



# IPOC CONNECTION

Spring 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**



Spring is here! It would not be spring without our annual Fashion Show! Our 7<sup>th</sup> annual fashion show will be held on April 14, 2018. The funds raised will benefit local charities. We still have room so register soon (see events section for details); Déjà New will again be supplying the clothing for this event – Thank you Ginger!

A special thank you to our sponsors and to our models. Also modeling for us will be a special young man that a lot of IAIP members have watched grow up and we are happy to welcome Nathaniel Tillett. You don't want to miss the fun.

Region VII Conference is in Phoenix, Arizona April 19-21<sup>st</sup>. The host association, Valley of the Sun Insurance Professionals has been working hard to make it special for us. Scheduled are CE and CLP education classes, Awards dinner and a special keynote speaker. IPOC will be represented by delegates Freeda, Brooke and Deanna. It's not too late to register and attend. I encourage you to attend and be involved!

One Member...One Vote. Watch your emails in April and cast your vote for the International Secretary. It is wonderful to have two qualified candidates running for office. Betty Curry and Geraldine Plott. You can view their bios and qualifications on the International web site.

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<http://www.internationalinsuranceprofessionals.org>

# 2017-2018 Leadership Team

President: Freeda Koopmans, AU, AAI – [freedasba@netzero.net](mailto:freedasba@netzero.net) – 714-671-1930

President Elect: Brooke Lesniak – [brookeipoc@gmail.com](mailto:brookeipoc@gmail.com) -818-512-7686

Treasurer: Carolyn Espinoza – [cmespinoza@roadrunner.com](mailto:cmespinoza@roadrunner.com) - 714-545-1826

Secretary: Deanna DeLoux - [Deanna.ledoux@gmail.com](mailto: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](http://www.caciaip.org)
- **Region VII** - [www.iaipregion7.org](http://www.iaipregion7.org)
- **International (IAIP)** - [www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)
- **Region VII consists of:**
- Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington



Brooke Lesniak	04/07
Freeda Koopmans	05/05
Carola Erb	06/07
Gina Thomas Patterson	06/20

# 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](mailto: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**

## 5 Important Skills Young Professionals Need to Succeed

**ABOUT THE AUTHOR -Dan Schwartz** -Dan Schwartz is the founder and chief education officer of the Ground Floor Leadership Institute

In my college days, I remember someone telling me, “You will gain 20 percent of your knowledge in the classroom, and 80 percent on the job.” They couldn’t have been more accurate. As I reflect on the first five years of my career as a young professional, many of my successes have been a result of lessons learned from my failures. Along the way, I have had some great mentors and influential managers who have coached me through big mistakes and enabled me to become more successful through every learning experience.

As I have continued to set professional goals for myself, I have recognized that there are many skills I currently possess that will always need development. For instance, one of the self-development strategies I often leverage as an author is reading. This past month, I read [Lindsey Pollak’s](#) most recent book, *Becoming the Boss*, which contained many useful and helpful tips for young professionals to stand out and develop themselves as future leaders of organizations.

Below are five skills that I believe have helped me have a successful first five years as a professional:

**Networking:** As much as networking can be a frustrating concept for many people, it is still one of the most valuable skills a professional can possess, particularly at the beginning of a career. Every job and opportunity I have been given in my career thus far has resulted from a relationship I have built along the way. In *Becoming the Boss*, Lindsey Pollak outlines several strategies for those seeking to build their network and offers some suggestions for those who really dislike networking.

**How to develop this skill:** Begin building relationships starting now with as many people as possible, even if you don’t think they can help you. The bigger your network, the bigger range of opportunities you will possess.

**Presentation Skills:** According to many studies, public speaking continues to be the number one fear for people. Yet it remains one of the most critical skills in business to be successful. Having solid presentation skills is helpful in closing sales deals, making career moves, running effective meetings, communicating ideas, and so much more. If you can become an effective presenter, you will widen your

capabilities as a professional and be able to succeed in many situations where others cannot.

**How to develop this skill:** Find ways to get yourself presenting in front of other people as often as you can. The only way to overcome your fears of something is to do it until you fear it no more.

**Business Writing:** Because much of today’s communication is exchanged through nonverbal mediums such as email, instant messaging, texting, and social media, your professional reputation is highly influenced by the way you write. Becoming a good writer, one who uses proper grammar and punctuation in correspondence, can go a long way toward earning the respect of your peers and help you excel in your career. There are countless situations in which you will be counted on to write a proposal, an important email, and other types of correspondence, so it is important to be prepared when the task arrives at your desk.

**Communication:** The most successful professionals recognize that communicating the right information, at the right time, and in the right way creates opportunities for people to come together and solve business challenges. Becoming a great communicator begins with being a great listener. When someone is talking, it is human nature to focus on what to say next instead of listening to what the other person has to say. Focus on mastering the communication process and you will find that you will be misunderstood less and heard more often.

**How to develop this skill:** Actively work to develop your listening skills when interacting with others. By listening well, you will be able to communicate your response more effectively.

**Time Management:** Being late, missing deadlines and rushing to get things done is the best way to decrease your credibility as a professional. Everyone has busy lives, but the mark of a true professional is to manage your time well by planning ahead, avoiding over committing yourself, and only making promises you will be able to keep. Leverage today’s technology to plan out your day and keep your schedule on track.

**How to develop this skill:** Start saying “no” more often to voluntary commitments and create “margin” in your schedule to ensure completion of all your tasks

# SAFETY



**Safety Co-Chair- Regina Lemanowicz**

## Lockout/tagout inconsistencies

What are the biggest gaps in lockout/tagout programs?

Lockout/tagout is a critical safety component in safeguarding workers around the equipment they operate, service and maintain. For yet another year, OSHA's Lockout/Tagout Standard (1910.147) made the list of the top 10 most frequently cited standards. The most-cited sections within this standard focus on procedure development and use, inspections, employee training, and notification of the application and removal of lockout or tagout devices.

An important first step for lockout/tagout is developing and documenting an energy control program. Creating a written document helps establish and explain the elements of the program to all employees.

One of the most common program gaps is the lack of detailed, machine-specific procedures. Procedures are used to explain the steps for shutting down, isolating, blocking and securing equipment to control hazardous energy, as well as applying and removing lockout/tagout devices.

With a program and procedures in place, the next step is to instruct employees, communicate processes and conduct periodic inspections. Instruction should include OSHA requirements, as well as customized program elements, such as machine-specific procedures. When OSHA evaluates company performance on lockout/tagout compliance, it looks to training for employees based on three categories: authorized, affected and other employees.

. These products should be easy to positively lock out and simple to use.

It also is important to use devices that best fit each

lockout point and follow these seven steps for compliance and safety:

1. Notify affected employees of your intent to lock out the equipment.
2. Review the machine-specific written lockout procedures.
3. Perform the normal machine stop.
4. Shut off all energy isolation controls.
5. Lock out the energy isolation controls.
6. Dissipate any stored or residual energies.
7. Verify the zero-energy state to begin servicing safely.

Once you have an effective lockout program in place, consistently reviewing it beyond the required annual inspection and performing audits are essential to identifying gaps or inconsistencies. This allows your company to focus on maintaining a successful program, instead of reacting only when something goes wrong. A sustainable lockout/tagout program not only helps to improve workplace safety, it also reduces costs and increases productivity.

*Editor's note: This article represents the independent views of the author and should not be construed as a National Safety Council endorsement.*



# LEGISLATION



**Carola Erb – Legislation Chair**

CALIFORNIA STATE Legislative Update California legislators have been quick to react to the catastrophic wildfires of 2017, three of which occupy the 'top ten' list of the most destructive wildfires in state history. In concert with the CDI, at least eight different legislators have introduced a package of bills addressing coverage and claims issues. The deadline for bill introduction is on 2/16/18 so we do not yet know the complete landscape of the fire, and now mudslide, related legislation for the 2018 legislative session. A few of the bills introduced to date are rather innocuous, such as AB 1799-Levine (written copy of policy must be provided to insured within 30 days of request) and AB 1800-Levine (clarifying that any extended replacement cost benefits, i.e. Option ID, are available even when the insured rebuilds in a new location). But the others are, at best, problematic, and at worst could cause severe disruption of the California homeowners' insurance market. In roughly descending order of lack of concern, here are the most significant proposals introduced to date: Ban on loss-based reunderwriting SB 824 (Lara) Litigation discounts SB 824 (Lara) Insurer liability for any underinsurance if it fails to provide a new replacement cost estimate annually AB 1797 (Levine) CDI pre-approval required for 'material' reductions in policies in force "within a particular geographic area" SB 824 (Lara) Require reporting to CDI of any non-renewals in the disaster

area within 5 years of the disaster SB 894 (Dodd) Allow claimants to stack all major coverage limits (dwelling, other structures, contents, and ALE) after a declared disaster SB 894 (Dodd) Allow insureds to collect the "fair rental value" of the dwelling in lieu of actual ALE incurred SB 897 (McGuire, Dodd) Allow insureds to opt for 80% of the contents limit without any inventory as a final settlement SB 897 (McGuire, Dodd) Require homeowners insurance to cover loss from an uncovered peril if a covered peril was even a remote cause SB 917 (Jackson) mandatory offer of 50% extended coverage (dwelling, other structures, contents and ALE), for an additional premium as disclosed, for both new and renewal business AB 1875 (Wood) Most major carriers and trade associations are already meeting with legislators, legislative staff, and the insurance committee consultants to educate them on the problems created by these proposals, and to advocate alternative measures such as improved land use planning, forest management, and claim adjuster access to disaster areas. Given the intensity of emotions among many of the legislators' constituents, and significant involvement by the CDI, consumer groups such as United Policyholders, and the media, this will be a difficult fight. Throughout the process, we all need to reach out to our local legislator to assist with these bills.



# 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
April 18th	Drones –Going above & beyond basic inspection	No charge for IAIP Members; \$15 for Non-Members
May 16 <sup>th</sup>	Putting the Lid Back on Big Pharma's Pandora's Box	No charge for IAIP Members; \$15 for Non-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 offer 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 strive 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](mailto:freedasba@netzero.net) or [brookeipoc@gmail.com](mailto:brookeipoc@gmail.com).

**INSURANCE PROFESSIONALS of ORANGE COUNTY P. O. Box 1264 Tustin, CA 92781 [ipoc2013@gmail.com](mailto: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](mailto:freedasba@netzero.net) or Brooke Lesniak at [brookeipoc@gmail.com](mailto:brookeipoc@gmail.com).**



**[WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG](http://WWW.INSURANCEPROFESSIONALSOFORANGECOUNTY.ORG)**



## IPOC MEMBER SPOTLIGHT



Jennifer Lamb



I am an independent agency owner. I try to provide the best fitting policy for my customer's specific needs. I concentrate on insuring small to medium size businesses in the manufacturing niche. I enjoy working with the business owners and finding out about their businesses and lives. When I am not working then I am spending time with family. I have amazing children and a beautiful granddaughter. I am hoping that one of my children will want to follow in my foot steps and be a great insurance risk manager.

I enjoy IPOC for the different insurance related subjects that are discussed in the monthly meetings by the educated speakers. I also enjoy that part of what we do (IPOC) goes back to the community. In addition, to the great educational moments I appreciate the friendships that I have made with the members of the IPOC and the support the members have for other women in the industry.

### President's Message Cont'd

IPOC needs your VOTE! Members plan to attend our May 2<sup>nd</sup> IPOC meeting for the election of new officers for the 2018 to 2019 fiscal year. Nominating Chair, Carola Erb may have contacted you for your support. Please consider being an officer, committee chair or committee member – Your help is needed Contact Carola at [Carola.Erb.pyaz@StateFarm.com](mailto:Carola.Erb.pyaz@StateFarm.com) to volunteer. Don't forget to remember your Mother – Mother's Day is May 13<sup>th</sup>!

June will be here before you know it! Because the IAIP National convention is June 7-9<sup>th</sup> in St. Louis, Mo. Our June Installation of new officers will be held on Wednesday, June 13, 2018. Please plan to be there to welcome our new slate of officers. Look for our fliers for all our future events.

IPOC is teaming up with the South Bay Association of Insurance Professionals (SBAIP) to co-host a golf tournament. This is scheduled for Thursday, September 13, 2018 at the Coyote Hills

Country Club in Fullerton, Ca. Players and sponsors are needed – watch for our fliers on this event as well! We will be having planning meetings starting March 28<sup>th</sup> so if you want to help or have any suggestions, please let us know - volunteers always welcome!

Thank you to Jennifer Lamb for bringing a huge bag of clothing for Mary's Kitchen, who feed & clothe the homeless in Orange County. Donations of purses, shoes & clothing from my and my neighbor's closet will be delivered this week to WHW-Irvine. WHW is an organization helping others to computer skills, how to write resumes, how to dress for an interview, etc, IPOC is proud to support WHW as one of our Community Outreach recipients.

Wishing everyone a wonderful Easter with family and friends.

In Fellowship,

Freedra Koopmans, AU, AAI

# CALENDAR OF EVENTS

April	14th	IPOC Annual Fashion Show
	19th	Region VII Conference-Phoenix AZ
May	2nd	Regular Business Meeting-details to follow
June	13th	Regular Business Meeting – details to follow
	7th	IAIP International Convention St. Louis, MO

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 2<sup>nd</sup> 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**


 The IAIP logo, featuring a stylized 'A' made of three colored triangles (blue, green, red) and the text 'International Association of Insurance Professionals'.

# UPCOMING EVENTS

## Insurance Professionals of Orange County

Cordially invites you to an afternoon of Fashion, Food & Fun at our 7<sup>th</sup> Annual

### Spring Fashion Show

Featuring Deja New associated with  
Women Helping Women a non profit organization

Saturday April 14, 2018



Door Prizes---Fashion---Shopping---Networking

Cash Bar---Opportunity Drawings---Health & Beauty Booths

Date & Location: Saturday, April 14, 2018 (11-3pm) Registration begins at 10:30 am

Doubletree Club Hotel

7 Hutton Centre Drive in Santa Ana, CA

Cost: \$40.00 per guest with RSVP - \$42.00 via PayPal

\$45.00 at the door - Includes Lunch & Complimentary Self-Parking

----- RSVP & SCAN BACK OR MAIL -----

Name/Title: \_\_\_\_\_ Company Name: \_\_\_\_\_

Contact e-mail/Tele-Mail: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ City, State, Zip \_\_\_\_\_ Number of Attendees: \_\_\_\_\_

Send RSVP to Carolyn Espinoza at [cmespinoza@roadrunner.com](mailto:cmespinoza@roadrunner.com) by 4/07/2018

Make checks payable to IPOC and mail with this form to:

Insurance Professionals Orange County @ PO Box 1264, Tustin, CA 92781

*For Information call Brooke Lesniak 818-512-7686 or [brookeipoc@gmail.com](mailto:brookeipoc@gmail.com)*

*Or Carolyn Espinoza (714) 545-1826 or [cmespinoza@roadrunner.com](mailto:cmespinoza@roadrunner.com) for Vendor information*

*Learn more at [www.insuranceprofessionalsoforangeounty.org](http://www.insuranceprofessionalsoforangeounty.org) \*\*\*Proceeds to Benefit the IPOC Scholarship Fund & Community Outreach Programs\*\*\**

## ONE MEMBER-ONE VOTE FOR INTERNATIONAL SECRETARY

### Overview

Every member in good standing will have a vote in the election of the International Secretary. We encourage you to exercise your right to vote!

The electronic ballot will be distributed to the membership via email in April for a 2-week voting period. Corporate Centre staff and a Teller's Committee appointed by the International President will regularly monitor the response rate during the voting period. Communications to the entire membership with reminders to vote will be adjusted accordingly to ensure the quorum is met. Quorum is defined as 10% of the voting body.

If you have any questions regarding the election process, please contact the [IAIP Executive Director](#) or your [Regional Vice President](#).

#### MEET THE CANDIDATES

##### 2018-2019 International Secretary Candidates:

Betty Curry, CPSR, CPIA, CPIW, DAE, CLP

Geraldine Plott, FCLA, SCLA, CPCU, AIC, ARM, AIS, AINS, CIIP, DAE, CLP

#### [Meet the Candidates Webinar Recording](#)

The [Meet the Candidates webinar](#) is now available to view for the opportunity to meet our candidates for International Secretary: Betty Curry and Geraldine Plott. President-Elect, Angie Sullivan, interviewed the candidates and attendees were invited to ask questions.

FOR ADDITIONAL DETAILS PLEASE VISIT [www.internationalinsuranceprofessionals.org](http://www.internationalinsuranceprofessionals.org)

# VOTE

# 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](http://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](mailto:terri.brennan@nationwide.com) or Penny Haworth-Rich at [phaworth-rich@berkleyrisk.com](mailto:phaworth-rich@berkleyrisk.com), Co-Chairs

**Register early to take advantage of the early registration pricing. You will find the registration form here: <https://tinyurl.com/ydydz7pa>**

***Event Themes*** -Friday Night Buffet Dinner - Western Themed - There will be a DJ and Karaoke

Saturday Night Awards Red Carpet Affair - Denim and Diamonds!! - Dress as casually or as dressy as you would like - but show your BLING!!

Region VII Chosen Charity for the Conference - Lighthouse for Hope.

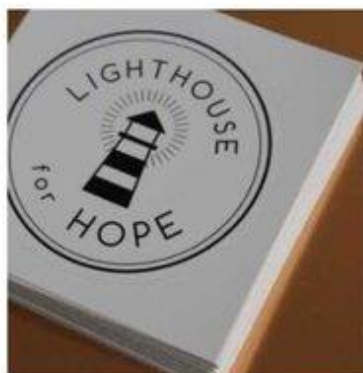


## 2018 Region VII Conference Education April 19 – 21, 2018 /Phoenix AZ

	<p><b>Street Level Ethics:</b> Thursday 4/19 from 9 am to Noon 3-hour CE – Approved in AZ, CA, CO (pending for NV, UT, WA) CE not available in ID, AK, HI, MT.</p> <p>Instructor is Chris Behymer. Chris is the Director of Marketing &amp; Business Development at Markel Insurance.</p>
	<p><b>Property Insurance Issues:</b> Thursday 4/19 from 10 am to Noon 2-hour CE – Approved in AZ, CA, HI, ID, MT, NV, OR, UT, WA</p> <p><b>Business Income Insurance &amp; Disaster Recover:</b> Thursday 4/19 from 1 to 3 pm 2-hour CE – Approved in AZ, CA, HI, NV, UT.</p> <p>Instructor is Rick Hallock. Rick is Director of Marketing for with Greenspan - Adjusters International</p>
	<p><b>Employee Engagement:</b> CLP Qualifier Friday 4/20 from 1pm to 3 pm, 2-hour class</p> <p>Instructor is Christine Chandler-Tillett CLP. Christine is currently President of IPLA and CA Council Director-Elect.</p>
	<p><b>Diversity Awareness:</b> CLP Qualifier Friday 4/20 from 3 pm to 5 pm. 2-hour class Instructor is Lauri Oakden-Binder RWCS, CRIS, CIIP, CLP</p> <p>Lauri is a member of Las Vegas Ins Professionals and our current International Secretary.</p>
	<p><b>Emotional Intelligence:</b> CLP RENEWAL Qualifier – Saturday 4/21 from 1pm to 5 pm 4-hour class.</p> <p>Instructor is Cindy Prud'homme AINS, CPIA, CIIP, CLP Cindy is a member of the Mid-Michigan Assoc of Ins Prof. and our current International Vice President.</p>



## REGION VII – 2018 CONFERENCE CHARITY INFORMATION



### LIGHTHOUSE FOR HOPE

is a 501(c)3 non-profit founded by Hannah Cobley, a cancer survivor, to provide support for families fighting pediatric cancer. You can read Hannah's story on their website.

<https://www.lighthouseforhope.org/>

#### THEIR MISSION:

"Lighthouse for Hope" strives to fight alongside families experiencing the physical, emotional, and financial setbacks caused by Pediatric Cancer by providing them with support and assistance for day-to-day necessities.

**We are collecting items for "CARE BAGS" for patients and BLANKETS.**

**Care Bag items can include:** Cozy Socks, activity/coloring books, crayons/colored pencils, hand sanitizer, lotion, tissues, chap-stick and a small toy.



Blankets – "throw" sizes preferred for the kids.

If you are unable to shop, Lighthouse will gladly accept cash gifts, gas cards and check donations. Checks should be made payable to: **LIGHTHOUSE for HOPE**



**Insurance Professionals of Orange County & South Bay  
Association of Insurance Professionals host:  
Golf Tournament & Banquet**

**Thursday, September 13, 2018  
Coyote Hills Country Club  
1440 E. Bastanchury Road, Fullerton, CA 92835**

**When: September 13, 2018  
Where: Coyote Hills Country Club  
Time: 1pm Shotgun & 6pm Banquet & Awards  
Cost: Details to Follow**

**\*\*SPONSORSHIP OPPORTUNITIES AVAILABLE\*\***

**Inquiries please contact Susan Haro, CISR Elite, Program Chair  
Email: [SUSAN.HARO@HOTMAIL.COM](mailto:SUSAN.HARO@HOTMAIL.COM)  
Text: [\(310\) 720-0772](tel:3107200772)**

**WE ENCOURAGE EVERYONE TO BRING FRIENDS, FAMILY OR  
PROSPECTIVE MEMBERS TO JOIN US!**



# 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





# IPOC VOLUNTEER RECOGNITION



**Carolyn Espinoza –Treasurer**

Carolyn joined the Insurance Professionals of Orange County in 1977 and has been an active IPOC member for the past 39 years. As well as the Treasurer, Carolyn has held the offices of Director, Vice-President, President-Elect and President.

At the present time she is also serving as Cheer & Hospitality Chair and for the past 39 years she has attended IPOC monthly dinner meetings and board meetings where she lends her support to the president wherever is needed to make sure that IPOC continues to strive and grow.

Carolyn was an extremely important member of the Region VII 2017 planning committee and oversaw the registration table, RSVP's and was the Conference Treasurer.

You will always find her working diligently at the registration table. She always greets you with a smile

and never forgets to thank you for coming and supporting IPOC.

She is our hotel liaison working to plan our monthly meetings and association events. She has attended Conventions, Regional Conferences, State Council Meetings and So. CA Inter-Coordinating Council Meetings and always serves on conference committees.

Carolyn retired in 2008 after working 42 years and six months where she maintained a perfect attendance record. Carolyn is a past recipient of Insurance Woman of the Year, Mentor of the Year and other deserving awards.

Carolyn is a valued member of IPOC, not only now and in the past but we hope well into the future. Thank you from all the members of IPOC.

!

## WHY VOLUNTEER?

It's not for the money,  
It's not for the fame,  
It's not for any personal gain.  
It's just for the love of fellow man.  
It's just to lend a helping hand.

It's just to give a tithe of self,  
That's something you can't buy with wealth,  
It's not for medals won with pride,  
It's not for that feeling deep inside.

Your reward is found down in your heart.  
It's a feeling that you've been a part of  
Helping others far and near that  
Makes you become a volunteer!

# BRAIN POWER

Name: \_\_\_\_\_

Spring



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

Find the following words in the puzzle.  
Words are hidden → ↓ and ↘.

BLOSSOM  
BUDS  
CROCUS  
DAFFODIL  
FLOWER  
GARDEN  
GREEN

GROW  
LILACS  
MELTING  
PUDDLE  
RAIN  
RAINBOW  
ROBIN  
SEASON

SEEDS  
SHOWERS  
SUN  
SUNSHINE  
UMBRELLA  
WARM  
WEATHER

