

ORANGE SPIEL

Orange Empire CPCU Newsletter

MAY 2009

PRESIDENT'S MESSAGE

It's hard to believe my term as President is nearing the end. June is virtually upon us and we will be installing our new officers and beginning a new journey. It's an exciting time for our chapter.

The year was filled with educational opportunities for our members. The Annual Meeting and Seminars in Pittsburgh, workshops and a weekend of wine tasting (wine tasting is educational isn't it?) in Santa Barbara and workshops in Pasadena with our fellow So Cal Chapters, All Industry Day and of course our monthly luncheon speakers. Who can forget Mary Barbieri, CPCU giving us great tips on networking, Richard Masters timely talk on Ethics, Kumi Ritchy, Finding Peace in Uncertainty, Bill Van Kuran, WC 2004 Reform Update, Mary Jo Hooper, Children Health Initiative of Orange, and of course those wonderful youth "Unplugged" who entertained us at our December meeting!

Our chapter is not all about education although that is a very important part of our service to our members. Providing networking opportunities and serving our community also play an important role. We've enjoyed watching the Angels, hitting the links, bringing in food for Second Harvest and donating blood to the American Red Cross. The 3rd Annual Golf Tournament is coming up on June 1st at the Brookside Golf Club in Pasadena with proceeds benefiting the City of Hope. See article for details.

This year brought us into the tech age providing our members with the ability to pay for monthly meetings by credit card via Pay Pal through our website (<http://orangeempire.cpcusociety.org/>). The website alone is a marvel of technology!

As I reflect on this past year, I wonder what else we could have provided to our members. Could we have done things better? (Don't we always ask ourselves that question?). Yes, I believe we can always do better, no matter what it is we are involved with – our jobs, our families, our communities. But when I look back at what we accomplished as a chapter and the many activities our individual members are involved in despite the economic downturn and job losses, we did A-OK.

As I look ahead, in the short term, we have elected the next slate of officers who will be installed in our June meeting, along with our celebration of education month. We are already planning the next Regional Officer meeting with the other So Cal Chapters in July and committee meetings have begun for All Industry Day, which will be on October 23rd.

What can you do to help? (Oh no, she's going to ask me to volunteer.) You're right; I am going to ask you to consider volunteering. It's a great way to connect with others in the industry and make life long friends. If each one of us gave just 1 hour a month, we could accomplish a great deal more. Can you help send letters to unpaid members? Can you help contact paid members and encourage them to attend a meeting? Do you have ideas for speakers? Can you be a speaker? I know our membership holds a great many excellent speakers. Do you have ideas for networking events? You won't regret the time spent!

I look forward to the upcoming year and getting closer to our turn to host the Annual Meeting and Seminars in 2014. It will be here before we know it.

In closing, I want to thank you for your support and a special thank you to the Board for all of their hard work and support. We couldn't have done it without you!

Karen Frech, CPCU
President 2008-2009
Orange Empire Chapter CPCU

FROM OUR REGIONAL GOVERNOR

WHAT CAN MY CHAPTER DO FOR ME – AND VICE VERSA?

We recently held a meeting for the Chapter Officers of the 6 Southern California CPCU Chapters. One of the main topics of discussion was what the different chapters were doing to add value for our members and maintain membership. Now, more than ever, this becomes important with insurers and agencies, merging, downsizing or just looking to cut expenses. Some of the answers have been stated before but bear repeating.

- Provide meaningful educational events.
- Provide informative and friendly breakfast/luncheon/dinner speakers at the regularly scheduled chapter meetings.
- Provide the networking environment for insurance professionals who are out of work or seeking work to find work opportunities.

Is your chapter doing that for you? Can you help your chapter do that for you and other chapter members?

One of the things that did the most for me in this profession which I've practiced for over 40 years was participating in the educational opportunities and networking provided by my CPCU designation and by my continued involvement in CPCU

Another topic was what could be done to get more members to participate in chapter activities and as Chapter officers, committee members and/or directors. Again a simple answer might suffice:

Reach out to fellow CPCUs to come to meetings, attend educational events, and to volunteer to help, in their chapter newsletters, by phone, email and probably most importantly by face to face contact and asking for your ideas, help and participation. Again is your chapter doing that for you? If so, have you responded favorably? If not, how about helping them do so by volunteering to take on part of the task? You might be surprised at how much can be done with a little effort by a bunch of CPCUs.

Some chapters are getting involved in fun activities, too. The El Camino Chapter sponsored a two day educational and wine tasting event in Santa Barbara last fall which attracted CPCUs from all over the state. And they've indicated they plan on doing it again. Orange Empire plans on having another night at an Angels baseball game. The Los Angeles, El Camino, Orange Empire and San Gabriel Chapters are planning their 3rd Annual Golf Outing and Dinner at Brookside Golf Course on June 1. Those same chapters even manned a Water Station at the recent Pasadena Marathon.

All the chapters are looking for your thoughts at what they can do to make the chapter more meaningful to you, the members. For goodness sake, give them your thoughts. Whether educational, networking, good works or just good fun let them know. Oh yes, and while you're at it, volunteer to help with some activity. You might be surprised how much of a good time you can have doing good for yourself, your chapter and your community.

William J. "Joe" Wetter, CPCU, CLU, ChFC, ARM
CPCU Society Governor, Western Region
1733 San Vito Lane, Camarillo, CA 93012

LOSING AND LOOKING FOR A JOB

Most of us will experience a job loss at least once or twice in our careers. Looking to the future, predictions are that most people will have multiple jobs throughout their careers. In fact, some people are predicting that job transitions will become so prevalent due to business conditions, employee interests, and changes in society, that the average length of service with any one company will be under 5 years. The good news is there is nothing to be afraid of-that you will survive your job loss and even prosper if you approach it with the right attitude. My recent experience will serve as an example of what to expect and how you might be able to deal with it.

- Losing your job-Prepare yourself for the reality that this is probably more likely to happen than for you to stay with one company for your entire career. Business is focused on immediate results and reduced expenses, and reducing or relocating staff is one of the regular practices of most businesses. Don't take it personally-it just happens. It's not a reflection on you or anything you've done-it's just a business decision. In my case, my personal efforts were generating significant profits for Washington Mutual, but due to the mortgage meltdown, they needed to reduce expenses and wiped out the insurance operations in order to cut expenses. This was merely a business decision, not a reflection of my performance-nothing I could do about it and nothing to get excited.
- Have the right attitude-Since this is not your 'fault', don't get down on yourself. In fact enjoy it as best you can. How often do you get a long break from work? Time to get things done around the house, take some nice trips, enjoy your family. I was able to visit some places I always thought about, but didn't have the time. I never would have made it to them had I been working.
- Outplacement-If you get outplacement services, use them. The counselors are up to date on the latest resume structures, they usually have lots of contacts, and it's nice to have someone to reassure you that you are doing ok. My outplacement service had weekly meetings of job seekers. We shared leads, bounced questions off each other, and basically were a support group for each

other. It's good to have this support if you are out of work.

- Networking-this is a fancy word for telling people you are looking for work. Since most people have been through similar challenges, they really sympathize with you and will go way out of their way to help you with leads, contacts, or even making a pitch for you. And many of these people will have just met you. You can network on the phone, in person, or even by email. You can't network too much. In fact, you should make it a point to network as part of your normal activities even when you have a job. Make contacts, take names, numbers and emails. Once you get a contact, maintain it, even if you only send an email once every 6 months. You never know where a job lead might come from. The best job I ever had came from a contact I made at a funeral!
- Internet-This is a great place to find out what companies have openings and who might be able to use your talents. I have found that Monster, Yahoo jobs and Career Builder are the best for all openings. Greatinsurancejobs.com is good for more insurance specific jobs. Once you find out where the jobs are, if you can network to get the name of the HR person or the hiring manager-that really helps. In my prior job transitions, I found through networking and didn't find much on the internet. This time I found my job on the internet, not through someone I knew. About 75% of jobs are secured by networking, but the other 25% are through other sources like the internet. It's just another tool for finding your next job, so it's worth using it.
- Interviews- I would recommend that you go on as many interviews as you can. It's great training for refining your interview skills. You also are networking as well, and you never know, but the interviewer may not hire you for this job, but may see you as a candidate for a future position or something else in the company. It also gives you a contact in that company who you can use in the future.
- CPCU-I can't stress how important the CPCU designation is. First of all, fellow CPCUs are great sources for leads and contacts. Several jobs I looked at were referred to me by fellow CPCUs. The

designation itself tells people that you stand above the crowd. I know for a fact that my CPCU designation enhanced my value on at least two of the jobs I landed. Don't underestimate the value of the designation. It makes us the professionals in the insurance business, and most people in our industry know that. So don't hesitate to sell yourself as being a CPCU-it makes a difference.

I hope these thoughts will help you if and when you find yourself on the job "trail." If you use some of these ideas, I think you will find your search to be more productive and less challenging. I hope that few of you ever have to go through a job transition, but if you do, feel confident that you will survive and you will be successful. I am continuing my 30 year career in the insurance industry, but in a different arena-agriculture; lots to learn and quite challenging, but very interesting to say the least. Who says you can't teach an old dog new tricks! Well, we are going to find out!

Greg Nelson, CPCU, AIM

CPCU ANNUAL MEETING IN DENVER THIS YEAR

The CPCU Society has begun registration for the 2009 Annual Meeting and Seminars being held in Denver, CO. Things get started on August 29th and continue through September 1st. Among the speakers will be Mountaineer & Survivalist Aron Ralston and Lt. General Russel L Honore, US Army (Ret).

The Annual Meeting will offer more than 45 educational programs to help attendees 'Make Your Career Soar!' and lots of opportunities for seeing old and making new friends. Plus, there will be tours and other activities to learn more about the Mile High City.

For complete information and registration online, go to www.cpcusociety.org and click on *Annual Meeting and Seminars*. Or, if you want, you can register by mail or fax by returning the registration forms (available on the society's website) with payment or credit card information. And, if you need assistance, contact Member Resource Center at (800) 932-CPCU, option 5; or online at membercenter@cpcusociety.org.

LOCAL NEWS AND EVENTS

THE 2009-2010 OFFICERS OF OECPCU

The Orange Empire Chapter of the Chartered Property Casualty Underwriters (CPCU) Society elected its 2009-2010 officers at our annual business meeting and luncheon earlier this month. The incoming officers are: *President* Jim Hurst of Saddleback Valley Insurance, *President-Elect* Andrea Eickhoff of Mercury Insurance, *Vice President*, Bill Borden, *Secretary* Morgan Anderson of Arthur J. Gallagher and Co., and *Treasurer* Latisha Cole.

CPCU Society Regional Governor Joe Wetter will install the newly elected officers at the June 11th monthly meeting

LAAA CONVENTION

The Latin American Agents Association held its 10th Annual (and 4th National) convention from May 27th through May 31st at the Long Beach Convention Center. The theme this year was "Back to Basics" and admission was free for agents and producers. During the course of this event there were seminars, CE courses, a trade show on May 29th & 30th, and plenty of opportunities for networking.

PAST PRESIDENTS HONORED

The May 14th chapter meeting was a busy meeting indeed—beside having the usual outstanding lunch buffet, an excellent speaker from the Willis Corporation and voting in the 2009-2010 chapter officers, we also took some time to honor the chapter's past presidents. There were several in attendance and it was a joy to hear a few of reminiscences. The chapter board is dedicated to honoring the people who have been instrumental in making our chapter what it is and report that the chapter will continue to offer opportunities to our appreciation.

GOLF TOURNAMENT

The 3rd Annual CPCU Golf Tournament and Dinner is teeing-off on Monday, June 1st this year and is being held at the Brookside Country Club in Pasadena. Word has it that there are still a few openings so go to the chapter website for registration information. The proceeds this year will go to benefit the ***City of Hope***.

ALL INDUSTRY DAY

The Orange Empire Chapter of the CPCU will be presenting its 37th annual All Industry Day on October 23, 2009 at the Turnip Rose. The AID committee is hard at work planning this annual educational event for our chapter so mark your calendars and plan to attend.

NEW DESIGNEES

Our chapter now has 4 new designees scheduled for conferment at the 2009 Annual Meeting and Seminars in Denver. They are Jayne Bradford, Donald Kerr, Jason Mellor, and Arash Sani. The chapter extends our hearty congratulations on their momentous achievement.

A NEW WAY TO PAY FOR LUNCH

Did you know that now you can use your MasterCard, Visa, or Debit card to pre-pay for the monthly meetings? All you need to do is go online to our website, click on the 'Chapter Meetings' link in the upper left-hand corner of the home page and go from there.

NEXT CHAPTER MEETING

Come to the next chapter meeting on June 11th. Our speaker is Ulises Castellon, CPCU, RPA, from Fire Cause Analysis, presenting the "Anatomy of an Arson". This presentation is approved for 1 CE credit. And, as previously noted, the newly-elected chapter officers will be installed by the society's Regional Governor, Joe Wetter.

**** If you have an idea or suggestion for an article or would like to submit an article, please contact a board member—we are always on the look-out for topics of interest to you. Contact information can be found on the chapter's website... www.orangeempire.cpcusociety.org*

---Ed.