$125.00 \$ _____
 Registration (after 09/05/17) _____ \$145.00 \$ _____
 Non-Member Registration _____ \$150.00 \$ _____

Education:

<input type="checkbox"/> Ethics (3 hours CE)	<input type="checkbox"/> No Charge
<input type="checkbox"/> Flood- 'Just the Facts' (3 hours CE)	<input type="checkbox"/> No Charge
<input type="checkbox"/> CLP 'Financial Intelligence'	<input type="checkbox"/> Download (IAIP) & bring to class
<input type="checkbox"/> (\$20 Student Guide, download from IAIP website and bring to class)	
<input type="checkbox"/> "Marijuana - Impact on PC and W/C"	<input type="checkbox"/> No Charge

Events:

Friday Night Welcome Cocktail Reception (Extra Ticket Only) _____ \$20.00 \$ _____
 Saturday Luncheon & Silent Auction (Extra Ticket Only) _____ \$35.00 \$ _____
 Saturday Awards Dinner & Halloween Party (Extra Ticket Only) _____ \$55.00 \$ _____

Exhibitor/Fundraiser Registration (Friday October 27, 2017) _____ \$25.00/Table \$ _____

*Set up begins at 8:00 AM - must be broken down by 4:00 PM

TOTAL DUE: _____
 (Registration + Additional Tickets)

How To Register:

Make check payable to: **Insurance Professionals of Monterey Bay**
 Mail to: IPMB 2017 Council Meeting
 C/O Robin Fawkes, SMCSIG
 1791 Broadway
 Redwood City CA 94063

PAYPAL: <http://ipmbofnaiw.weebly.com/>REFUND POLICY: NO REFUNDS OR CANCELLATIONS AFTER 10/16/17. CANCELLATION REQUESTS MUST BE IN WRITING.



INSURANCE PROFESSIONALS OF ORANGE COUNTY

Invite you to their December 6, 2017 Meeting

In the spirit of the giving season, the Insurance Professionals of Orange County will be helping to do our part for our community by collecting items and monetary donations on behalf of our local and deserving charities.

Mary's Kitchen, who feed & clothe the homeless in Orange County and the Orange County Humane Society-see wish lists below

Speaker: Gloria Seuss, President & CEO-Mary's Kitchen

WHERE: DoubleTree Club Hotel, 7 Hutton Centre Dr., Santa Ana, Ca.

COST: \$30.00 by check at the door or RSVP, or you can go to our website & pay via PayPal – there is a \$2.00 PayPal charge

Please RSVP this month to Carolyn Espinoza at cmespinoza@roadrunner.com. By Friday, December 1, 2017 for your reservation; Parking is free to those who attend. Advise Valet you are with IPOC for a meeting.

<http://www.insuranceprofessionalsoforangecounty.org>

“Opportunity prizes welcome & greatly appreciated”

**Happy Happy Happy Happy
Holidays! Holidays! Holidays! Holidays!**



Mary's Kitchen Wish List:

Socks (new) -Motel/Hotel Vouchers – preferably 30 day-Underwear (new)/Bras/Panties –Cell Phones/Prepaid-Back Packs-Hair Accessories-Shoes/Men/Women/Children (flats, boots, Tennis)

Hair Brushes (Small)-Razors-Mouse(Hair Setting)-Children's clothes-Toiletries (travel size)-Shampoo, conditioner, soap, toothpaste, toothbrushes, mouthwash.Moisturizers (after wash)-Cleaning supplies-Colognes-Sleeping Bags-Jeans-Cases of Water, Toilet Paper-Jackets/Coats-Small First Aid Kits-Bicycles-OCTA Bus passes (preferably 30 day) -Prepaid Gift Cards or Phone cards-Pet Food, Coats or Sweaters



Orange County Humane Society Wish List

PUPPY/KITTEN FOOD -CANNED (WET) CAT FOOD -KMR/ KITTEN NURSING FORMULA
BOTTLE FEEDERS FOR KITTENS-CAT LITTER-LITTER BOXES-COLLARS-GENTLE LEADER HEAD
COLLARS-LAUNDRY DETERGENT-MOPS-BROOMS-TOWELS-BLANKETS-PET SHAMPOO
DOG/CAT FOOD -HEATING PADS-PORTABLE HEATERS-FLEA MEDICATION
TRASH BAGS-CLEANING SUPPLIES-OFFICE SUPPLIES-MONEY DONATIONS FOR MISCELLANEOUS
EXPENSES-DONATIONS OF ANYTHING USEABLE FOR A SILENT AUCTION
PET COTS TO KEEP OUR DOGS WARM- Guardian Gear Pet Cots #ZW307
REPLACEMENT COVERS FOR PET COTS- Guardian Gear Pet Cot Covers #ZA880

The shelter can use old towels and blankets so please keep us in mind during spring cleaning!

You can also donate money directly to them. www.Mary'skitchen.org and www.ochumanesociety.com

We have already begun to collect items and will accept your donations at any time. You can contact the following individuals to arrange for the pickup of your items to be delivered to the charity on or about December 15th; or you can bring them to the December IPOC meeting.

Freedra Koopmans- 714-671-1930 (H) - 714-261-1379 (cell) -Carolyn Espinoza- 714-545-1826
Deanna LeDoux -623-738-7106 -Regina Lemanowicz - 760-828-6369

Happy Happy Happy Happy
Holidays! Holidays! Holidays! Holidays!

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



INFORMATION YOU CAN USE

NOT ALL THIEVES ARE STUPID

1. LONG-TERM PARKING:

Some people left their car in the long-term parking at San Jose while away, and someone broke into the car. Using the information on the car's registration in the glove compartment, they drove the car to the people's home in Pebble Beach and robbed it.

So I guess if we are going to leave the car in long-term parking, we should NOT leave the registration/insurance cards in it, nor your remote garage door opener. This gives us something to think about with all our new electronic technology.

2. GPS:

Someone had their car broken into while they were at a football game. Their car was parked on the green which was adjacent to the football stadium and specially allotted to football fans. Things stolen from the car included a garage door remote control, some money and a GPS which had been prominently mounted on the dashboard.

When the victims got home, they found that their house had been ransacked and just about everything worth anything had been stolen. The thieves had used the GPS to guide them to the house. They then used the garage remote control to open the garage door and gain entry to the house.

The thieves knew the owners were at the football game, they knew what time the game was scheduled to finish and so they knew how much time they had to clean out the house. It would appear that they had brought a truck to empty the house of its contents.

Something to consider if you have a GPS - don't put your home address in it... Put a nearby address (like a store or gas station) so you can still find your way home if you need to, but no one else would know where you live if your GPS were stolen.

3. CELL PHONES:

I never thought of this..... This lady has now changed her habit of how she lists her names on her cell phone after her handbag was stolen.

Her handbag, which contained her cell phone, credit card, wallet, etc., was stolen. Twenty minutes later when she called her hubby, from a pay phone telling him what had happened, hubby says, "I received your text asking about our Pin number and I've replied a little while ago."

When they rushed down to the bank, the bank staff told them all the money was already withdrawn. The thief had actually used the stolen cell phone to text "hubby" in the contact list and got hold of the pin number. Within 20 minutes he had withdrawn all the money from their bank account.

Moral of the lesson:

- a. Do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Dad, Mom, etc....
- b. And very importantly, when sensitive info is being asked through texts, CONFIRM by calling back.
- c. Also, when you're being texted by friends or family to meet them somewhere, be sure to call back to confirm that the message came from them. If you don't reach them, be very careful about going places to meet "family and friends" who text you.

4. PURSE IN THE GROCERY CART SCAM:

A lady went grocery-shopping at a local mall and left her purse sitting in the children's seat of the cart while she reached something off a shelf... wait till you read the WHOLE story! Her wallet was stolen, and she reported it to the store personnel.

After returning home, she received a phone call from the Mall Security to say that they had her wallet and that although there was no money in it, it did still hold her personal papers. She immediately went to pick up her wallet, only to be told by Mall Security that they had not called her.

By the time she returned home again, her house had been broken into and burglarized. The thieves knew that by calling and saying they were Mall Security, they could lure her out of her house long enough for them to burglarize it

A DIFFERENT KIND OF “FIRE” SAFETY

Here we are at the end of 2017 with an alarming, national poll being recently conducted by CareerBuilders.com stating that millions of Americans are at a safety risk: more than half of workers said they are under a great deal of stress and 77 percent reported feeling **burnout** sometimes. According to 2500 people surveyed, the following are the leading stress issues from highest to lowest: difficult co-workers (16 %), unrealistic work load (14.6%), tight deadlines (10.6%), last minute projects (9.5%), overbearing or interfering boss (8.8%), personal worries (7.4%), time management/procrastination (5.7%) and, asked to do things out of expertise (5.2%). As dedicated insurance professionals, we can sometimes over exceed the superwoman/superman syndrome balancing act while pushing ourselves into the danger zone of this equal-opportunity condition. No one is immune, regardless of age, gender or job (whether you work in an office or out of your home), from feeling the **flames** of too much stress and not enough satisfaction. And, if you don't recognize what is going on and make the appropriate changes, your health will suffer as well as the quality of your work will suffer.

So, how do we cope with this **hot** issue to avoid possible resulting health issues? And how do we overcome our shoulds and coulds for the “sake of others”? As we search for the painful truth before our attitude spirals downward, we need to find out what is creating the stress problem.... Workload too heavy? No control? Lack of recognition or rewards? Unfair or inappropriate compensation? Contradicting values? Difficult colleagues? Micromanaging supervisor? One thing for sure is that a bad fit between an employee and any type of job **INCREASES** the risk of burnout. Even with a job you love and care passionately about, stress and burnout can **smolder** for years before **bursting into flames**. The first signs are physical, mental, and emotional exhaustion and, as this fatigue builds, passion and commitment diminish. A shift to the negative is noticed and detachment occurs with an aversion for the job. Cynicism, criticism, and hostility set in with blame towards other people. Sometimes getting by with the bare minimum replaces doing your very best. This combination of exhaustion and cynicism eventually **flames** into inefficacy, a sense of inadequacy that drains an employee's strength and spirit. And, constant interaction with co-workers, friends, or family who are anxious, angry, stressed or traumatized **sparks** up more negative emotions and activates your own stress levels. Toxicity of a boss, for example, can lead to no emotional support causing the burnout employee to feel empty with nothing left to give. Thus follows the protection mechanism of shutting down and pushing away...an endless **blaze** that has been **stoked** to the max.

Insight is everything and you can't continue to approach your work in the same way so it may mean a total and final recourse-change of work! Once you realize this epiphany and acknowledge burnout, which can be done but is the hardest part to do (like breaking up), you **WILL** find a way to do it but the concrete steps you must take after will become much easier! The **sparkling**, hopeful afterthought here is that most employees **ARE** within only 18 months of being in a better, healthier work situation.

Here are methods you can use to **beat out** burnout and capture your enthusiasm again:

PUT “YOU” FIRST.... meet your own needs, reserve time for yourself (even God rested on the 7th day).

CALM YOURSELF.... pray, meditate, take short breaks, or breathe deeply to re-energize your brain.

ANALYZE YOUR JOB....likes & dislikes, changes, identify problems, form strategies/alliances.

SETTLE FOR LESS THAN PERFECT....do 90% not 110% of max, delegate, accept limits, say “no.”

TAKE GOOD CARE OF YOURSELF....eat healthy, sleep well, and exercise daily.

CULTIVATE SUPPORT....re-create support or network of friends, co-workers, and extended families.

SET LIMITS....take 24 hours before accepting new demands, talk over with support and/or network group.

PLAN YOUR FUTURE....start now, network, get training, update resume, & take 15 min. a day to explore.

Opening up your world to other options by taking small steps towards feeling more in control and setting the stage for a possible fresh start can **quell** that overwhelming feeling of distress and head off problems for those at risk towards a new turning point. Here's to a “ fire free rest of the 2017 and 2018 for us all!

Respectfully Submitted,

Carola S. Erb

BRAIN POWER



Autumn Word Search



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

ACORN
BEAUTIFUL
CORNUCOPIA
FOOTBALL
LEAVES
OCTOBER
RAKE
SCENIC
SQUIRREL
YELLOW

APPLE
BONFIRE
CRISP
HARVEST
MIGRATION
ORANGE
RIPE
SEASON
SUNFLOWER

AUTUMN
BROWN
FOLIAGE
HAYRIDE
NOVEMBER
PUMPKIN
SCARECROW
SEPTEMBER
SUNSHINE