



CALIFORNIA COUNCIL OF NAIW, INT'L  
CALIFORNIA COUNCIL OF IAIP, INT'L



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The history of the California Council of NAIW, International is dedicated to all members... past, present and future. Thank you for your fellowship.

Kathleen Kerstenbeck, ARM, CPIW

Public Relations Chair 2009

Regina Lemanowicz

Public Relations Liaison 2009

Jolene Gilbert, ACSR, CPIW, CISR, AIS, CPSR, DAE

Public Relations Committee 2009



Webster's New World Dictionary defines "history" as "an account of what has happened; all recorded past events." Why do we concern ourselves with the history of an association? The answer is very simple: our history has gotten us to the place where we are today in the life of the association. History is something to treasure and honor, even as we always consider the future. By having the California Council's history in print, members have the opportunity to see for themselves how the roots were established and when some of the long standing traditions were first put into practice. I hope each of you enjoy the trip "down memory lane."

In fellowship,

Linda L. Wilson, AAI, AIS, CPIW

NAIW (International) President

2009-2010

## California Associations as of September 2010/2011

- Contra Costa Chapter of NAIW
- Insurance Professionals of Kings & Tulare Counties
- Insurance Professionals of Monterey Bay
- Insurance Professionals of Oakland
- Insurance Professionals of Orange County
- Insurance Professionals of Sacramento
- Insurance Professionals of San Joaquin County
- Insurance Professionals of Santa Barbara
- Insurance Professionals of the Desert
- Insurance Women of Fresno
- Insurance Women of Los Angeles, Inc.
- Insurance Women of North San Diego County
- Insurance Women of San Gabriel Valley
- Insurance Women of Ventura County
- Insurance Women ' s Association of Sonoma County
- Insurance Women ' s Association of Southern Alameda County
- Peninsula Insurance Women ' s Association
- San Diego Insurance Women
- San Francisco Chapter of NAIW
- South Bay Chapter of NAIW
- Southern California Insurance Professionals
- Tri-Valley Insurance Professionals

## California Associations as of September 2020/2021

- Insurance Associates of Fresno
- Insurance Professionals of Los Angeles, Inc.
- Insurance Professionals of Monterey Bay
- Insurance Professionals of Orange County
- Insurance Professionals of Santa Barbara
- Insurance Professionals of San Gabriel Valley
- San Diego Association of Insurance Professionals
- San Francisco Insurance Professionals
- South Bay Association of Insurance Professionals
- Members at Large

### Mission

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

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

**NAIW (International) will live by the Core Values of:**

**INTEGRITY AND HONESTY:** NAIW holds our members and business partners in the highest regard. NAIW will listen, understand and be responsive to each other in an honest and fair manner.

**EDUCATION:** Education is a cornerstone of NAIW's existence. NAIW is committed to providing quality seminars, workshops and classes that assist our members in achieving their personal and professional goals.

**LEADERSHIP:** NAIW provides leadership development opportunities at all levels within the association.

**RESPECT:** NAIW will maintain a mutual respect of others and their opinions, and work together to create the "Association of Choice".

**FELLOWSHIP:** NAIW will provide opportunities for our members to broaden their industry contacts, create long lasting friendships and business relations.

**COMMUNITY INVOLVEMENT:** Members are encouraged to support their communities through literacy and industry related initiatives.

**DIVERSITY:** Members value their connections of all facets of the insurance and risk management industries.

## Collect for Insurance Women

Take us, O God, under Thy Divine protection.

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

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

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

Keep us free from pettiness and unwise discrimination. Let us do our work willingly, honestly and thoroughly, giving service graciously at all times.

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

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

AMEN.

Marie K. Franzen  
Insurance Women of Milwaukee

## Our Logo through the Years

In 1942, at the second annual convention of NAIW, the seeds of development of the NAIW logo had taken root, and the association pin, in the very familiar triangle shape, was embraced by the membership and worn with pride. Growth had been so rapid and so consistent since the organizational meeting in 1940, in Denver, Colorado, that the national Membership Committee adopted as its realistic goal "NAIW members in every state", and the pin design - the triangle - representing the national creed of **Fellowship, Loyalty, Education** that had been adopted when the constitution and bylaws were passed, became an organization symbol. About 1996, design of the logo was changed, and then in 2004 it was slightly altered and again in 2011. In 2012 the newest logo was unveiled, still keeping the triangle, but "exploding" it from a single triangle to three separate ones.



#1 - 1942 to 1996



#2 - 1996 to 2004



#3 - 2004 to 2011



#4 - 2011-2012



#5 - New in 2012



California Council of IAIP



# Insurance Women of Sacramento 1939 Journal Entry

JANUARY 30th, 1939

The meeting was called to order by Acting Chairman Mary Reiner, who gave the thirty-six members present a brief resume of the purpose of the club to be formed. Frances Boothman was appointed as Acting Secretary.

In order to get a general idea of the constitution and by-laws used by clubs of this type, the constitution and by-laws of the San Francisco Insurance Women's Club was read aloud. A general discussion followed, and it was decided that a committee be appointed to draw up a constitution and by-laws for the approval of the Club. The following were appointed: Miss Jones, Miss Yandell, Miss Hannagan, Mrs. Addison, Miss Gostick and Miss McGee.

The frequency of meetings was discussed, and a definite decision put off until a later date.

The matter of including in the Club women from adjusters' offices, company offices and women agents was brought up for discussion, and it was decided that they should be included. A committee of three, consisting of Miss Martinelli, Miss Jennings and Miss Reed was appointed to contact women in the aforementioned offices.

Mrs. Lebar brought up for discussion the matter of dues. It was moved and seconded that the dues be \$2.00 per year, with no initiation fee. The motion carried.

Sue Cook gave a report on luncheon facilities, and quoted the following rates: Elks Club, \$.75; Wilsons, \$.60; LaRosa \$.50 and Trocadero \$.50. It was decided that the first luncheon meeting would be held at Wilsons on Tuesday, February 7th, at 12:00.

As there was no further business, the meeting was adjourned.

APPROVED Mary Reiner  
Acting Chairman

Frances Boothman  
Acting Secretary

# NAIW GENERAL FACTS

## Presidents:

1940-42 Elsie B. Mayer,  
Denver, CO  
1942-45 Ada V. Doyle,  
Caldwell, NJ  
1945-47 Fern H. Anderson,  
St. Paul, MN  
1947-48 Helen Stombs, Rock  
Island, IL  
1948-49 Clarkie King, Coral  
Gables, FL  
1949-50 Gladys C. Main,  
CPCU, CPIW; Seattle, WA



NAIW founder and first president Elsie B. Mayer

Long Beach, CA  
Los Angeles, CA  
Minneapolis, MN  
Nashville, TN  
New Jersey  
Phoenix, AZ  
San Diego, CA  
Sioux City, IA  
St. Paul, MN  
Tacoma, WA  
Topeka, KS  
Tulsa, OK  
Wichita, KS

## Conventions:

1940 — Denver, CO  
1941 — Nashville, TN; Let's  
Get It Done in 1941  
1942 — St. Paul, MN; All  
Out To Do Our Part  
1943 — Milwaukee, WI;  
Holding the Lines on the Home  
Front  
1944 — Board Meeting,  
Wichita, KS  
1945 — Board Meeting,  
Chicago, IL  
1946 — Atlanta, GA;  
Forward with Unity and Purpose

1947 - New York City, NY;  
Pattern for Progress  
1948 — Portland, OR; The  
Friendship Roundup  
1949 — Miami Beach, FL;  
Stabilization Through  
Education

## Charter associations:

Akron, OH  
Atlanta, GA  
Dallas, TX  
Denver, CO

Membership at beginning of  
decade: Approximately 2,000  
Membership at end of  
decade: Approximately 8,500



# UNDERWRITERS'

# REPORT



WITH IIAAC  
NEWS 'N' VIEW  
CENTER SECTION

NAIW



## San Francisco Insurance Women's Association

*Affiliated with National Association of Insurance Women (International)*

JULY 5, 1979



THE WEEKLY INSURANCE NEWSMAGAZINE

THE BROAD FORM

INSURANCE WOMEN OF ORANGE COUNTY

Bulletin Chairman: Orena Saunders

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OUR PRESIDENT'S MESSAGE

REGION VIII CONVENTION TIME is nearly upon us! Wish it were possible for everyone of us to go--such interesting people to meet, fun to have, and so much to learn! Thanks millions for appointing me one of your delegates.

And thanks again to all you hard-working Committee Chairmen. We have two special Committees at the present time - Anna Mae Goerke, Chairman of the "Special Club Project" Committee - will report on it at our February Meeting; and Margaret Lannert and Pat Hill are assembling the contents of our Club Handbook.

Louise

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FEBRUARY MEETING

PLACE - Swanson's, 1807 No. Main Street, Santa Ana, February 5th, 7:00 P.M.  
Dinner: \$2.50. We are looking forward to meeting at Swanson's again.

Our February Meeting will be devoted to business, no special program has been arranged. Let's put forth a little special effort and make this meeting 100% in membership attendance. Also invite and bring along prospective members and guests.

Please make reservations with Louise or Pat as soon as possible.

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BOARD MEETING

We will meet with Lorraine Phillips, 12569 Newport, Tustin on Wednesday, February 19th for our Pot-Luck Dinner and Executive Board Meeting. All members and prospective members are invited.

WISHING A HAPPY BIRTHDAY TO

Louise Garr.....Feb. 23rd  
Nell Neighbour.....Feb. 12th  
Lorraine Phillips.....Feb. 18th

OUR BEST WISHES TO YOU -  
What more could we say?  
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SOUTHEAST INSURANCE WOMEN cordially invite us to attend their BOSSES NIGHT PARTY, February 13th, 7:00 P.M. at Vivian Lairds, 101 Alamitos Street, Long Beach. Dinner: \$3.75 & Dancing. Please let Louise know if you can go. We would like to have several attend from our group.

WELFARE Chairman Lucille Barker reminds us to bring Magazines to every meeting for delivery to the Orange County Hospital. Magazines not to be more than two or three months old. Let's all support Lucille in this very worthwhile project. She reports delivering 36 on her first trip - Let's really load her up February 5th & 19th.

INTERVIEW OF BARBARA BRAHAM

One of our newest members is pretty blond Barbara Braham, who works for the General Adjustment Bureau. Barbara was born in Minneapolis, Minnesota, and came to California at the age of five, when her family settled in Wilmington. She attended schools in several Southern California cities, and graduated from high school in Twenty-Nine Palms. She then moved to Santa Ana with her parents and attended Santa Ana Junior College for one year. In June, 1957, she started work for the General Adjustment Bureau, and became a prospective insurance woman member!

Barbara and her husband Roger met in high school and were married four years later--last December 27th to be exact, in Winterhaven, California. Roger is in the Air Force and left two weeks after their marriage for duty in Alaska until next October.

Barbara became a member of the Insurance Women in December 1957, and we hope to have her with us for many years to come!

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FROM OUR EDUCATIONAL CHAIRMAN - CLORIA LINDLEY REGARDING  
Cancellation of Automobile Liability Policy at Company Election - The following has been added to the Insurance Code, Sec. 651, eff. Sept. 11, 1957: "Notwithstanding any other provision of this Code, no cancellation by an Insurer of an auto liability insurance policy shall be effective prior to the mailing or delivery to the named insured at the address shown in the policy of a written notice of cancellation stating when, not less than ten days after the date of such mailing or delivery, the date of the cancellation shall become effective." This means that whenever the company elects to terminate an automobile Liability Policy or a Comprehensive General Lia. Policy covering automobiles, it will be necessary for the company to mail a legal written notice to the insured, even though a policy or Lost Policy Receipt has been received by the company. Even though a policy may have been returned to the company, cancellation by notice is required.

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NEWSY NEWS

Most of the girls, when contacted for news, had only the information that after Christmas and New Years the only thing they had had strength for was work!

HOWEVER, Our Tulla Asphaug has news--she and Gunnar are going to be parents in June! (And maybe you think that information hasn't been a difficult thing for your correspondent to keep as a surprise for you in this column!) Congratulations, Tulla and Gunnar.

PAT HILL says the finishing touches are being made to the inside of their new house. Little Michael's had bronchitis but we're glad to hear he'll soon be back in school.

RETA SAUL is working only half-days now until the 1st of February, when she'll become a full-time housewife. How nice, Reta--when you're good and rested, come and visit us. Her eldest son had his foot badly burned in Metal Shop at GG High School, but he's back in school, too.

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It is with mixed emotions that we receive the resignation of Lorraine Phillips as Recording Secretary. We're happy that Gerry and Perry are going to have a little brother (that's what you said it's going to be, didn't you, Lorraine?) but we regret losing such an active, happy worker in our Club. We're extremely grateful that Lorraine is staying on as Membership Chairman until May 31st. During the time she's been a member, Lorraine has always participated in Club work and projects; putting out effort over and above the call for duty! She's remaining as an Associate Member, so we'll still get to enjoy seeing her. Thank you, and best of everything to you, Lorraine, from all of us.

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## Article in Underwriter's Report – July 5, 1979

### COVER SUBJECT

Three women who will play prominent roles in the annual convention of the National Association of Insurance Women (International) in San Francisco this coming week are featured on this week's cover:

#### Lilian Tamblyn

Lilian Tamblyn, CPIW, is the current president of the NAIW. She is a native of Canada and has been in Seattle since 1970.

Mrs. Tamblyn presently is a casualty underwriter and training coordinator with Allstate Insurance Co. in Seattle and has been with the company for 22 years.

#### Mary M. Karatsanos

Mary M. Karatsanos, CPIW, will be installed as the new president of NAIW during the annual convention. She is from Portland, Maine, where she is administrative assistant in the marketing department of the Maine Bonding & Casualty Co.

She began her insurance career in 1941 with the National Bureau of Casualty Underwriters in Portland, Me. and was in the agency business until 1967 when she joined Maine Bonding & Casualty.

She served as president of the Insurance Women of Southern Maine in

### NAIW

1963 and was Woman of the Year of the Association in 1968. She began here service as a NAIW officer in 1973 as treasurer, since moving up through the various offices to president-elect.

#### Mildred C. Gatfield

Mildred C. Gatfield is general chairman of the NAIW convention this year. She also served in that capacity when the convention was held in San Francisco in 1972.

Since 1964 she has been with Toplis and Harding, Inc. at San Francisco and currently is administrative assistant to R. J. Young, vice-president.

She has been a member of the San Francisco Insurance Womens Association since 1965, has served on numerous committees and is a part president. She currently is on the board of directors of SFIWA.

She was named Woman of the Year by the Association in 1971 and was the first chairman of its LACE program. She served as Association president in 1970 and also was president of the Women's Insurance Claims Forum at the same time – her presidencies running for 18 months between the two organizations.

She has attended 10 regional conferences and 7 national conventions of NAIW during her career.

## California Council of NAIW, International

### First “Annual” State Meeting- Pismo Beach, CA

Submitted by M. Sandy Dameron, CPIW

The "organization" meeting at Pismo Beach was very informal with around a dozen in attendance. The food was provided by Gulf Insurance. At that time, we weren't sure about what we were doing and not at all sure that we needed a State structure. We elected Charlye Viergiver (the current Region VIII Vice President) to serve until our first "true" meeting, which was in Bakersfield, where Jan Waddell was elected to be State Director.

At the beginning of the State Meetings, Membership & P/R Committees were still done thru Region VIII so there weren't any liaisons.

# California Council of NAIW, International

Jan 1, 1988- Dec 31, 1988

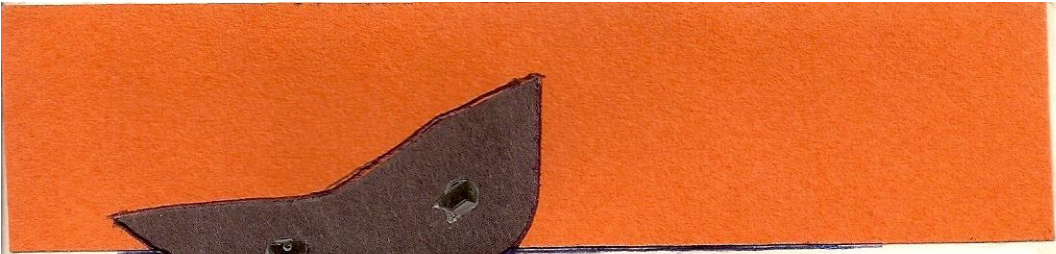
The Team:



Council Director:

Jan Waddell, CPIW





**CALIFORNIA  
COUNCIL  
OF NAIW**

1989  
3rd ANNUAL MEETING

Insurance Women Of  
San Bernardino &  
Riverside Counties

# California Council of NAIW, International

Jan 1, 1989 – Dec 31, 1989

## The Team:

Council Director:	Francine Mead, CPIW, CPCU
Assistant:	Lou Ann Sturgis
Membership Development Chair:	Kathey Berry, RHU, CPIW
Northern Membership Liaison:	Linda Pirlot, AAI, CPIW
Central Membership Liaison:	Diana Fonseca
Southern Membership Liaison:	Moira Weight
Public Relations Chair:	Cheryl Krier, CPIW
Public Relations Liaison:	Nancy Hamlin
Education Liaison:	Sue Lane, AAI
Legislation Liaison:	Doris Wilkie, CPIW
Safety Liaison:	E. Mary Conduit



## FRANCINE MEAD, CPCU, CPIW

### STATE DIRECTOR - 1989

I was the second State Director of California and was very lucky to work for an employer who let me travel for the Association. I visited every association that was available in California, except two. Everyone was cordial and accommodating.

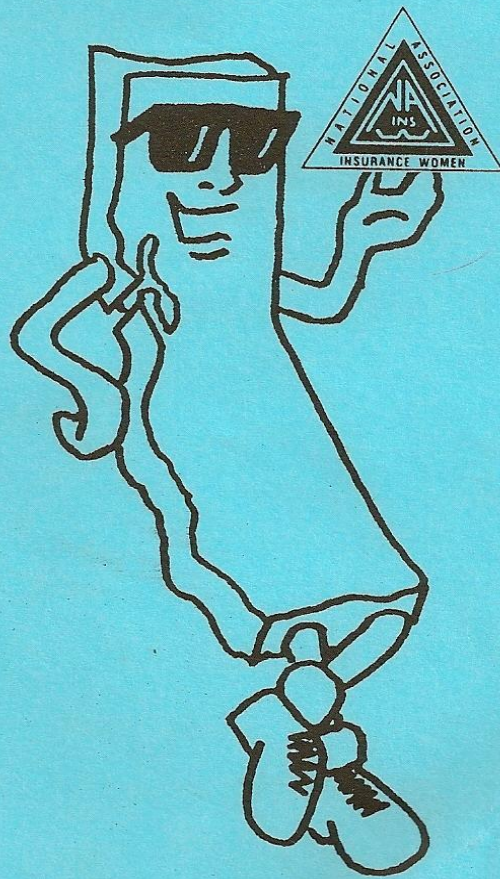
Through traveling by plane or car, I met some wonderful women who were professional and concerned about the growth of NAIW.

We did have some fun coming up against NOW - National Organization of Women about the price of insurance. This was a national issue and we attempted to deliver some facts to them, which they refused to accept. If I remember correctly, the issue that both men and women should not pay the same in insurance premium for all coverage, since they believed men were not paying their fair share. At that time, women were better drivers and were rated lower for premium than men. We pointed out that men should pay higher since they were more aggressive behind the wheel. Women used health care more frequently than men, but in life insurance we were living longer and should be rated accordingly. This idea never came to much, but it was a concern way back then.

There were some other considerations about the association and issues, but we did the best to address them and our Association was growing. It was great fun and since I loved to talk it was an ideal situation.

In fellowship,  
Francine Mead, CPCU, CPIW

# California State Council of NAIW



October 6, 1990  
Oakland, California

# California Council of NAIW, International

Jan 1, 1990 – Dec 31, 1990

## The Team:

Council Director:

Palmer C. Reilly

Assistant:

Elizabeth Parker, CIC, CPIW

Membership Development Chair:

Moira Weight

Public Relations Chair:

LouAnn Sturgis, CPIW



Palmer Reilly



*the* FRESNO  
CONVENTION CENTER OF  
*California*

# California Council of NAIW, International

Jan 1, 1991 – Dec 31, 1991

## The Team:

Council Director:	Cheryl Krier, CPIW
Assistant:	Bruna Lewis
Membership Development Chair:	Glenda Gloor, CPCU, CPIW
Northern Membership Liaison:	Janice Simpson
Central Membership Liaison:	Jolene A. Gargano (Gilbert), ACSR, CPIW, CISR
Southern Membership Liaison:	Christina Lukens, CPIW
Public Relations Chair:	Gilda G. Sandsness, AAM, CPIW
Public Relations Liaison:	Orfie Sciacqua
Education Liaison:	Kathey Berry, RHU, CPIW
Safety Liaison:	Debbie Nash



Cheryl Krier, CPIW, ACS

State Director - 1991

“Opportunity”

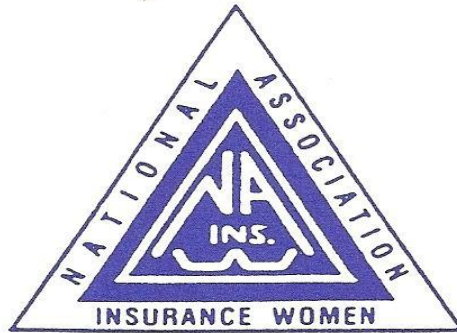
Originally my focus was not to serve in any higher leadership roles than my local presidency, but on one life altering day when my journey in life took a different road than I planned, one of our Past National Presidents called me and asked what are you doing to make a difference with the state of California. At the time I really wanted to focus on family, job and education and thought I was way to too busy with all of that to devote time in another area. She told me that time is relevant to what we make it. With leadership and organization, you make it work. The busy are always busy and find ways with a good team to make an impact. So with the help of my Assistant Bruna Lewis as my anchor, I ran for State Director with the theme of "Opportunity", focusing in on what opportunities lie before us with education and increasing our public relations. From there with my great team of an Education Chairman and Public Relations Chairman, we held an officers meeting at my home and planned out our year, diving into the foundational basics of our association. We developed the first ever Presidents Workshop and held 3 sessions in the beginning of the term in a person's home in Northern, Central and Southern California mixing fellowship, potluck luncheon, and leadership development to know how to effectively run the local associations. What a nice, relaxing and genuinely positive development that made with those who attended. That session has since blossomed into the annual California leadership workshop and the National Presidents training. Our other opportunity was at the Fresno State Meeting. What a great event. We implemented the Friday Educational workshops and Welcome reception Friday evening to tag onto the Saturday State Meeting. It was extremely well received and continues to this day. Opportunities was the theme, and those initial Opportunities that we focus in on, continue with its mark today. I'm glad my journey took me down this path. Someone told me recently that our journey is like hiking up a mountain. We can take the quick and easy road and get places fast, and have no memory of what or how we got there, or we can take the longer, harder journey and discover so much more along the way - we make an impact and discover the opportunities before us.

In fellowship,

Cheryl Krier, CPIW, ACS



***California Council  
of NAIW***



***Sixth Annual State Meeting***

***September 25 – 26, 1992***

***Doubletree Hotel  
Ventura, California***

# California Council of NAIW, International

Jan 1, 1992 – Jun 30, 1993

## The Team:

Council Director:	Gilda G. Sandsness, AAM, CPIW
Assistant:	Micki L. White
Membership Development Chair:	Jolene A. Gargano (Gilbert), ACSR, CPIW, CISR
Northern Membership Liaison:	Judith Upchurch, CPCU, CPIW
Central Membership Liaison:	Joyce Mackewich, CIC, CPIW
Southern Membership Liaison:	Shirley Gatlin
Public Relations Chair:	Pamela M. Lovin (Holt), CPIW
Public Relations Liaison:	Charlotte Walker, CPIW
Education Liaison:	Lynn Della Croce, CIC, CPIW
Legislation Liaison:	Kathey Berry, RHU, CPIW
Safety Liaison:	A. Marie Yarbor



Gilda Sandsness, AAM, CPIW

State Director 1990-1992

### “Expanding Your Horizons Through Education”

I served as State Director for two consecutive years beginning in 1990 and ending September 1992 after our State Meeting.

“Expanding Your Horizons Through Education” was my theme and continues to be to this day. No matter what you are doing education is part of your focus on any project or career. My goal was to focus on education for our state and encourage our local association to offer as many opportunities to their members.

I enjoyed visiting the different association throughout our state and taking part in some of their meeting conducting workshops and seminars. As you know our state is big and my assistant and I did a lot of traveling and many miles and flights were part of our duties. Each of the associations had much to contribute to my journey as California Director of NAIW and our Region.

I was very fortunate in having excellent insurance women chair our committee’s and with their assistance our State Meeting I think was very powerful and had education to offer our members and fun times as well. Our speakers gave us insight and wisdom and offered learning and sharing of experiences relative to their topics.

Beginning a member of NAIW locally, Regional and National offered me many opportunities to grow in my career and I would never give us the many wonderful memories I have. The education that NAIW developed and provided to its members was a real asset early on especially when continuing education was required to maintain your insurance license.

In fellowship,

Gilda Sandsness, AAM, CPIW



1984 Walt Disney Productions

Orange County

Anaheim

# California Council of NAIW, International

July 1, 1993 – June 30, 1994

## The Team:

Council Director:	Kathey Berry, RHU, CPIW
Assistant:	Jan Pitts CISR
Membership Development Chair:	Pamela M. Lovin (Holt), CPIW
Northern Membership Liaison:	Marcia A. Studley, CPIW
Central Membership Liaison:	Tami A. Toste, CPIW
Southern Membership Liaison:	Shirley Gatlin
Public Relations Chair:	Jolene A. Gargano (Gilbert), ACSR, CPIW, CISR
Public Relations Liaison:	Gwendolyn Smith
Education Liaison:	Lynn DellaCroce, CIC, CPIW
Legislation Liaison:	Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW
Safety Liaison:	Kristina Lee



Kathey Berry, RHU, CPIW

State Director 1993-1994

“The Year of the President”

YES! I’m so excited to have received a request for the memories of my year as the State Director of the California State Council of NAIW during 1993-94, because alas, that’s all I have! After living 8 ½ years in the arctic in an Alaskan Eskimo village I returned to find my treasured NAIW mementoes, records and photos had been disposed of by a tenant. **Disclaimer:** In addition to a stroke, many years have passed so forgive inaccuracies, omissions or embellishments – after all, these are *my* memories - though it was not a solo flight!

Confident we could meet all the responsibilities charged to the Director and Council, we simply adopted the motto – **YES!** Knowing each local association’s accomplishments were the key to the State’s overall success, our theme was “**The Year of the President**”.

Sixteen years have passed, but it seems like just yesterday that we were camping in the Sequoia National Park at the Lewis Family cabin, and meeting for our “**Presidents Retreat**” to kick off the year. Plans were made with great contribution from all attending with additional supervision from yet-to-be national officer, Cheryl Krier, CPIW; protocol, reviewed and taught by Region VIII’s Parliamentarian, Linda Pirlot, CPIW; and the adhesion provided by former Director, Gilda Sandsness, CPIW; Sue Zeider, CPCU, CPIW, and seasoned members like Sandy Dameron, CPIW. ***This refreshing start in the mountain air gave us great momentum for the entire year.*** With ardent networking efforts, to which we added our State newsletter published by editor, Mara Hernandez, CPIW, we channeled information from National, Regional and State activities to our membership, with the Council serving as a conduit for the associations to share with one another. **This flow of information and communication became the Council’s strength.**

**Our State Meeting in Anaheim began with “Hail to the Chief” to honor the local association presidents, as they filed into the auditorium.** We conducted the business at hand, introduced a fundraiser, had a brilliant keynote speaker, but nothing could out shine the achievements of our local associations noted in *each unique report given by every president.* The reports were compiled in a booklet by Mara for distribution. Compliments were heard years later on the superb job the ***Insurance Women of Orange County*** did hosting the event.

**Education was focused on newly implemented continuing ed requirements from the Department of Insurance.** Many hours were spent organizing and sharing educational forums under the direction of our Education Chairman, Lynn Delacroce, CPIW. Communicate with Confidence and the Leadership Development Program, both NAIW education programs, were sponsored and taught throughout our term. The most memorable and greatest personal challenge was meeting the Director's responsibility to visit all associations during my term. We had 29 associations at the time (we lost one; started one, and set another on path bringing the total to 30 by the next term). With great support from The Insurance Women of Kings-Tulare Counties; NAIW; my employer, Lewis & Associates; my family and that little blue 1988 Toyota, **I was able to meet with each association to share many good hours of business, pleasure and friendship.**

A huge piece of this narrative is missing because even with the help of NAIW headquarters, I have not been able to re-establish contact with my assistant, Jan Pitts, CPIW. Jan was the essential contact person for our state meeting with the Presidents and their reports – the focal point of our State Meeting. Pam Lovin-Holt, CPIW, the Director-Elect is also missing from the picture, as are so many wonderful members around the state who formed our support team during that term. To all I extend my heartfelt thanks for this stroll down memory lane, with my wish that we were together again!

In fellowship,

Kathey Berry, RHU, CPIW

**Rising** ★ **Stars!!!**



**California State Council of NAIW  
8th Annual State Meeting  
September 23 & 24, 1994**



# California Council of NAIW, International

July 1, 1994 – June 30, 1995

## The Team:

Council Director:	Pam Holt, CPIW, DAE
Assistant:	Shirley Gatlin
Membership Development Chair:	Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW
Northern Membership Liaison:	Gayle Reskin, CPIW
Central Membership Liaison:	Ruth Halstead
Southern Membership Liaison:	Gail Novelich
Public Relations Chair:	Lynn DellaCroce, CIC, CPIW
Public Relations Liaison:	Jolene A. Woodard (Gilbert), ACSR, CPIW, CISR
Communications Liaison:	Maureen Thomas
Education Liaison:	Joyce Mackewich, CIC, CPIW
Legislation Liaison:	Pam Wedertz
Safety Liaison:	Terri Cavanaugh, CPIW



Pamela Holt, CPIW, DAE

State Director 1994-1995

### “Rising Stars”

Being on the California Council was an exciting journey. Every step of the way brought new challenges. From Public Relations Chair, Membership Chair and State (Council) Director, each position had challenges, rewards and personal growth opportunities. It is impossible to work your way up and not be excited by the support you receive from the membership.

That was the way it was for me. It was awesome being elected by your peers and then somewhat overwhelming thinking of my responsibilities to each member of California. As State (Council) Director I worked for the members. That is the way it is at each level of leadership within NAIW. I was there to serve and mentor other members so each could see the potential in themselves. So each member could fulfill their dreams.

Being State Director brought a different dimension to my membership. It opened many doors of opportunity for me. I enjoyed traveling and making new friends at each stop, friendships that will last a lifetime and friends that will help you through the hard times.

When I found myself the last person in my office, locking and closing the door for the last time, the members were there to encourage me and help me with finding a new position. The more you are willing to give to the members, the more they are willing to give back to you.

I think the highlight of my year was the State Meeting. It was hosted by my own association at the time, SDIW. We had a fantastic meeting on Mission Bay and I was treated like royalty. It was an honor for me to have been State Director and represent my association.

That was also the year I met Carl and you all know the outcome of that meeting. It is important to have the support of your loved ones and members of your association and I was fortunate to have had both.

I appreciate the opportunities and leadership responsibilities that California and Region VIII have given me.

In fellowship,

Pamela Holt, CPIW, DAE



California Council of NAIW  
State Meeting  
September 22-23, 1995

# California Council of NAIW, International

July 1, 1995 – June 30, 1996

## The Team:

Council Director:	Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW
Assistant:	Gayle Reskin, CPIW
Membership Development Chair:	Kathy Adams
Northern Membership Liaison:	Annette Siller
Central Membership Liaison:	Becky Oliver, CPIW
Southern Membership Liaison:	Midge Wheeler, CPIW
Public Relations Chair:	Gail Novelich
Public Relations Liaison:	Mara Hernandez
Communications Liaison:	Mara Hernandez
Education Liaison:	Eddie Wills, AAI, AIM, CISR, CPIW
Legislation Liaison:	T. J. Riechert
Safety Liaison:	Sherri Phillips



Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW

State Director - 1995-1996

“Building a Professional Future..The Sky is the Limit”

My Year as State Director

The Council members donated the California Council Banner now used. All the Council members signed the back of the banner – check it sometime!

I followed Pam Holt as State Director. Pam moved to Tennessee in January of her term so I “filled in” for her at installations, inter-coordinating meetings and NAIW Week activities.

During NAIW week and the June installations in 1995 I traveled from Hemet to Santa Rosa as SDE visiting most of the over 30 California associations and challenged every association to have a participant in CWC. The associations rose to the challenge – 9 competitors. Everyone was thrilled with the participation except Gail Novelich who vamped between speakers with, “If.....you must be an Insurance Woman.” Some included:

“If half your wardrobe is red, you must be an insurance woman” based on Cheryl Krier’s “On Fire with Krier” National Secretary Campaign.

“If you are sharing a room with 4 other women, you must be an insurance woman.”

“If all your vacations are planned for March, June and September, you must be an insurance woman.”

The State Meeting was in Contra Costa. Edie Hartman was the meeting chairman. Gayle Reskin did double duty as a member of the host committee as well serving as my assistant.

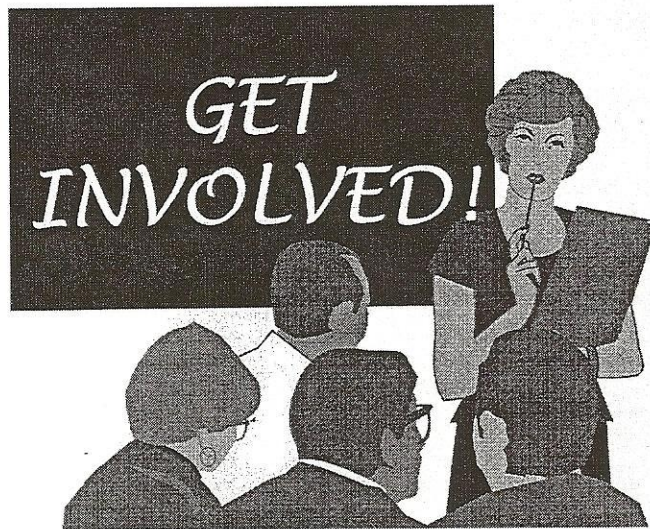
The Saturday party was Tacky Tourist. Linda Roberts (no Hubby then) was unrecognizable as a bag lady and the table centerpieces were built around un-used air sickness bags.

The best thing about my years as State Director-Elect and State Director was all the places I visited that I hadn’t seen before and, especially, all the new friends I’ve made (and still have!).

In fellowship,

Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW

**INVOLVEMENT -  
YOUR KEY TO SUCCESS**



California Council of NAIW

State Meeting

September 20-21, 1996

# California Council of NAIW, International

July 1, 1996 – June 30, 1997

## The Team:

Council Director:	Sherry Phillips
Assistant:	Nancy Scrimshire, CIC, CPIW
Membership Development Chair:	Rosemary Currie, AIC, CIC, CPIW
Northern Membership Liaison:	Julia Alexander, CPIW
Central Membership Liaison:	Marian Lane, CPIW
Southern Membership Liaison:	Carleen Armstrong
Public Relations Chair:	Kathy Adams
Public Relations Liaison:	Eddie Wills, AAI, AIM, CISR, CPIW
Communications Liaison:	Cindy McCool, CPCU, ARM, CPIW
Education Liaison:	Lynn DellaCroce, CIC, CPIW
Legislation Liaison:	Becky Lopez
Safety Liaison:	Nancee Houseman, CPIW



Sherry Phillips

State Director - 1996 – 1997

“Involvement – Your Key to Success”

Oh my gosh, has it really been 12 years?!? 12 years, and I still have the great memories, and dear, dear friendships.

First of all, let me just say that my membership in NAIW had a profound, and lasting, effect in my life. I did a lot of growing in my year as California State Director. I discovered, and developed, leadership qualities and a confidence in myself that are still a part of my life.

There was the planning for our California Council Training Meeting – such fun, and I had so many people tell me how much it helped them, and how much they learned. I really felt like we had made a difference. Then there was visiting the different California associations. Everyone made me feel so welcome. I made so many new friends, learned so much, and gained so many new and useful ideas. And, of course there was my California State Meeting in Sacramento. I remember that the theme of the dinner was “Your Favorite Holiday”. I dressed as the Statue of Liberty (for the 4<sup>th</sup> of July), and got to wear a big CROWN – a secret little fantasy of mine ☺!! The winners were the association that dressed as pregnant women in hospital delivery room scrubs for – “Labor Day”!!! I still think that was such a clever idea.

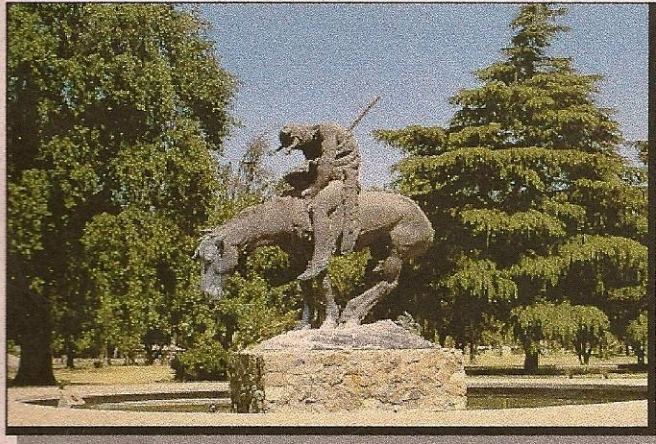
The strengthening of friendships, the new relationships, the exchanging of ideas, the willingness of members to step up and take part, and all the laughter – those are the things I will never forget.

At the end of my term I was presented with a beautiful clock, engraved with my name, CA State Director, and the years 1996-1997. That clock sits on my desk today; a wonderful reminder of my year as California State Director.

In fellowship,

Sherry Phillips



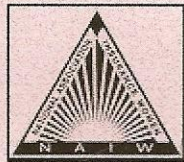


# *Visalia*

California State Council of NAIW

State Meeting

September 26-27, 1997



# California Council of NAIW, International

July 1, 1997 – June 30, 1998

## The Team:

Council Director:	Mary Moore-Campagna, CPCU,CPIW,AAI,AARP,AIM,AAM,AIAF,AIS
Assistant:	Gayle Reskin, CPIW
Membership Development Chair:	Carleen Armstrong
Northern Membership Liaison:	Becky Carroll, CPCU, CPIW
Central Membership Liaison:	Gina Fernandes, CPIW
Southern Membership Liaison:	Kristina Lee
Public Relations Chair:	Eddie Wills, AAI, AIM, ASLI, CISR, CPIW
Public Relations Liaison:	Terri Cavanaugh, CPIW
Communications Liaison:	Lisa Emmert
Education Liaison:	Nancy Scrimshire, CIC, CPIW
Legislation Liaison:	Gail Novelich
Safety Liaison:	Becky Lopez, CPIW



Mary Moore-Campagna, CPCU, CPIW, AAI, AARP, AIM, AAM, AIAF, AIS

State Director - 1997-1998

### “Courage in Change, Wisdom in Accomplishment”

It’s been said that there is an appropriate quotation for every circumstance. If that’s the case, the contest for a quote describing the 1997-1998 year in the California Council of NAIW would probably be a tie – between “it was the best of times; it was the worst of times” (Charles Dickens) and “life is what happens while you’re busy making other plans” (John Lennon). But there are a few highlights that definitely stand out:

**The Case of the Unexpected Office:** I was initially running for Delegate to Regional Nominating Committee...until shortly before the state meeting, when I was shanghaied/coerced/wheedled/all of the above into at least being interviewed for the position of SD-elect. I said “well, OK”...and the night before the meeting, I caught a late flight back from a meeting in Malvern and was picked up at SFO by Lisa Emmert Israel, who then “flew without an airplane” up Highway 80 to get me to the hotel in time for my NomCom interview. I remember going back to my room and saying “what was I thinking?? –I can’t possibly do this job! How on earth could I ever have thought I could do this job??”

--I guess I was wrong; because less than 24 hours later, to my utter surprise, I was the new future leader of the state of California. (The real irony there was that it was only a few months before that I had moved back to the state of my birth after an eleven-year absence – talk about jumping in with both feet!) Since Gayle Reskin had been the one who had come up with the idea of “drafting” me, I told her she was now my assistant...and I couldn’t have asked for a better one.

**Workshop, Workshop, Who’s Got the Workshop?** Fortunately, I had lots of support from many friends, who encouraged me to try new and different things. The first one was our Leadership Workshop – we were fortunate enough to have access to my parents’ house for the weekend, so it had more of a “retreat for a day ” setting, complete with a catered lunch in the family room (thanks again to Lisa Israel, who was a super cook) rather than just having a panel discussion of “past pooh-bahs”, I tried out the idea of “breakout sessions” for the various special interests (PR, communications, etc.), utilizing the state council liaisons as the session moderators – and they did a fabulous job. I still remember the glow of satisfaction at the end of that day: I was exhausted, but thrilled at how well it had gone – and humbled at how many people had worked really hard to make it happen.

**There's A Meeting Here Tonight:** When the time came to plan the meeting, I threw a few curve balls at my poor state meeting committee – who, incidentally, had only bid on the meeting a year in advance; so it was sort of the like the blind leading the blind - but bless them, they rolled with every punch. I invited a keynote speaker from Kansas and two workshop leaders from Alaska and Missouri – and IWKTC went out of their way to make sure they were picked up and welcomed. I suggested including a “Meet the Candidates” session similar to the one traditionally held at the Regional Conference – and one of the more quiet members agreed to be the moderator, and she did a fabulous job. We didn't have a candidate for SDE until a month before the state meeting, and we didn't have candidates for State Membership Chair or state PR Chair until two days before – but some talented and dedicated members stepped up and accepted the challenge. Jolene Gilbert was in charge of the printed program, and I was calling her every couple of days with yet another change. (In fact, Gus's favorite memory of the pre-meeting preparation madness was the time when I had left a message on Jolene's voice mail speaking even more quickly than I normally do – hey, I was stressed out! – and when she called back and Gus answered the phone, she asked him “is Mary on drugs?!”)

**You're Probably All Wondering Why I Called You Here:** It was the Thursday before the meeting, and it was time for me to head down the valley from my home in Marin – but I had to detour through Fresno and take my aunt out to dinner for her 60<sup>th</sup> birthday. As often happens, we lost track of time; and it was midnight by the time I arrived at the hotel. Unbeknownst to me, the members of my association were frantic: they were all convinced that I was lying in a ditch somewhere and that they wouldn't be able to find anyone to run the meeting (remember, this was before the days of cell phones). But everything was fine – I checked into the “Presidential Suite” (which had a Jacuzzi as big as the living room in my house – too bad we never had time to use it) and hit the ground running the next day.

The classes went great, the workshops were terrific, and the state council officers and liaisons met over dinner in the hotel – where the conversation went from gravity to levity and back again. (Those who were there will remember “Eddie and the Four Gales”...) We had a few unexpected occurrences – like the poor first-timer who was hiding in the lobby from the creepy-looking guy who kept wandering in and out, and the post-NomCom meeting that extended well into the night – but everything that needed to be done got taken care of.

**Show Time:** The meeting got off to an interesting start – the color guard from Lemoore AFB (about an hour away) got lost and never made it there; so we just cranked up a CD of “The Star-Spangled Banner” and ran with it. And the mayor of Visalia got a little carried away with her welcome speech, but was very graceful when we tactfully “pulled the plug” after 15 minutes. We watched Martha Loezius and Sandy Dameron get “on-the-job” training on how to work the overhead slides during the RVP report; and we had the distinction of being the only NAIW audience that Thelma Cunningham had ever sung for when she belted out “Amazing Grace”. It was a glorious celebration of fellowship and solidarity, and it stood us in good stead for what was to come...

**The Shadows Fall:** Gayle Reskin had been battling a nagging cough for some time, and her friends finally persuaded her to go to the doctor and have it checked out; but it was when she was down in Southern California visiting her family at Thanksgiving that we found out the devastating news: she had inoperable lung cancer which would take her from us all too soon. We hoped against hope, but in mid-January we got the call that she had passed away. I contacted all the state council members and told them

“I’m counting on you guys – you’re all my assistants now, and I’m really going to need your help”; and every one of them was there for me and for the members. Losing Gayle was a terrible blow to everyone, but we came together in our grief and shared our sorrows – there were 15 or 16 people from NAIW at her funeral, and the celebrant even commented on how clear it was that she had been important to us.

**I Can’t Help But Wonder Where I’m Bound:** As the spring progressed, it got to be the season for NAIW Week celebrations and installations. I was privileged to attend events all over the state, but I think I hit the jackpot the week I was in San Diego, San Marcos, Los Angeles and Bakersfield on successive nights. I met many wonderful people, formed friendships I treasure to this day, encouraged a number of members who have subsequently become state and regional leaders, and prepared to “pass the baton” at the end of the membership year. It was a somewhat wistful feeling, but I was reassured by many knowledgeable people that the only thing better than being a state director is being a PAST state director!

Was it discouraging? Sometimes. Was it exhausting? Frequently. Was it challenging? Definitely.

Was it all worth while? Absolutely. Do I regret having done it? Not for a minute. It was a great experience, and I only hope I gave as much for the members of the California Council as they gave to me.

In fellowship,

Mary Moore Campagna, CPCU,CPIW,AAI,AARP,AIM,AAM,AIAF,AIS

# **Accept the Challenge - Reap the Reward**



Designed By Rose Brice - PIWB

**California Council of NAIW  
12th Annual  
State Meeting  
September 25 - 26th , 1998**

# California Council of NAIW, International

July 1, 1998 – June 30, 1999

## The Team:

Council Director:	Kristina Lee
Assistant:	Gail Novelich
Membership Development Chair:	Julia Alexander, CPIW
Northern Membership Liaison:	Kathy Whalen
Central Membership Liaison:	Jolene A. Woodard (Gilbert), ACSR, CPIW
Southern Membership Liaison:	Maureen Thomas, AIS, CPIW
Public Relations Chair:	Victoria Dethlefson, CPCU, AU, CPIW
Public Relations Liaison:	Debra Rivas, AAM, CPIW
Communications Liaison:	Kathy Adams
Education Liaison:	Irene McCarron, AIS, API, CPIW
Legislation Liaison:	Susette Clark-Walker, CPIW
Safety Liaison:	Lisa Roche



Kristina Lee

State Director – 1998-1999

“Accept the Challenge – Reap the Reward”

My term as California State Director was in 1998 – 1999 and the State Meeting was hosted by the Insurance Women of Bakersfield. The whole year was great – starting with the President’s workshop in San Diego. We held it at Nancy Ladd’s condo recreation room, by the pool, on a glorious day. We had a full day of informative sessions presented by seasoned members who were more than willing to share their experiences. Every President received a notebook fat with information that they were able to use throughout their terms. We served breakfast and lunch and had a really fun and informative day together!

Throughout the year I visited the local Associations and it was so fun to get out and meet everyone and share my enthusiasm for this great organization. I also got to do a lot of installations during that year. It was always so exciting to see members embarking on a year of what I knew would be challenges and personal discovery.

When it came time to plan the State meeting, the ladies in Bakersfield were awesome. My Assistant, Gail Novelich, and I drove to Bakersfield for our site visit and toured the hotel and had a lovely lunch with the committee. On the way home from that visit, we hit a horrible rainstorm going over the grapevine. It was coming down so hard we couldn’t even see the road. That was a memorable drive!

The State Meeting itself was more than I could have asked for. The Bakersfield members did a great job and the meeting went without a hitch. All the committees did their usual professional job and the business of the State was accomplished with no problems. The Saturday night dinner theme was 50’s and the host committee had arranged for a car show. The entire State Council had white oxford shirts with custom-painted jukeboxes on the back and we were stylin’! I remember dancing the night away with all my NAIW friends, after a full day of business. It was a great experience and one for which I will always be grateful to Bakersfield and remember with fondness!

In fellowship,

Kristina Lee



*California Council of NAIW (International), Inc.*  
*Region VIII*  
*State Meeting*

*September 24 & 25, 1999*

*Universal Hilton Hotel*  
*Universal City, California*

Hosted by:



# California Council of NAIW, International

July 1, 1999 – June 30, 2000

## The Team:

Council Director:	Carleen Armstrong
Assistant:	Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW
Membership Development Chair:	Michele L. Epstein, AAI, AIS, ACSR, CISR, CPIW
Northern Membership Liaison:	Victoria Dethlefson, CPCU, AU, CPIW
Central Membership Liaison:	Stephanie Gandera
Southern Membership Liaison:	Valerie A. Moore, JD
Public Relations Chair:	Rebecca Aherne, Esq.
Public Relations Liaison:	Nancy E. Ladd
Communications Liaison:	Carol Healy
Education Liaison:	Rebecca Carroll, AIS, CPCU, CPIW
Legislation Liaison:	Susan VanNess, CISR, CPIW
Safety Liaison:	Christina Lukens, CIC, AIS, CPIW



Carleen Armstrong

State Director - 1999-2000

### “Reach for the Stars”

“Reach for the Stars” was the theme for my 1999 CA Council State Meeting held at Universal City/Los Angeles. Attendance was an all time high, as members brought their families and enjoyed the Universal City Walk that led from the hotel to various shopping, dining and amusements areas.

“SCIP” Southern California Insurance Professionals was the host association and they did an excellent job, providing a beautiful hotel and delicious food.

We came dressed as our favorite “Star” at the Saturday night dinner and who can forget Tina Lee dressed as Lucille Ball in her infamous baker’s jacket, with chocolates in her cheeks and pockets. Sue Zeider and I dressed as Raggedy Ann and Raggedy Andy. What we didn’t know was how hard it was to get that gooey, white, face paint off our faces. We had white paint in our scalp and ears for days afterwards?

I think our meeting will always be remembered for our keynote speaker, as the lady that taught us which napkin to pick up from the dinner table. She asked us to form a lower case “b” with our left hand and a lower case “d” with our right hand. The left hand was the “bread” plate and the right hand was the “drink” setting and/or coffee cup that held the napkin.

My whole experience as CA Council Director was fantastic from start to finish, with Sue Zeider volunteering to be my assistant right after the election, to the help received from Tina Lee and Gail Novelich throughout my year.

The highlight was the fun we all had at the 2000 March Regional Conference in Honolulu and the vacation week afterwards at the two rental houses in Hilo, Hawaii. A lot of stories there, but I won’t for there right now!

In fellowship,

Carleen Armstrong



**California Council of NAIW (International), Inc.**

**Region VIII**

**State Meeting**

**September 22 & 23, 2000**

**Radisson Hotel  
"All-America" City  
Stockton, California**

Hosted by

**Insurance Professionals of San Joaquin County**

# California Council of NAIW, International

July 1, 2000 – June 30, 2001

## The Team:

Council Director:	Victoria Dethlefsen (Rivas), CPCU, AU, CPIW
Assistant:	Rebecca Carroll, AIS, CPCU, CPIW
Membership Development Chair:	Pam Wedertz, CPIW
Northern Membership Liaison:	M. Sandy Dameron, CPIW
Central Membership Liaison:	Victoria Dawson, CPIW
Southern Membership Liaison:	Cynthia Andrachick
Public Relations Chair:	A. Marie Yarbor, ACSR, CPIW
Public Relations Liaison:	Arleene Ginter
Communications Liaison:	Cathie Durst, CPIW
Education Liaison:	Michele L. Epstein, AAI, AIS, ACSR, CISR, CPIW
Legislation Liaison:	Valerie A. Moore, JD
Safety Liaison:	Jolene A. Woodard (Gilbert), ACSR, CPIW, CISR, AIS



Victoria A. Rivas, CPCU, AU, CPIW

State Director - 2000 – 2001

“2000 – 2001.... Education – The Path to the Future”

I think I ‘got the bug’ to serve at the state level after I served as my local association President in 1997-98. I ran for and won the position of California Public Relations Chairman for the 1998-99 term. During that year I received encouragement from many Past State Directors to consider running for State Director in the future. I don’t know about you but when successful women encourage me, I feel a passion come over me to fulfill their expectations and to strive for that goal for myself!

I had tremendous support from my local association, Contra Costa Chapter of NAIW, and we worked together to find a memorable catch phrase that would be easy to design for campaign material. We decided on “Vic-tor-i-a for Cal-i-forn-i-a”, which was written on a business card and tied with ribbon to a pencil. Education has always been a passion for me so the pencil was as perfect choice as a symbol.

I was elected as State Director Elect, and started ‘learning the ropes’ of the State Director position. I attended the State Director training held in Tulsa, soon after National Convention the following year. It was an intensive training session conducted by the National Officers and several Past National Officers. I remember Linda Santiso spoofing all of the Directors, in the role of a Fortune Teller, by stating a few of her ‘visions’ for each of us. She said about me that she could see “Education” written across my forehead.... It was fun and certainly right on target!

I chose Rebecca (Becky) Carroll as my Assistant, and a perfect choice it was! She complimented ‘our team’ with skills and insights that made for a very successful year. She also served as my Assistant to the RVP when I served as Regional Vice President in a later year, and to this day we still are very close, lifelong friends.

During the year of my service as State Director my theme was:

***“2000 – 2001.... Education – The Path to the Future”***

I designed this slogan along with footprints, on an amber colored glass paperweight that resembled a flat stone which one might find along a path..... like the path to the future. I gave this memento to those on my State Council team and to all the local Presidents that I visited during the year. I also included quotes in all my correspondence and speeches and have become known to have a quote for every occasion.

The California Council did not have a website during my term so our newsletters were printed and sent to the associations. That seems so archaic now as I look back. Computers and printers were much different then too, so when working on the script at the State Meeting, we did not have a printer on site. When last minute corrections to the script were needed, the Meeting Secretary, my Assistant and I were making corrections and running to Kinko's at midnight to print the revised scripts.

The State Council Meeting was held in Stockton, which had been named that year as an "All-American City". The host associations' decorations ran to a patriotic theme with red, white and blue everywhere. The host association, Insurance Professionals of San Joaquin County, was very gracious and had planned an excellent meeting for us. I was lucky to have a number of my family members attend, including my parents, my sister and her husband, and my brother and his wife. My sister was pregnant with twins and she trumped the lines at the restroom, even without a "First Timer" ribbon! The closing night event included a local band that was so good that near the end of the evening, some wedding party guests attending a reception elsewhere in the hotel decided our music was more fun and joined our group for the last hurrah!

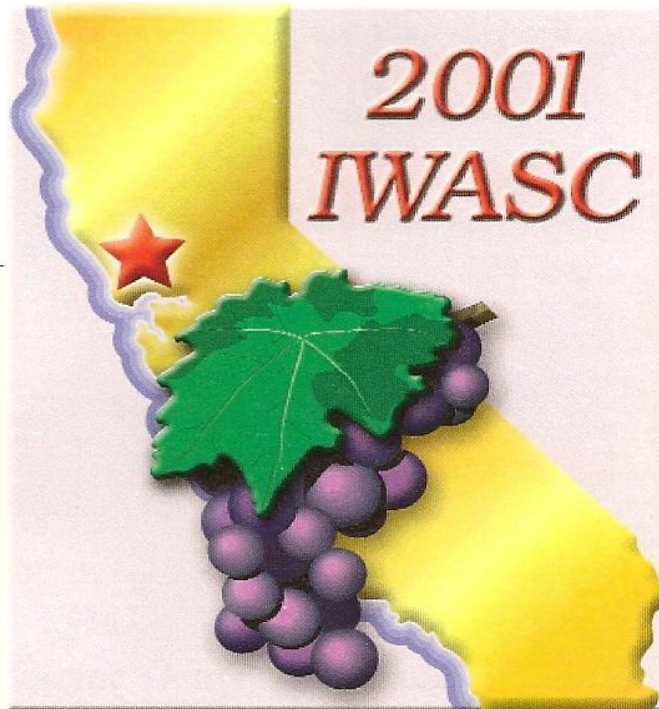
It was a wonderful year for me, personally and professionally, and spurred me to strive for more opportunities to provide leadership and education to NAIW and its members. To this day, I believe that "Education is The Path to the Future".

John Dewey said that "Education is not preparation for life, it is life itself."

In fellowship,

Victoria A. Rivas, CPCU, AU, CPIW





WELCOME TO THE “WINE COUNTRY”

CALIFORNIA COUNCIL  
OF NAIW (INTERNATIONAL), INC.

15<sup>TH</sup>  
ANNUAL STATE MEETING  
SEPTEMBER 21 & 22, 2001



# California Council of NAIW, International

July 1, 2001 – June 30, 2002

## The Team:

Council Director:	A. Marie Yarbor, ACSR, CPIW
Assistant:	Karyn Hammer, CISR, CPIW
Membership Development Chair:	Judy LeBel, ACSR, CPIW
Northern Membership Liaison:	Catherine Durst, CPIW
Central Membership Liaison:	Terri Cavanaugh, CPIW
Southern Membership Liaison:	Victoria Gutierrez-Huff
Public Relations Chair:	Jolene A. Gargano (Gilbert), ACSR, CPIW, CISR, AIS, CPSR, DAE
Public Relations Liaison:	Lola Allen
Communications Liaison:	Julie L. Kessinger, CPIW
Education Liaison:	Lynn DellaCroce, CIC, CPIW
Legislation Liaison:	Valerie J. Klose
Safety Liaison:	Kathy Adams



A. Marie Yarbor, CPIW, DAE

State Director - 2001-2002

“Accent the Individual, through Education and Professionalism”

### **My Year as State/Council Director**

The California State meeting was being held in Visalia 1997 and I was fortunate to attend. The boss had given me a few dollars to buy a round of drinks for the members who usually get together at the bar.

The topic that evening was running for the State Director's seat. It was at least 8 of us at the table that night and most who were interested in position was comparing notes as to what year they would run and who would be first to submit an application.

I had been a member of NAIW for 10 years and never really thought about going beyond the local association officer seats.

If I can remember, since the CRS syndrome has set in, it was at the state meeting in Bakersfield, 1998 or perhaps Universal City in 1999 when E. Mary Conduit and I were talking. We had just returned from a meeting. I looked up to E. Mary. She was an inspiration to a lot of us, especially the first timers, since she was the one who initiated the first timer's and their bill of rights.

E. Mary asked me why I was not on the stage participating as a state officer. I responded that I did not need recognition and was fine just being a member.

Oh, boy, she stopped in her tracks, with her hands on her hips, gave me a look like my Mom when I was in trouble and said what about the knowledge and experience you have to offer the members as a leader, did you ever think about that? Of course I never thought about that. She politely told me that she better see me on that stage before she dies or else. And then she walked away. Boy was I under pressure. E. Mary was probably in her 90's then. I had to get started immediately.

I was elected as state director-elect at the state meeting held in Stockton in 2000. My theme was Accent the Individual, through Education and Professionalism. I wanted to provide as much information about NAIW to our California members so they too could run for office at any level of NAIW.

We had a multitude of talent in our State Council for the year and was all set for our meeting being held in Santa Rosa, September 21<sup>st</sup> to 22<sup>nd</sup>. I was hoping to start a trend and have all of the first timer's walk in with us at the start of the first business session, while the song "Ain't No Stopping Us Now" played. Boy did we need that song. As it turned out, 10 days before the meeting, 911 occurred.

The first timer's was an uplift for me since their being a part of the opening session put big smiles on their faces. Everyone seem to be in a funk and rightly so. We lost so many people on September 11<sup>th</sup>. Even our guest speaker changed her speech and reflected on 911. As our state officers gave their reports the tragedy was heard again and again. So to keep up the spirits of all the members, we played the theme song at each break.

After the state meeting I was off to finish my visits to the local associations. That was the best part of my year. Meeting with the members across California was such a thrill. I feel I reached my goal of touching and inspiring a member to go forward as a NAIW leader and looking back today, I see quite a few leaders I may have influenced.

In fellowship,

A.Marie Yarbor – CPIW, DAE



**California Council  
Of  
The National Association of  
Insurance Women (Int'l)**

**Sixteenth Annual State Meeting  
September 20 & 21, 2002**

**Ventura, California**

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(If I am found please return to me)

# California Council of NAIW, International

July 1, 2002 – June 30, 2003

## The Team:

Council Director:	Jolene A.Gargano (Gilbert), ACSR, CPIW, CISR, AIS, CPSR, DAE
Assistant:	Yvonne S. Peterson
Membership Development Chair:	Susan Van Ness, CPIW, CISR
Northern Membership Liaison:	Karen Brown, ACSR, CISR
Central Membership Liaison:	Marcia Rudick, CPCU, CLU, ChFC, ARM, AU, AIM, CPIW
Southern Membership Liaison:	Pamela Ann Heard, CISR, CPIW
Public Relations Chair:	Judy LeBel, ACSR, CPIW
Public Relations Liaison:	Birgit Sale, Esq.
Communications Liaison:	Robin Fawkes, CCLA, CPIW
Education Liaison:	Michelle Adamson, CPIW
Legislation Liaison:	Lola Allen
Safety Liaison:	Linda Fazendin, CPIW
IT Ad-Hoc Liaison:	Cynthia Dafnos



Jolene Gilbert, ACSR, CISR, AIS, CPSR, CPIW, DAE

State Director - 2002-2003

“NAIW Tools – Keys to Unlocking the Future”

Greetings to the members of the great state of California and to all my friends throughout NAIW! As I have been going back and reading through some of the information I have kept, in order to come up with my report, I have been amazed at the memories which have come flooding back...

My theme for my term as State Director (as it was called back then) was “NAIW Tools – Keys to Unlocking the Future””. My focus was on the fact that by sharing and utilizing our tools (Fellowship-Loyalty-Education), we would fortify our personal and professional image. As the “kick-off” event for the year, we had a great Leadership Workshop in Fresno in July 2002. We were privileged to learn from a number of informative speakers who provided a wealth of information! The weather was incredibly warm (even for Fresno – it was 111 degrees!) but we found that holding the Workshop in the middle of the state seemed to generate a better draw from all the local associations, as well as some members-at large.

The next major event was the State Meeting – which was memorable for a number of reasons. After all, what would a well-planned meeting be without a few glitches? –And we definitely had our share...for example:

1) Having Homeland Security take over your hotel: It seemed that there was some Homeland Security training being held in – of course – the same hotel where the state meeting was being held, and on the same weekend! It was a little disconcerting to see uniformed officers with guns all over the hotel (especially when the elevator door opened and they were facing you); but we managed. Yes, it was a scramble to shift the educational programs, the business sessions, etc. around; but we got it accomplished!

2) The “unexpected guest” at the Welcome Party: since the hotel was right on the ocean, our Welcome Party was a magnificent barbecue held on the beach behind the hotel. During dinner, there was a vagrant with a guitar who was wandering back and forth: although we kept an eye on him, he seemed to be harmless enough. However, during the Nominating

Committee interviews later on that evening, Michele Epstein was waiting in the hallway for her interview when the vagrant wandered in and started talking to her, making her very uncomfortable...and of course, the door to the interview room was locked, and there was no one else anywhere to be seen. (I mean, really: here we'd been practically tripping over armed police officers all day long; and when we could have used one, where were they?! – Go figure...) Fortunately, Ben Turner from SCIP was on the committee; so when the door finally opened, Michele told the committee what was going on and Ben obligingly walked down the hall and firmly escorted the vagrant off the premises.

3) The National Anthem confusion: due to a scheduling mix-up, our scheduled singer for the national anthem did not show up...so we called upon the talents of our very own Mary Moore-Campagna, who led us in the singing of the anthem that day. (Mary wants to point out that no wine glasses were shattered or windows broken as a result of this effort.)

4) “CWC Judges? Were we supposed to have those????” Ah yes, just another small detail: there were three people who had been scheduled to judge the Speakoff; but – oops – two of the three were no-shows as well. Once again following the time-honored practice of calling upon all former participants for help (hey, sometimes you just gotta “go with the flow”) we drafted two seasoned veterans to act as judges.

Even with the unexpected complications, though, the State Meeting was a great success. The Insurance Women of Los Angeles, Inc. and the Insurance Women of Ventura County co-hosted a fabulous event! We extended our congratulations to Wendy Pike on winning the California State Speak-Off (after which she then went on to win the Region VIII Speak-Off).

Since education was (and still is) of utmost importance to me, the support of the NAIW Education Foundation was a key point of the plans I had for my term in office. The “**Go For Gold**” campaign was one of our biggest projects that year – I am sure many of you remember those big soda bottles that I challenged every association to collect change with! And the project was a major success: by the end of the term, the great state of California had collected \$3,576.14...and WE had “gone gold”!!!

Member involvement was another important aspect of my term; and I was pleased to see how well the membership of the state of California stepped up to the call for involvement. I was gratified to be able to report that every association in the State (there were 25 at the time) had received a visit from a State Council representative by the end of the membership year. Every association also submitted a report to be included in the Annual Report of Associations; so we had a comprehensive picture of what our members were doing for their communities and their industry. AND – for the first time in a number of years - EVERY association was represented at the State Meeting!

In the interests of increasing and maintaining the communication among our members and all other interested parties, we developed an Ad-Hoc Information Technology task force charged with creating a position to develop and maintain a California State Council web page. The web site was introduced September 1, 2002 and is still up and running today!

It was definitely a busy year; but I will always be grateful for the opportunity to have been part of the California Council's continued development. I appreciate the assistance from my council officers, my state meeting host associations, and everyone who helped make the year so productive. Despite the tragic events of the previous year, we managed to forge on and continue to make NAIW the state's "association of choice".

Last but not least, thank you to the members of this Great State for allowing me the privilege to serve as your State Director! It has been an incredibly rewarding experience - one I will not soon forget - I look forward to moving on to the next level of my NAIW career!!!

In Fellowship,

Jolene Gilbert, ACSR, CISR, AIS, CPSR, CPIW, DAE



California Council of The National  
Association of Insurance Women (Int'l)

Monterey



**17th ANNUAL STATE MEETING**

*September 26th & 27th, 2003*

*If found please return to:*

# California Council of NAIW, International

July 1, 2003 – June 30, 2004

## The Team:

Council Director:	Judy LeBel, ACSR, CPIW
Assistant:	Marie E. Haworth, CPCU, CPIW
Membership Development Chair:	Birgit Sale, Esq.
Northern Membership Liaison:	Karen A. Brown, ACSR, CISR
Central Membership Liaison:	Michelle Adamson, CPIW
Southern Membership Liaison:	Shirlee Hickman
Public Relations Chair:	Michele L. Epstein, AAI, AIS, ACSR, CISR, CPIW
Public Relations Liaison:	Wendy Pike, CPCU, CPIW
Communications Liaison:	Cynthia Dafnos
Education Liaison:	Judith N. Thompson
Legislation Liaison:	Robin Fawkes, CCLA, CPIW
Safety Liaison:	Rose Kaerth, CPIW



Judy LeBel, ACSR, CPIW

State Director - 2003-2004

“TEAM- Together Everyone Achieves More”

I was elected CA State Director-Elect at the State Meeting in Ventura CA, September 21, 2002. I recall that day clearly and was very happy to have achieved this honor from my peer members. I was looking forward starting my year, July, 2003.

I felt that I did all that I could to represent the members of California with pride and truth. I knew that the truth would build the trust that the members needed to remain strong in their desires to participate in this wonderful association.

I went to the State Directors meeting in Tulsa, Oklahoma and was provided with information and direction as to my duties for the 2003-2004 term. I came back to California wanting to “hit the floor running”. And so I did.

The biggest highlight to my year was my State Meeting in Monterey, California hosted by the Peninsula Insurance Women’s Association and the Insurance Professionals of Monterey Bay. They did a wonderful, wonderful job and the weekend was well received.

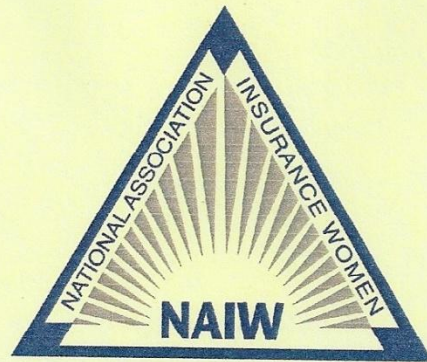
I love this Association and all of its individual members and have never regretted my affiliation and participation within the California Council of NAIW.

In Fellowship,

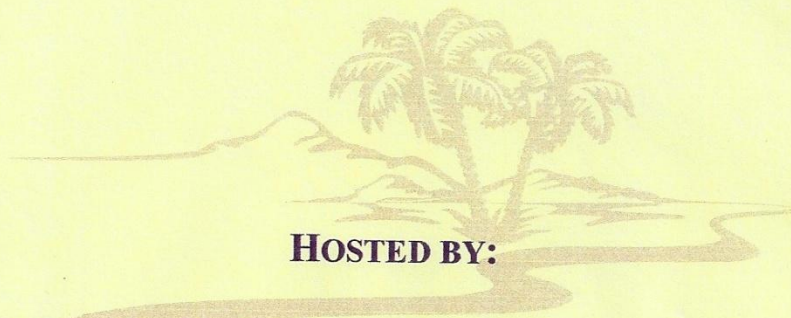
Judy LeBel, ACSR, CPIW

**CALIFORNIA COUNCIL OF NAIW (INTERNATIONAL)**

**18<sup>TH</sup> ANNUAL STATE MEETING**



**SEPTEMBER 17-18, 2004  
FESS PARKER'S DOUBLETREE HOTEL  
SANTA BARBARA, CALIFORNIA**



**HOSTED BY:**

**INSURANCE PROFESSIONALS OF SANTA BARBARA**

# California Council of NAIW, International

July 1, 2004 – June 30, 2005

## The Team:

Council Director:	Michele L. Epstein, AAI, AIS, ACSR, CISR, CPIW
Assistant:	Cynthia Dafnos-Villarreal
Membership Development Chair:	Susan M. Fife, CPIW, CPCU, AIM, AAM, DAE
Northern Membership Liaison:	M. Sandy Dameron, CPIW
Central Membership Liaison:	Debbie Naten
Southern Membership Liaison:	Janice McCombs
Public Relations Chair:	Wendy Pike, CPCU, CPIW
Public Relations Liaison:	Rochelle Maselli, CISR
Communications Liaison:	Mitula Patel
Education Liaison:	Eddie Wills, AAI, AIM, ASLI, CISR, CPIW
Legislation Liaison:	Mercedes S. Rodriguez
Safety Liaison:	Rose Kaerth, CPIW



Michele Epstein, AAI, AIS, ACSR, CISR, CPIW, DAE

State Director - 2004-2005

“Moving With Michele”

My term as CA State Director was educational, fulfilling, challenging and frustrating! My theme was “Moving With Michele”. My term started off with a bang right from the election when someone came off the floor to run against me. If I didn’t know that it would be a challenge, I learned that, then and there. Fortunately, I did prevail and won the election.

My goals were to increase new membership, slam the door closed so that we would not lose members “out the back door”, foster/mentor new leaders and to “be there” and “be available” to the California Council, and to make the ‘seasoned’ members know how special they are and how much we all valued them. Goals that were perhaps unattainable in one term but I worked hard at setting the ball in motion.

So many things stick as memorable for me. Working with the Insurance Professionals of Santa Barbara on the State Meeting. At the time, they were struggling with membership and I was able to attend one of their meetings to try and ignite their passion. I think that I accomplished this. Pat Park and her committee members went out of their way to make the meeting a great one. Even so far as to change their originally scheduled dates so as to not conflict with the Yom Kippur. A very special personal memory of that meeting was having my parents attend the business session. For the first time, I heard my mom say how proud she was of me.

I think that my most astonishing memory would have to be at the Welcome Party at the State Meeting. Walking into the room and seeing my local association (CCC of NAIW), wearing red wigs, many with long fingernails glued on, and all wearing tee-shirts with my campaign picture plastered to their chests, will live forever in my heart. I think that what will stick with me forever as a memory of my term as State Director is the acceptance and the support that I received from the membership. I know that you can’t be everything to all people but I really feel that I touched many members and know that they certainly touched me. I found during my term just how supportive and loving people can be. Friends that were ‘casual’ became so very important in my life. I can’t begin to say just how much their support and assistance means to me. When I was afraid of falling, they propped me up and would not let me fail. It was a journey that I will always treasure and never regret even a single second of and I thank the members of the California Council from the bottom of my heart.

In fellowship,

Michele Epstein, AAI, AIS, ACSR, CISR, CPIW, DAE



**California Council of NAIW  
( International )  
19th Annual State Meeting**

**September 16-17, 2005  
Radisson Hotel & Conference Center  
Fresno, California**

**Hosted by:  
Insurance Women of Fresno**

# California Council of NAIW, International

July 1, 2005 – June 30, 2006

## The Team:

Council Director:	Eddie Wills, AAI, AIM, ASLI, CISR, CPIW (Jul 1, 2005 – Feb 28, 2005) Robin Fawkes, CCLA, CPIW (Feb 28, 2005 – Jun 30, 2006)
Assistant:	Patricia A. Flaagan, CRM, ARM, CPIW
Membership Development Chair:	Sandra Mottard
Northern Membership Liaison:	Sheila Eskue, CIC
Central Membership Liaison:	Orfie Sciacqua, AIS, CPIW
Southern Membership Liaison:	Kathy Adams
Public Relations Chair:	Robin Fawkes, CCLA, CPIW
Public Relations Liaison:	Ruth Marie Uridel, CPIW
Communications Liaison:	Mitula Patel
Education Liaison:	Letitia “Tish” Riley, CPIW, DAE
Legislation Liaison:	Marci L. Barrett, Esq.
Safety Liaison:	Sherry McFarland, CPIW





Eddie Wills, AAI, AIM, ASLI, CISR, CPIW

State Director - 2005

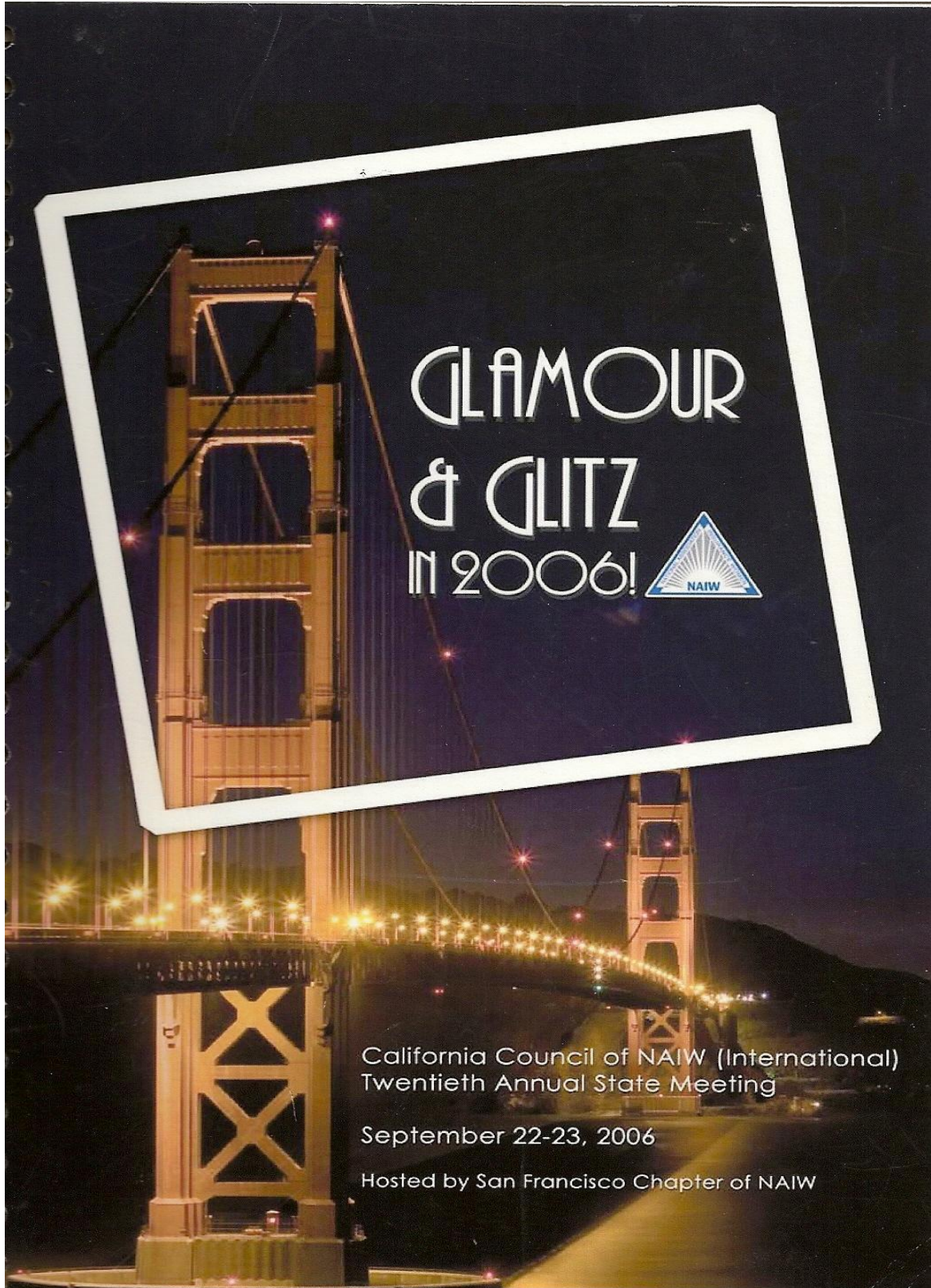
“Growth thru Involvement”

Being elected to California State Director was a great opportunity and honor for me. My theme was Growth thru Involvement and that’s exactly what I tried to do – get everyone involved. I believe that being involved is what keeps our association strong and we grow both as an association and individually.

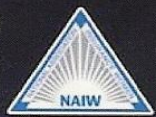
I am so thankful for the opportunity to meet with so many people on many different levels while I was serving as State Director. Going to local association and Inter-Coordinating meetings, hosting a Leadership Workshop with my assistant Pat Flaagan, CRM, ARM, CPIW and working with the Insurance Women of Fresno for the State Meeting will always be special events that I will remember fondly. I truly enjoyed my time as State Director and was only saddened when I had to move away before my term was up. I am honored to have made so many friends during my time as a member of NAIW in California. The California Council will always have a special place in my heart.

In fellowship,

Eddie Wills, AAI, AIM, ASLI, CISR, CPIW



GLAMOUR  
& GLITZ  
IN 2006!



California Council of NAIW (International)  
Twentieth Annual State Meeting

September 22-23, 2006

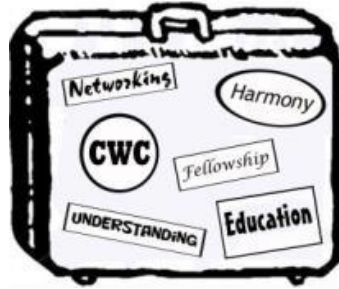
Hosted by San Francisco Chapter of NAIW

# California Council of NAIW, International

July 1, 2006 – June 30, 2007

## The Team:

Council Director:	Robin Fawkes, CCLA, CPIW
Assistant:	Micheal Hawkinson, CIC, CPIW
Membership Development Chair:	Suzzanne Ryan, ARM, CPIW
Northern Membership Liaison:	Susana Baja, CPIW
Central Membership Liaison:	Pat Park, CIC, CPIW
Southern Membership Liaison:	Pam Holt, CPIW, DAE
Public Relations Chair:	Letitia “Tish” Riley, CPIW, DAE
Public Relations Liaison:	Cathie Speakman, CPIW
Communications Liaison:	Mitula Patel
Education Liaison:	Victoria Lovinggood
Legislation Liaison:	Roberta Nalbandian, Esq.
Safety Liaison:	Carola Erb



Robin Fawkes, CCLA, CPIW, DAE

Council Director - 2006-2007

### “SUCCESS IS THE QUALITY OF YOUR JOURNEY”

I have many wonderful memories of my year as council director. In unexpected ways, NAIW helps dreams come true. Had it not been for NAIW, I would not have been able to fulfill one of my Bucket List dreams that year....experience the start of the Iditarod sled dog race in Anchorage. I became CD early, on March 1, 2006, when Eddie Wills left the position to accept a job in Dallas. On March 4<sup>th</sup> I traveled to Anchorage to attend the Region 9 conference. My excuse was that I had never been to a conference or meeting outside of California, and of course I needed the cross-cultural training.

The success of the Leadership Workshop in Fresno was certainly another highlight. I'm a teacher by background, so my forte is putting on workshops. I remember 50 had RSVP'd, and I laughingly bet my CD assistant Micheal that not all 50 would show up—when does that ever happen? I lost the bet. Young Professionals and Generations in the Workplace were new concepts then, and I was happy to feature them in my workshop.

My state council meeting, Glamour & Glitz in 2006, was another fantastic memory. The location of the historic Sir Francis Drake Hotel in the heart of San Francisco had pluses and minuses—a minus being the ease of navigating and driving downtown and checking in. I arrived at the front entrance, frazzled from the drive, with a huge load of luggage and various meeting items. To my rescue came a handsome, uniformed Beefeater with white gloves on. He quickly helped me unload all my bags & boxes, accompanied by the clanging of cable cars. I was given a beautiful suite, but remember looking all over the tiny bathroom for a place to put my cosmetics bag! On the plus side were the plush furnishings, the mirrors, tapestries, carpets, and chandeliers of a bygone era. And of course Harry Denton's nightclub on the top floor (located directly above our suite.) The dancing was quite lively until about 2 am.

Other memories of my state meeting were relying on my Parliamentarian Extraordinaire Linda Pirlot for matters great and small, even for help with decisions outside the business meeting. When you're in an intense leadership mode, you really do come to rely on all the support and encouragement from fellow members. For that, I thank you all! I remember when I heard the rousing voices of the gospel choir sing The Star Spangled Banner it sent chills down my spine. At the banquet I danced in high (for me) heels, in the shadow of the Golden Gate Bridge, and my feet hurt for weeks afterward but it was all worth it.

I loved visiting the local associations, and I made a special effort to visit a SCIP meeting because I didn't know them very well. My philosophy was, and is, to lead by example. I believe I originally accepted the nomination of California Council Director because I liked the idea of being able to carry the California flag at Regional and National. You need to know that I'm generally not a flag-waving type of person. But it was the idea of representing our vast state, from Sacramento to San Diego and all the associations in between, that excited and overwhelmed me when I envisioned the honor of carrying the flag. To this day I am grateful for the experience, and for being allowed to serve all of you.

In fellowship,

Robin Fawkes, CCLA, CPIW, DAE

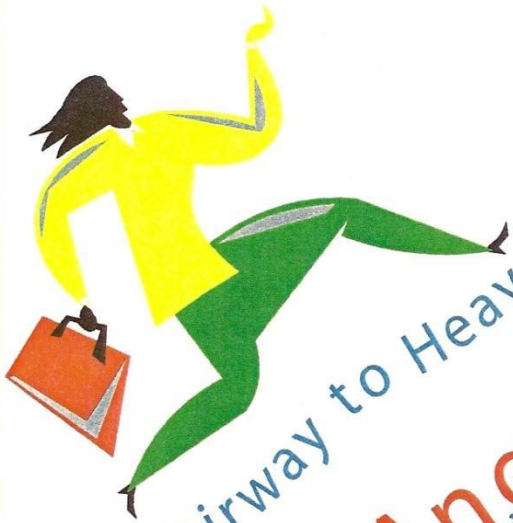


# The California Council of NAIW 21<sup>ST</sup> ANNUAL

## COUNCIL MEETING

September 14th - 15th, 2007

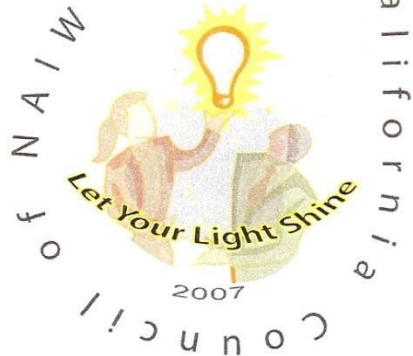
Burbank, California



Stairway to Heaven in the City of Angels  
**Los Angeles - 2007**

insurance

women of los angeles



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# California Council of NAIW, International

July 1, 2007 – June 30, 2008

## The Team:

Council Director:	Letitia “Tish” Riley, CPIW, DAE
Assistant:	Laura Gutierrez, CIC, CPIW
Membership Development Chair:	Orfie Sciacqua, AIS, CPIW
Northern Membership Liaison:	Micheal Hawkinson, CIC, CPIW
Central Membership Liaison:	Marian Lane, CPIW, AIS, DAE
Southern Membership Liaison:	Victoria Lovinggood
Public Relations Chair:	Suzanne Ryan, ARM, CPIW
Public Relations Liaison:	Bobbie Nauretz, AIS, CPIW
Communications Liaison:	Cathryn Feely
Education Liaison:	Andi Fields-Gonzales
Legislation Liaison:	Rebecca Aherne, Esq.
Safety Liaison:	Lindsay Kennedy



# California Council of NAIW 22<sup>nd</sup> Annual Council Meeting

September 12-13, 2008 ♥ Sacramento, CA



## Heart of the State in 2008

### Insurance Professionals of Sacramento



# California Council of NAIW, International

July 1, 2008 – June 30, 2009

## The Team:

Council Director:	Letitia “Tish” Riley, CPIW, DAE
Assistant:	Laura Gutierrez, CIC, CPIW
Membership Development Chair:	Kathleen Kerstenbeck, ARM, CPIW
Northern Membership Liaison:	Julia Alexander, CPIW, CISR
Central Membership Liaison:	Karen Anderson, AIS, ASLI, CPIW
Southern Membership Liaison:	Kari Woods
Young Professionals Liaison:	Renee Fazeli, CIC, CWCS, CISR, CPIW, DAE
Public Relations Chair:	Bobbie Nauretz, AIS, CPIW
Public Relations Liaison:	Christine Chandler-Tillett
Communications Liaison:	Danielle McBride, CISR, CPIW
Education Liaison:	Lisa Masa
Legislation Liaison:	Susana Baja, CPIW
Safety Liaison:	Andi Fields-Gonzales



Tish Riley CPIW, DAE

Council Director- 2007-2008 and 2008-2009

“Let Your Light Shine” “Journey for the Generations”

When I think about my time as California Council Director, the first thing that happens is a stream of adjectives run through my head; exhilarating, humbling, informative, emotional, educational.....followed by a sense of accomplishment and then by a feeling of many things still to be done. And while the events of the last two years seem to have just flown by, it's the moments that linger. Moments like when a member came up to me at a conference with tears in her eyes to tell that she finally “got it” and now understood why NAIW was so important and why it means so much to so many people. We hugged and blubbered together for just a few moments but the memory of that experience will make me misty-eyed for years to come.

When I started my first term as Director, I told the membership that I planned on being a transitional Director in that I wanted to help prepare the organization for the generational changes in the workforce and the impact those changes would have on NAIW. More than anything else I wanted everyone to be an integral part in the future of the organization. I chose “Let Your Light Shine” as my theme to make the point that everyone had something to offer and that if we all shined our lights together, we could light the path to the future. The subtext of my theme was not only acceptance of inevitable changes but for us to embrace and profit from those changes. Establishing the Young Professionals Liaison position was part of that vision and a milestone for my first term.

For my second term the theme evolved into “A Journey for the Generations”. The focus continued to be on being an inclusive organization where there was something for everyone regardless of their age or position in the industry. It was (and is) imperative that we continued reaching out to the insurance professionals in the X and Y generations if NAIW was to remain a viable organization. The momentum began to build in this second term with more involvement by members who had not previously taken an active role. I am also very pleased that I was able

to get the California Council Awards Manual created and approved by the membership in my second term.

The two Leadership Workshops and six Inter-Coordinating Council Meetings held during these two years were truly highlights of my tenure as Council Director. Having one-on-one time with members is almost impossible at the big gatherings but these smaller meetings were the perfect place to really get to know members, hear their ideas and to bond with them. In these events I could really feel the energy build and know that we were making a difference. The exchange of ideas, the willingness of the participants to work as a team and the enthusiasm being generated gave me hope for the future of our organization. Some of the many topics we explored in these meetings were parliamentary procedures, business etiquette, developing Horizon Plans, local association committees, conflict resolution, community involvement, education, expense reduction, fundraising, awards, tax issues, serving on Council/Regional/National committees, tips for successful meetings, what was working or not working at the local level and funding for the California Council Meeting. I cannot overstate how invaluable these meetings were to me and to the entire California membership.

No one can do it all by themselves and I had incredible support from my Assistant, Laura Gutierrez, CIC, CPIW, and the Council Chairs and Liaisons. They were instrumental in helping to keep the lines of communications open with the Local Associations and keeping the momentum going. I am honored to have served with them:

I also had tremendous support from local associations, meeting coordinators and countless committee chairs...you all know who you are...and their contributions were invaluable to the success of the Council.

It's sometimes hard for me to remember what city a meeting/conference/convention was held in because I rarely made it out of the hotels. But I will always remember certain things that these events had in common....something new to be learned, dancing to the point of exhaustion, group photo ops, the dedication of the members, lots of hugging, laughing until my sides hurt, applause when there were no recommendations or bylaw changes to consider, old friends, new friends and crying at the drop of a hat because of the deep emotional impact that the people and this organization have on me. I didn't have a sister growing up but now I know I have scores of them (and a few brothers) in NAIW. And like siblings, we've shared secrets, helped one another through tough times, had differences of opinions and learned how important we are to each other. I can't even imagine how my life would have been without the vitality of these experiences.

In fellowship,

Tish Riley, CPIW, DAE



**California Council of NAIW (International)**



**23<sup>rd</sup> Annual State Meeting**

**September 11-12, 2009  
Radisson Hotel & Conference Center  
Fresno, California**



(c) 2001 *The Record*, (Bergen County, NJ)

**REMEMBER THE TIME IN 2009**

**Hosted by:  
Insurance Women of Fresno**

**Remember the Time in 2009**

# California Council of NAIW, Intl

July 1, 2009 – June 30, 2010

## The Team:

Council Director:	Andi Fields-Gonzales
Assistant:	Bobbie Nauretz, CPIW
Membership Development Chair:	Annette Ing-Firmeza
Northern Membership Liaison:	Cathie Speakman, AAM, CPIW, DAE
Central Membership Liaison:	Kim Cameron, CPIW, CPSR, CPIW, DAE
Southern Membership Liaison:	Mitula Patel
Public Relations Chair:	Kathleen Kerstenbeck, ARM, CPIW
Public Relations Liaison:	Regina Lemanowicz
Communications Liaison:	Wendy Pike, CPCU, CPIW
Education Liaison:	Gina Thomas Patterson, CISR & Susan Shaver Co-Chairs
Legislation Liaison:	Karen Anderson, AIS, ASLI, CPIW, DAE
Safety Liaison:	Victoria Lovinggood, ACSR, CISR, CPIW
Young Professionals Liaison:	Louisa Knapp, CISR



Andi Fields-Gonzales

Council Director-2009-2010

“EPIC Journey ”

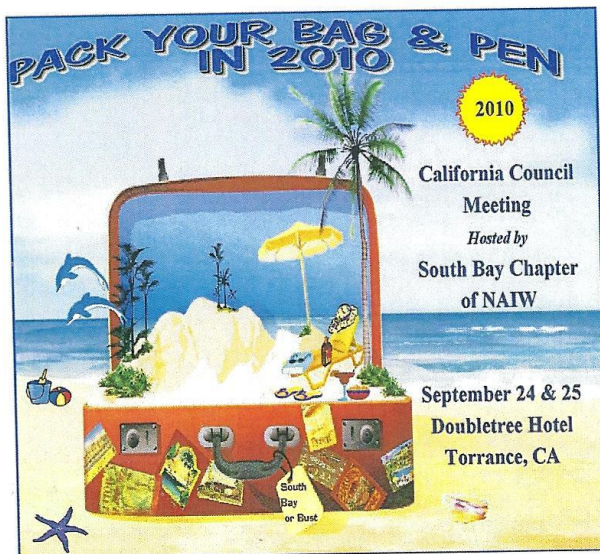
Enthusiastic Participation is Contagious



California Council of NAIW (International)



24th Annual State Meeting



[www.cacouncilnaiw.com](http://www.cacouncilnaiw.com)

**PACK YOUR BAG & PEN IN 2010**

Hosted by:  
**SOUTH BAY CHAPTER OF NAIW**

Pack Your Bag & Pen in 2010

# California Council of NAIW, Intl

July 1, 2010 – June 30, 2011

## The Team:

Council Director:	Kathleen Kerstenbeck, ARM, CPIW
Assistant:	Regina Lemanowicz
Membership Development Chair:	Kim Cameron, CPIW, DAE
Northern Membership Liaison:	Micheal Hawkinson, CIC, CPIW
Central Membership Liaison:	Alison Holmes, CISR, CPIW, AIS
Southern Membership Liaison:	Christine Chandler-Tillett
Public Relations Chair:	Mitula Patel
Public Relations Liaison:	Gina Thomas Patterson, CISR
Communications Liaison:	Wendy Pike, CPCU, CPIW
Education Liaison:	Kathleen Soares, CIC, AAI, AIS, CPIW, DAE
Legislation Liaison:	Rebecca Aherne, Esq.
Safety Liaison:	Pamela Heard, CISR, CPIW / Amel Gana
Young Professionals Liaison:	Jennifer Hetzel





Kathleen Kerstenbeck, ARM, CPIW

Council Director - 2010-2011

“NAIW-Provides the kEy to your success”

Being able to contribute to this History Manual is really special to me as the History Manual was my pet project as the Public Relations Chair in 2009. Working with Regina Lemanowicz, my right & left hand girl and Jolene Gilbert putting the entire project together was especially rewarding.

For my term as Council Director I was quite lucky to have one incredible Council Team! We had some really heavy goals going in and honestly there is no way that so many would have been attained had it not been for the team I was surrounded with. I just can't say thank you enough for the hard work all of them put forth. Each month on the Council website, my Council Director message provided a new “E” word to use for the coming month. It was quite exciting when I got to attend the NAIW Week Luncheon in Fresno, and the table tents each had a descriptive “E” word for the VIP seated as well as a list at each table.

We kicked off the year with an incredible Leadership Workshop in Fresno, CA. The Insurance Women of Fresno hosted the workshop at one of my favorite places, The Piccadilly Inn. The Workshop itself had a record number of attendees which is really due to so many great topics and presenters. Of course the workshop and Piccadilly did not tell me I would get a bonus feature of my car getting broken in to- which not only taught me a huge lesson on leaving GPS units laying out, but also provided quite the entertainment going home for me & Regina. Bugs, glass, heat & wind blowing rapidly through our hair! You can't buy good times like that.

The Council Meeting was held in Torrance, CA and hosted by the South Bay Chapter of NAIW. It was fitting considering I was the one that talked them in to hosting the meeting when I was Public Relations Chair. I could not have been luckier to get such a wonderful Association to work with. Carleen Armstrong & Susan Shaver were such great co-chairs; the education presented was packed with all kinds of topics as well as a “feel-good” foot doctor! I know many of your LOVED that class! The First Timers not only got to have a Round Up- but also had a blast putting many of the members & VIP's in the First Timers “Jail” where we raised huge funds for the Legacy Foundation. The Welcome Party was “Surf City” where everyone dressed like they were at the Beach. I think the most memorable to me was “Esther Williams” aka

Midge Wheeler who we kept putting in jail over & over again because she seemed to get a thrill out of it! The Awards Luncheon was themed “Travel Town” and the closing Banquet was “Starry Starry Night” at the top of the hotel tower to where we could see beautiful lights of the city & port all around us. For me the most special moment of that night was watching my husband dance with Sandy Dameron. The funniest thing that happened at the Council Meeting- my husband, the photographer did not get a single photo of me conducting the Business Session. Bet a lot of you didn’t know that! I laughed about it since I have told him on numerous occasions that the person running the meeting is the one you want to make sure you get a LOT of photos of!

We had a goal of offering two CPIW/CPIM/DAE/CE classes to the members during the year and those were held in March and April. We had an attendance of 30 in Los Angeles and 15 in Stockton and again I would like to thank Momentous Insurance Brokerage for hosting the Los Angeles Class and Westmar Insurance for hosting the Stockton Class, as well as our instructors Ruth Hinckfuss of San Diego Insurance Women and Victoria Rivas of Contra Costa Chapter of NAIW.

Regina & I spent many hours on the road, I spent a lot of nights in strange hotels & flying in to San Diego at the crack of dawn from visiting up North and the fellowship with so many members and Associations was more rewarding than I imagined. To say that you get networking opportunities with NAIW is such an understatement. I have friends all over the United States that are truly friends and not just an acquaintance. To say that NAIW gives you leadership and personal growth is also an understatement. When I first joined this association in 2005, I was the person over in the corner not saying a heck of a lot. Today thanks to this organization and the mentors and members, I am not afraid to go in to a board room or even a social event. I love this association, I love the members and I truly love that I am a part of the history along with my assistant Regina.

In fellowship,

Kathleen Kerstenbeck, ARM, CPIW



Kathleen & Regina



Kathleen, Christine, Dani, Andi, Regina and Bobbie



# California Council of IAIP, International

July 1, 2011 – June 30, 2012

## The Team:

Council Director:	Mitula Patel
Assistant:	Christine Chandler Tillett
Membership Development Chair:	Catherine Temple, AIS, CPIW, DAE
Northern Membership Liaison:	Sandy Joslin, AU, CIC, CPIW
Central Membership Liaison:	Nancy Hudson, CISR, CPIW
Southern Membership Liaison:	Mari Halladay, AU, ARM, CPIW, DAE
Public Relations Chair:	Kim Cameron, CPIW, DAE
Public Relations Liaison:	Alison Holmes, CISR, CPIW, AIS, AINS
Communication Liaison:	Rae Lynn Zachary, ARM, CPCU, CPIW
Education Liaison:	Debra Stevens, AU, CIC, CISR, AIS, AAM, CPIW
Legislation Liaison:	Stacey Colledge
Safety Liaison:	Brianne Henderson
Young New Professional:	Amel Gana, AINS



Mitula Patel

Council Director

2011-2012

“Stairway to Success”

As the elected Council Director for California, I used the theme “The Stairway to Success”. The term was 2011-2012, and the mission was that the council team looked into IAIP’s future for growth and that each member of the California Council would have an opportunity to follow their personal stairway to success.

As we embarked on the journey “**The Stairway to Success**” to GROW IAIP and its members, I was grateful for the opportunity to work with the other state Council Directors, as we exchanged ideas which allowed me to achieve my goals.

The California Council team (aka Council 13) focused on its mission to try and work as ONE Team, ONE Vision, and ONE Goal. We sought to strengthen the membership count and reduce the declining membership. With this aim, it served a dual purpose, growth within the state while at the same time helping members grow both personally and professionally.

The year started with the Leadership Meeting held July of 2011. At this meeting, the mission was to bring in the current and future leaders of IAIP. We rallied to have some of the talented presenters who were members of the organization. It was a successful meeting, and the talent included the following members: Kim Cameron, CPIW, DAE, 2011/2012 Ca Council PR Chair, Cathy Temple, AIS, CPIW, DAE, 2011/2012 Ca Council Membership Chair, Kathleen Kerstenbeck, ARM, CPIW, RVP, past Council Director; Letitia “Tish” Riley, CPIW, DAE, past Council Director, past RVP, Robin Fawkes, CCLA, CPIW, DAE, past Council Director, past RVP, Cheryl Krier, past Council Director, past RVP, past Int’l President as well as Christine Chandler Tillett assistant to Ca Council Director and myself. The Leadership Meeting focused on the individual development of leadership skills and local association development. The sessions included Enhanced Leadership, Communication Skills, Marketing/Branding, Media Relations and Local Association Awards. The workshop was designed to empower our leadership team to achieve our goals as well as empowering fellow members that attended. The meeting was a resounding success and was a great kick-off to our term. We then began to work on how members could

grow and develop their stairway to success. We developed a mentors and proteges program. This program matched “seasoned” members with new members. The mentors would provide quality feedback to questions raised by the proteges and or explain IAIP processes that some new members might not understand. This program was well received by members and was something that I was very proud of sponsoring. We also developed a Media Package to help local associations have the necessary tools to develop and advertise for membership growth. The media package was put together by Christine Chandler Tillett and Micheal Bonham. It is a program that is still utilized today by local associations and revamped by International and available to all associations in IAIP.

I was very proud of the membership focus that was developed during my term. Under the direction of Cathy Temple, Membership Chair we had 100% retention as well as growth. Cathy and her team did an outstanding job of growing and retaining members. We also took membership internationally. Mari Halliday, ARM, CPIW was the Southern California Membership Liaison and had a membership mixer in London, England. She also brought in a prospective member from St. Helena as well as going to Kenya for potential networking opportunities.

In the Public Relations front, our PR Chair, Kim Cameron did a phenomenal job getting the branding of IAIP out in the industry. We had a new media guide for the associations and Kim, and her team visited if not all, most of the associations. She took the feedback and applied answers and best practices to the Ca Council website. Kim and her team pushed to get the word out and recognition in the industry. We also advertised all events on the Ca Council website to ensure that they had a successful event.

Education is what IAIP is also known for, and we took this to another level. We pushed IAIP courses and CWC as well. The Council team asked that every association have a CWC course and have a representative to compete at the Council Meeting. We wanted Education to be profound and pushed designation recognition as well.

We had contests and events to promote leadership, education, membership, and public relations. We ensured that any legislation news was distributed to the associations, and we strived to ensure communication trickled down to all members.

The California Council Meeting was a huge success, and the San Diego Insurance Women and Insurance Women of North San Diego truly gave the Council team and members, a fantastic, memorable event. Bollywood was the theme and from the Welcome Party to the Educational classes to the Meetings; it was indeed an experience to remember.

As Council Director I was proud to represent California and its accomplishments for the 2011-2012 term.

Respectfully submitted,

Mitula Patel - Council Director, 2011-2012



Mitula & Christine



Christine Chandler Tillett



**California Council of the International  
Association of Insurance Professionals**



**25th Annual CA Council Meeting**

**September 9-10, 2011  
Doubletree Hotel Mission Valley  
San Diego, California**



**Hosted by San Diego Insurance Women**

**The Diamonds Shine Bright in San Diego**

Instructor Biographies

Schedule of Events

CA Council & Committees

Sponsors & Exhibitors

2011 Roster of Attendees

## California Council Year in Review

Presented by Council Director, Mitula Patel, Public Relations Chair, Kim Cameron and Membership Development Chair, Cathy Temple

It has been a great honor to serve the CA Council of IAIP this term and be part of the Region VIII Team. At the beginning of the term, The Council 11 Team had a very successful Leadership workshop where the team had the opportunity to strategize on how to attain our goals as we embarked on our journey towards the “Stairway to Success” in order to help support the much needed “GROWTH” for our Association of choice, IAIP. The goals were set to support both our RVP’s and National’s goals.

1. The Leadership workshop was designed to empower our Leadership Team to help GROW Members both personally and professionally by creating a POSITIVE attitude towards IAIP. We created a BUZZ word, “GROWTH,” and have used this in every opportunity we have had.
2. The Council 11 team’s main focus was to increase overall membership and grow the association. 20% or MORE is where we set the bar. Our RVP’s goal was 10% and we are pleased to state that 10 of our 19 chapters met the RVP’s 10% Growth and 5 chapters met the 20% GROWTH.
3. Overall, the CA Council had a 104% retention! 16 associations added new members. Our total membership count was 579. If we add the GIS members we will be at 624 and that will increase our growth to 107.77%. At least two of our chapters had over 50% growth. Congratulations to IPOC and PIWA.
4. This would not have been possible without everyone’s team effort in spreading the benefits of being IAIP members. Hats off to our Membership Team who worked hard to help local chapters hold successful Membership Drives. This year The CA Council also reached out on an International Level to market IAIP.

Our S. CA Membership Liaison, Mari Haliday (AU, ARM, CPIW, DAE), represented us at a Membership Mixer in London. While on her travels, she had the opportunity to market IAIP on the island of St. Helena. Thank you again Mari for this exemplary representation of IAIP.

5. Three ICC (Inter-Cordinating Council Meetings) were held throughout the State and topics included Parliamentarian Procedures, Membership, Leadership Skills, just to name a few.
6. A Mentors Program was launched at the Council Level. The idea was for members to give back what experience and knowledge they gained during their tenure in IAIP. As an incentive to encourage participation, a Mentors Award was created. Members can nominate a mentor who has helped them grow and accomplish their goals. There are currently 6 teams of which 3 are very active. Giving back to our industry and communities is a monumental opportunity and privilege that we have.



7. Goals for Education included CE, IAIP courses and other educational programs. CWC - Every chapter was encouraged to offer the CWC Class or partner with another local association. This year we had 7 CWC contestants at our Council Meeting. Our focus was more on the type of programs provided to help struggling associations bring in more members.
  
8. Another goal was related to Branding and Media Relations. At the beginning of the term we provided great tools and a class on Branding and Media Relations to help ensure that we all are in concert and provide a consistent message. This has helped us a great deal to bring in new members. A website is an essential part of branding today. Of the 9 active Chapters and the MAL's, only two do not have a website; however they either created a FB or Twitter account. Our council website reflects current and upcoming goings on along with many more resources and tools.

Many thanks to all the Local Presidents who made an extra effort to accomplish these goals and have partnered with the Council 11 Team. A special thank you to the Ca Council Director assistant Christine for being a great support and helping keep the team on tasks.

To our RVP, Kathleen, she was truly our fearless leader. Your support is greatly appreciated.

To the members of California thank you for your support, we could not be in a better place. Remember to keep buzzing, GROWTH...on your Stairway to Success.

# California Council of IAIP, International

July 1, 2012 – June 30, 2013

## The Team:

Council Director:	Wendy Pike, CPCU, CPIW
Assistant:	Cathie Speakman, AAM, CIIP
Membership Development Chair:	Sandy Joslin, AU, CIC, CPIW
Northern Membership Liaison:	Marie Meadows
Central Membership Liaison:	Alison Holmes, AIS, AINS, CISR, CPIW, DAE
Southern Membership Liaison:	Kathy Marshall
Public Relations Chair:	Tanya Chinchilla
Public Relations Liaison:	Gia Blanco
Communications Liaison:	Gina Thomas Patterson, CISR, CPIW
Education Liaison:	Victoria Lovinggood, ACSR, CISR, CPIW, CRIS, CSRM, DAE
Legislation Liaison:	Diane Bauer, JD, CPCU
Safety Liaison:	Regina Lemanowicz
Young New Professional:	Vicky Troyan



Wendy Pike, CPUC, CIIP

Council Director

2012-2013

“We’re All in This Together”

What a whirlwind year it has been! Lots of changes, lots of excitement! It was my pleasure to serve as your Council Director.

The Leadership Meeting was held July 21, 2012 in Fresno this year. Around 35 members were in attendance including 12 chapter presidents. We launched a fantastic over the top Membership Contest in California, dreamed up by our Membership Chairman, Sandy Joslin. Our sponsor was Enterprise Rent A Car and the grand prize was a trip for four to Disneyland. The trip included four Park Hopper Passes, a weekend stay at a nearby hotel and a discount on your rental car from Enterprise. The contest was a drawing, to be held at the end of our term. The entrants in the drawing were the new member and the person who brought in the new member.

The California Council Meeting, held September was a resounding success. The Insurance Professionals of Santa Barbara did an outstanding job. What a beautiful venue! Scores of members worked on various committees to make the business of the council click along very smoothly. We held our elections. Our new leaders for the 2013-2014 term were elected:

CA Council Director-Elect: Kim Cameron, CPIW, DAE, who works for DiBuduo & DeFendis Insurance and is a member of the Insurance Women of Fresno

Public Relations Chairman-Elect: Sandy Joslin, AU, CIC, CPIW who works for Allied Insurance/Nationwide Insurance and is a member of the Insurance Professionals of Sacramento

Membership Chairman-Elect: Renee Fazeli, CIC, CISR, ACSR, CWSC, CPIW with McDermott-Costa Company, Inc., and who is a member of the Contra Costa Chapter of NAIW

Our By-Laws were approved as presented including various updates. Most notably, the name of our Council is changed to "The California Council of IAIP". Many thanks to go Tish Riley, CIIP, DAE and her committee Nancy Hudson and Shirley Leone, who spent hours perfecting the document. Another

motion was brought forth through the "Recommendations" process, which was amended and approved by the delegates. The outcome of that motion is that I appoint a committee to study the prospects of keeping our council in place (or not) past the year 2014. We have been given the option of doing that by national. In compliance with our Delegate's recommendation.

I appointed Mari Halliday as the Chairman of the newly formed "Trailblazer Committee". Her committee explored and researched all aspects of the future of our Council, from its funding, leadership structure, the number and timing of meetings, projects, protocol, compliance issues, etc.. They will be making a four point Recommendation to maintain the Council at the 2013 Council Meeting.

Our CWC contest was great, with four brave souls venturing on to the stage to present their three-minute prepared and one minute impromptu speeches: Tony Barr, Kim Cameron, Kathleen Kerstenbeck and Kathy Marshall. I'm so glad that I wasn't a judge, as they were all so great! It was a mystery to us all, up until the Awards Luncheon, just who the winner was. That honor went to Kim Cameron from the Insurance Women of Fresno, who is also going to step into my shoes next year as Council Director. She went on to represent the California Council at the Regional Conference CWC Speak Off in Las Vegas. Alas, the winner was the contestant from Hawaii.

Our keynote speaker was attorney John Hager from the law firm Hager, Dowling, Lim & Slack. He spoke about the Japanese philosophy of "Kaizen", which means continual improvement. How appropriate a topic for our association founded on education and leadership!

Two reconfirmation of bids were made: 2013 the Insurance Professionals of San Joaquin County, which will be held at the Hilton Hotel in Stockton, and 2015 the Contra Costa Chapter of NAIW. Tri-Valley & PIWA have withdrawn their 2016 bid.

One last important announcement was made before the gavel came down, and that is that our own Tish Riley, CIIP, DAE, from the Tri-Valley Insurance Professionals announced her candidacy for the position of 2013-2014 International Secretary. She went on to win the election at the National Convention in Orlando!

We had two ICC Meetings: Southern California ICC hosted by the South Bay Chapter of NAIW in Long Beach with a presentation by Varnessa Aaron-Seymour on the topic of "Demystifying Medicare Insurance". Presidents from Orange County, San Gabriel, Los Angeles, North San Diego County and South Bay were there so that I had the opportunity to meet with them. The Northern CA ICC meeting was hosted by the San Francisco Chapter of NAIW this year in November. They had a nice turnout for the presentation, with representatives from all of the Northern California chapters in attendance.

Sadly, two chapters turned in their charters at the end of the term: The Insurance Women's Association of Southern Alameda County and the Insurance Professionals of the Desert.

We look forward to the future with our new name and our new leaders!



Cathie Speakman



Tanya Chinchilla



Sandy Joslin



**CALIFORNIA COUNCIL OF THE NATIONAL  
ASSOCIATION OF INSURANCE WOMEN**



**26TH ANNUAL CA COUNCIL MEETING**

**SEPTEMBER 7-9, 2012**

**FESS PARKER'S DOUBLETREE RESORT**

**SANTA BARBARA, CALIFORNIA**

**2012 MEET FOR SUN AND SURF  
SANTA BARBARA WILL BE YOUR TURF**



# California Council of IAIP, International

July 1, 2013 – June 30, 2014

## The Team:

Council Director:	Kim Cameron, CPIW, DAE
Assistant:	Alison Holmes, AINS, AIS, CISR, CPIW, DAE
Membership Development Chair:	Renee Fazeli, CIC, CISR, ACSR, CWCS, CPIW
Northern Membership Liaison:	Susana Baja, CPIW, AINS
Central Membership Liaison:	Kim Jenkins, CISR, CPIW
Southern Membership Liaison:	Christine Chandler Tillett
Public Relations Chair:	Sandy Joslin, CIC, AU, CPIW
Public Relations Liaison:	Sean McCormick
Communications Liaison:	Gina Thomas Patterson, CISR, CPIW
Education Liaison:	Mari Halliday , AU, ARM, CPIW, DAE
Legislation Liaison:	Diane Bauer, JD, CPCU
Safety Liaison:	Carol Russell, CIC, CISR
Young New Professional:	Victoria Kent, ACSR, CISR, CPIW, CRIS, CSRM, DAE, MLIS



Kim Cameron, CPIW, DAE

Council Director

2013-2014

“United We Stand...Paving the Way for our Future”

**COMING TOGETHER, SHARING TOGETHER, WORKING TOGETHER, SUCCEEDING TOGETHER!!!**

The Council Team was hard at work before the new term began setting goals, updating websites and promoting membership retention.

Insurance Associates of Fresno started the year off by hosting the Annual Leadership Workshop at The Piccadilly Inn, which was a good opportunity to network & learn about leadership from the program planned “Effective Leaders”.

The 27<sup>th</sup> Annual California Council Meeting, Delta Dreams in 2013, was hosted by the Insurance Professionals of San Joaquin County at the Hilton Hotel in Stockton. Friday was an education day with Mike Mansel, CIC from the National Alliance leading a 4-hour CE Ethics course in the morning and the 4-hour CLP course Negotiating for Results being presented by Tish Riley in the afternoon. The CA Council Trailblazer Committee presented their recommendations regarding continuation of the Council, the Annual Meeting, Council funding and Council bylaws at the Meet the Candidates and Delegate’s briefing sessions. A beach party themed Welcome Reception was held later on Friday with classic cookout fare, surf music, flip-flops and beach balls. In addition, 189 Teddy Bears and 1 Large Gorilla was collected for the United We Care project, which was donated to The Assistance League of Stockton for their Kids Comfort Kits (thank you Regina). We had two speakers at our CWC competition, Cathy Temple for the Insurance Associate of Fresno and Vicky Troyon of the Insurance Professionals of Sacramento. Cathy spoke on the subject of how technology has changed the way we work and Vicky focused on the importance of education. This year’s impromptu topic was on the subject of “paving the way to the future.” With 15 voting delegates, there were 12 votes in favor of continuing the Council and 3 votes to disband. At the luncheon, a Brighton purse was presented to the Immediate Past Council Director, Wendy Pike, followed by the presentation of the 2013 Council Award Winners.

Bids were reconfirmed and the evening banquet, Night at the Yacht Club, continued the nautical theme and the Silent Auction had a “Dreams” theme and \$1,802.00 was collected.



Elected Officers for the 2014/2015 Term:

CA Council Director-elect: Sandy Joslin, CIC, AI, CPIW (IPS)

Public Relations Chair-elect: Rae Lynn Zachary, ARM, CPCU, CPIW (SFIP)

Membership Chair-elect: Carol Russell, CIC, CISR (SDAIP)

In November of 2013, Insurance Professionals of Monterey Bay hosted the Northern ICC Meeting and in February of 2014 the Southern CA ICC Meeting was hosted by Insurance Professionals of Los Angeles. The second Northern ICC Meeting was hosted by San Francisco Insurance Professionals of NAIW. These meetings are both educational and informative and provide an opportunity for members to network.

Throughout the year, local associations hosted holiday parties, fashion shows, wine tasting, golf tournaments, membership drives, May Luncheons and Industry Night events. Community Action was a high priority amongst our many members from providing school supplies, distributing T.I.K.E. stickers, working at food kitchens, and providing Professional clothing for those entering the work field. Safety, Health and Wellness, and Education courses included Litigation, Cyber Risk Threats, Loss Control/Risk Management, Claims and insurance reviews, CLP Courses and the IAIP ICanSeries. We finished the 2014 term with a total of 17 associations including the members at large and 590 members. Please refer to the Chapter Annual Reports for complete details.

Insurance Associates of Fresno hosted the Regional Conference in April and encouraged the Region to be Part of the Team in 2014.

At the International level, the Certified Leadership Professional (CLP) Designation was promoted, the IAIP FIT Task Force implemented a plan of action to encourage activity and the introduction of our full service association management company, Meeting Expectations, occurred. The International Convention was held in our own backyard, San Diego, CA and was attended by many Californians.

The entire team worked diligently in keeping members updated. With the ever changing insurance environment, it is apparent that IAIP provides the right opportunities for lots of laughter, fun, and fellowship. The late night and early morning phone calls and emails were well worth it. A special thank you to Alison Holmes, for taking this wonderful journey with me.

Respectfully submitted,

Kim Cameron, CPIW, DAE

2013/2014 CA Council Director



Alison Holmes



Kim & Allie



Renee Fazeli, Sandy Joslin, Kim Cameron



Kim & Allie



California Council of IAIP



## 27<sup>th</sup> Annual CA Council Meeting

September 27<sup>th</sup> & 28<sup>th</sup>, 2013  
Hilton Stockton Hotel  
Stockton, California

# Delta Dreams in 2013



Hosted by:  
Insurance Professionals of San Joaquin County

# California Council of IAIP, International

July 1, 2014 – June 30, 2015

## The Team:

Council Director:	Sandy Joslin, AU, DAE, CIIP
Assistant:	Rose Kaerth, CPIW
Membership Development Chair:	Carol Russell, CIC, CISR, CIIP
Northern Membership Liaison:	Morgan Padway
Central Membership Liaison:	Alison Holmes, AINS, AIS, CISR, CPIW, DAE
Southern Membership Liaison:	Regina Lemanowicz
Public Relations Chair:	Rae Lynn Zachary, ARM, CPCU, CIIP, DAE
Public Relations Liaison:	Renee Fazeli, CIC, CISR, ACSR, CWCS, CRIS, CPIW
Communications Liaison:	Rae Lynn Zachary, ARM, CPCU, CIIP, DAE
Education Liaison:	Gina Thomas Patterson, CISR, CPIW
Legislation Liaison:	Ashlee Gustafson
Safety Liaison:	Kathy Marey
Young New Professional:	Mechelle Wilson, CIC, CISR, AIS, AINS

# California Council of IAIP, International

July 1, 2015 – June 30, 2016

## The Team:

Council Director:	Sandy Joslin, AU, DAE, CIIP
Assistant:	Rose Kaerth, CPIW
Membership Development Chair:	Morgan Padway
Northern Membership Liaison:	Sherry White
Central Membership Liaison:	Alison Holmes, AINS, AIS, CISR, CPIW, DAE
Southern Membership Liaison:	Dawn Manzano
Public Relations Chair:	Rae Lynn Zachary, ARM, CPCU, CIIP, DAE
Public Relations Liaison:	Deanna LeDouz, CPCU, CPIW
Communications Liaison:	Dawn Manzano
Education Liaison:	Kathy Marey
Legislation Liaison:	Carol Russell, CIC, CISR, CIIP
Safety Liaison:	Brenda McDermott
Young New Professional:	Mechelle Wilson, CIC, CISR, AIS, AINS



Sandy Joslin, AU, DAE, CIIP

Council Director

2014-2015 & 2015-2016

“Believe in Us----We Can Make a Difference”

I would recommend to all those following my term to serve two years as a State Director, I would suggest starting out with Serving as Chair for Public Relations and Membership. This would give exposure and insight to some of the challenges you will face prior to running for State Director. It gave me a larger view and understanding of how important a solid team is needed to assist you a long the way. Not just the Council Team but members of our associations that have knowledge and skills to help in varies areas. Why two years, I found that you are just starting to get where you feel you are making a connection with the members and come up with ideas that you want to put in place and your term is up! If you are lined up with the same RVP for the two terms you really are a team and work together towards the goals of Council and the Region.

My goal during my term was to increase communication with “Everyone”. The CA Council Team, Presidents of chapters, our RVP and IAIP. We had monthly telephone Presidents conferences followed by an email from me on what we discussed and any “ideas” or suggestions that came from these meetings. I measures success by the fact we always had presidents or stand-ins calling each time. Traveling to various chapter events and meetings is important, as a Director I needed to show as many as I could that Rose, the team and I cared. We couldn’t be at all of them but we did attend a great deal of them that we could.

During my terms we did have associations that turned in the chapters, this was not a highlight of my terms but each chapter had their reasons and I supported their decisions. Many found another chapter to join, some became MAL’s. In the end if we retain the members we are still heading in the right direction.

Another change during my terms was the introduction of combing our Regions. We had our concerns which for me were laid to rest at Regional Conference held in San Francisco were several members of

IAIP from other regions were in attendance and open arms came from everywhere, the camaraderie and ideas that were shared showed that this too can be done.

The one member one vote was also introduced and that too had to be communicated and explained and in the end we all realize that this was something we should get behind and we did.

I met many individuals over those two years that became not just a friend but an extended part of my family. On behalf of Rose Kaerth my assistant for both years, my council teams we thank everyone for their support, help and most of all giving me the chance to serve as CA Council Director.



Rose Kaerth



Sandy & Rose



California Council of IAIP



# 28th Annual CA Council Meeting

September 12<sup>th</sup> & 13<sup>th</sup>, 2014  
Embassy Suites Riverfront Promenade  
Sacramento, California

## *DIAMOND JUBILEE 2014*



Hosted by:  
Insurance Professionals of Sacramento, Inc.

Diamond Jubilee 2014





# 29<sup>th</sup> Annual California Council Meeting of IAIP

*September 11<sup>th</sup> and 12<sup>th</sup>, 2015*

*Believe in Us*



*We Can Make a Difference*

Concord Hilton  
1970 Diamond Boulevard  
Concord, CA 94520

Hosted by Contra Costa Chapter of IAIP

Schedule

Welcomes/Speakers

California Council

General

Roster/Sponsors

# California Council of IAIP, International

July 1, 2016 – June 30, 2017

## The Team:

Council Director:	Carol Russell, CIC, CISR, CIIP
Assistant:	Dawn Manzano, CISR
Membership Development Chair:	Nancy Hudson, CISR, CIIP, DAE
Northern Membership Liaison:	Renee Fazeli, CIC, CISR, CPIW, ACSR, CWCS, CRIS
Central Membership Liaison:	Esmeralda Mendez, CPIW
Southern Membership Liaison:	Helen Jang, CLP
Public Relations Chair:	Kathleen Shumate, ARM, CIIP, DAE
Public Relations Liaison:	Sherry White
Communications Liaison:	Alejandra Magana
Education Liaison:	Ana Arancibia, AINS
Legislation Liaison:	Robin Fawkes, CIIP, CCLA, DAE
Safety Liaison:	Mechelle Wilson, CIC, CISR, AIS, AINS, CIIP
Young New Professional:	Jacquelyn Garcia



Carol Russell, CIC, CISR, CIIP

Council Director

2016-2017 & 2017-2018

“Building Blocks for our Future through Leadership, Vision and Ideals”

When you are elected as Council Director, you really don't anticipate your term starting out with a bang. The first two months were extremely busy and I could not have survived without my team doing all of their jobs without a glitch. When you are first elected to this position, you don't have much of a clue other than what you want to accomplish.

They say that you are only as good as the people that support you and this they do. The Council team not only lent their support to me but they were dedicated to all the members and local associations.

Our accomplishments as a team for the first year included updating the Council web site and Kathleen did a great job working on it. The Leadership meeting held in Fresno in July included an afternoon Brainstorming Workshop that was recapped to all attendees and presidents of the local associations to facilitate to their members. This covered Networking, Public Relations, Education and Membership.

Our Membership team reached out to the chapters to offer assistance where they were needed. They attended local association meetings and membership mixers. We also had a Membership Drive Contest headed by Nancy Hudson.

After the annual Council Meeting, I sent out an invite to all Presidents for the Bi-monthly Presidents chats. I enjoyed the interaction with the presidents.

The 2016 Council Meeting was held in San Diego and hosted by my own local association the San Diego Association of Insurance Professionals. The theme was “*The most precious jewels are not made of stone but of people*”. The Friday night Welcome Party was a fun Fiesta and everyone had a fabulous time at the photo op booth and dancing with Kermit! The meeting was a great time to network, attend education classes, listen to a keynote speaker, honor award winners and take care of Council business.

This is the beginning of a new year and our goal was to help build and support our associations within our power. We are proud of our MAL's. As some associations have folded in the past few years, their desire

to continue to be a part of IAIP and the benefits that are derived from the association is still strong. We have only just begun!

Going into my second year of my term, you realize the things that you have accomplished and what you have not yet accomplished. I looked back at the last year and in retrospect, I believe that some of our goals were accomplished.

Attracting and signing up new members grew and we exceeded our goals for the year, but, our retention in current membership diminished. What are we not fulfilling or providing that our retention rate is exhibiting? Our membership team was determined to get to the root of the issue.

2017 started with the leadership workshop held in Fresno. The agenda was based on Succession planning and why it is so important for our future. The Southern California Inter-Coordinating Council Meeting was held in San Diego and thank you to Dawn Manzano for stepping in when I couldn't attend.

The 2017 Council Meeting was held in Monterey Bay and Insurance Professionals of Monterey Bay did a great job hosting. The theme was "*Live your Dream in 2017*". The Welcome Party was a really fun Halloween bash. I dressed as Snow White and the seven dwarfs (all San Diego members) were a hit and we won the Funniest Group prize. We had the honor of hearing keynote speaker Brodie Greer from the hit TV sitcom CHIPS.

The members really inspired me throughout the year. With the illness of PR Chair Kathleen Shumate and the relocation of one of our liaisons, we were in need of help. I was very fortunate and happy that members stepped in to help with the duties when the liaisons were unable to do so.

I was truly honored to serve the California Council as your Council Director. Thank you to my assistant Dawn Manzano and the entire Council Team for their support, ideas, enthusiasm and hard work. I made lifelong friends, learned a lot and have so many wonderful memories. I have faith that our Council will remain strong and vibrant for many years to come.

In fellowship, Carol Russell, CIC, CISR, CIIP



Carol



Dawn

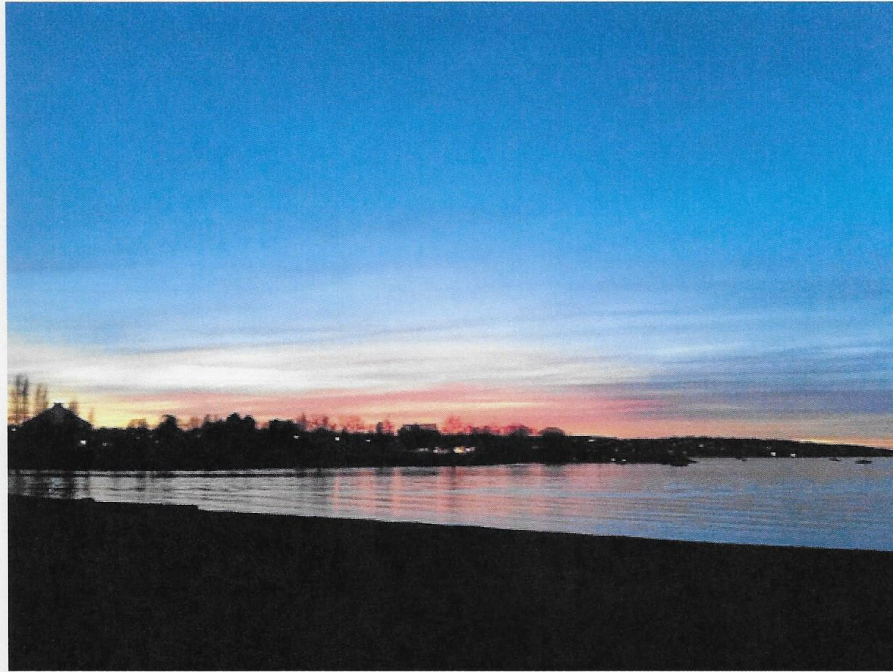


Carol, Betsy, Gia, Regina, Teresa, Dawn

**California Council of IAIP (International)**

**30th Annual State Meeting**

**September 9<sup>th</sup> & 10<sup>th</sup>, 2016  
Doubletree Hotel Hazard Center  
San Diego, California**



**Hosted by:  
San Diego Association of Insurance Professionals**

*This Program Belongs To:*

**The most precious jewels are not made of stone but of people.**

*Name*

# California Council of IAIP, International

July 1, 2017 – June 30, 2018

## The Team:

Council Director:	Carol Russell, CIC, CISR, CIIP
Assistant:	Dawn Manzano, CISR
Membership Development Chair:	Nancy Hudson, CISR, CIIP, DAE
Northern Membership Liaison:	Renee Fazeli, CIC, CISR, CPIW CRIS, ACSR, CWCS,
Central Membership Liaison:	Esmeralda Mendez, CPIW
Southern Membership Liaison:	Helen Jang, CLP
Public Relations Chair:	Kathleen Shumate, ARM, CIIP, DAE
Public Relations Liaison:	Sherry White
Communications Liaison:	Rae Lynn Zachary, ARM, CPCU, CPIW, CLP, DAE
Education Liaison:	Ana Arancibia, AINS
Legislation Liaison:	Robin Fawkes, CIIP, CCLA, DAE
Safety Liaison:	Tish Riley, CIIP, DAE, CLP
Young New Professional:	Jacquelyn Garcia

# California Council of IAIP

## 31<sup>st</sup> Annual State Meeting

October 27<sup>th</sup> - 28<sup>th</sup>, 2017  
Embassy Suites Monterey Bay  
Seaside, California



Hosted by:  
Insurance Professionals of Monterey Bay

# California Council of IAIP, International

July 1, 2018 – June 30, 2019

## The Team:

Council Director:	Christine Chandler Tillett, PHR, CLP
Assistant Northern CA:	Laura Gutierrez, CIC, CPIW
Assistant Southern CA:	Brooke Lesniak
Membership Development Chair:	Jenny Schaeffler, AIC, ARM
Northern Membership Liaison:	Annette Ing Firmeza
Central Membership Liaison:	Esmeralda Mendez, CPIW
Southern Membership Liaison:	Gina Thomas Patterson, CISR-Elite, CPIW, DAE, CLP
Public Relations Chair:	Dawn Manzano, CISR
Public Relations Liaison:	Regina Lemanowicz
Communications Liaison:	Nancy Hudson, CISR, CIIP, DAE
Education Liaison:	Sandy Joslin, AU, DAE, CIIP
Legislation Liaison:	Margaret Sameshima Lamdagan, CPCU, CPIW, DAE
Safety Liaison:	Alison Holmes, AINS, AIS, CISR, CPIW, DAE
Young New Professional:	Christina Hernandez, CIC, AAI
Council Cabinet Consultant:	Tish Riley, CIIP, DAE, CLP



# California Council of IAIP, International

July 1, 2019 – June 30, 2020

## The Team:

Council Director:	Christine Chandler Tillett, PHR, CLP, CRIS, CIIP
Assistant Northern CA:	Laura Gutierrez, CIC, CPIW
Assistant Southern CA:	Brooke Lesniak
Membership Development Chair:	Jenny Schaeffler, AIC, ARM
Membership Liaison:	Annette Ing-Firmeza
IPMB, IPS, SFIP:	
Membership Liaison:	Esmeralda Mendez, CPIW
IAOF, IPSB, MAL	
Membership Liaison:	Gina Thomas Patterson, CISR-Elite, CPIW, DAE, CLP
IPOC, IPSGV, IPLA, SBAIP, SDAIP	
Public Relations Chair:	Dawn Manzano, CISR, CLP
Public Relations Liaison:	Regina Lemanowicz
Communications Liaison:	Tina Lee
Education Liaison:	Sandy Joslin, AU, DAE, CIIP
Legislation Liaison:	Margaret Sameshima Lamdagan, CPCU, CPIW, DAE
Safety Liaison:	Alison Holmes, AINS, AIS, CISR, CPIW, DAE
Young New Professional:	Christina Hernandez, CIC, AAI
Council Cabinet Consultant:	Tish Riley, CIIP, DAE, CLP



Christine Chandler Tillett, PHR, CLP, CRIS, CIIP

Council Director- 2017-2018 and 2018-2019

“Together we are L.I.N.K.E.D. to the past, present and future of IAIP”



Laura



Brooke



Laura, Brooke, Christine



Christine & Gail



**International Association of Insurance Professionals**



**California Council of IAIP (International)**

**October 12<sup>th</sup> & 13th, 2018**

**Hotel Piccadilly  
Fresno, CA**

**Harvesting in 2018  
Planting the Seeds of our Future**



**This Program Belongs To:**

\_\_\_\_\_  
**Name**

**Harvesting in 2018.....Planting Seeds of our Future.**



California Council of IAIP



**California Council of IAIP (International)**

**October 4<sup>th</sup> & 5<sup>th</sup>, 2019**

**EMBASSY SUITES  
GLENDALE, CA**

**Find Your Hidden Jewel in 2019**



**This Program Belongs To:**

\_\_\_\_\_

**Name**

**Find Your Hidden Jewel in 2019**

# California Council of IAIP, International

July 1, 2020 – June 30, 2022

## The Team:

Council Director:	Kari Woods, CLP
Assistant Northern CA:	Julia Alexander, CISR, CPIW
Assistant Southern CA:	Brooke Lesniak, CLP
Membership Development Chair:	Marcella Beasley, MA, CIC, CISR, CRIS, MLIS, CCIP, CIIP, CLP, TRP, AFIS
Membership Liaison:	Kelly Reese, AU-M
IPMB, SFIP:	
Membership Liaison:	Kim Green, AIC, AIS, CPIW
IAOF, IPSB, MAL	
Membership Liaison:	Christina Hernandez, CIC, AAI
IPOC, IPSGV, IPLA, SBAIP, SDAIP	
Public Relations Chair:	Regina Lemanowicz, CLP
Public Relations Liaison:	Annette Ing-Firmeza
Communications Liaison:	Kim Cameron, CPIW, CLP
Education Liaison:	Gina Thomas Patterson, CISR-Elite, CPIW, DAE, CLP
Legislation Liaison:	Susana Baja, AINS, CPIW
Safety Liaison:	Elaine Sorenson, AIS, CIIP
Young New Professional:	Sarah Jane Jara, CLP
Council Cabinet Consultant:	Christine Chandler Tillett, aPHR, CDP, CLP, CRIS, TRIP, MLIS, CIIP



Kari Woods, CLP

Council Director- 2020-2021 and 2021-2022

“COURSE – Community Outreach Using Resources Skills and Education”



Julia



Brooke



Regina



Marcella



Kari



Marcella, Regina, Kari, Tish



**International Association of Insurance Professionals**



**California Council of IAIP (International)**

**October 9<sup>th</sup> & 10<sup>th</sup>, 2020**

**Virtual Meeting**

*Roaring Into the 20's*



**This Program Belongs To:**

\_\_\_\_\_  
**Name**

*Roaring Into the 20's*



## California Council of IAIP (International)

October 8-9, 2021

The Dana on Mission Bay  
San Diego, CA

**SDAIP *THRIVES AT 85!***  
1936-2021



California Poppies-photo courtesy of the Kathleen Williams family

**This Program Belongs To:**

Name \_\_\_\_\_

**SDAIP THRIVES AT 85!**



## A Time for Reflection

“Time flies when you’re having fun”! I’ve said that many times in my life but really experienced it as an Executive Officer for NAIW. It’s hard to believe that I’m already reflecting on my year as President of NAIW (International). Where has the year gone? Where have the past four years gone?

Our installation ceremony in Washington D.C., involving our Executive Committee, Regional Vice Presidents and Council Directors was the start of a terrific year - I knew we were going to have a very engaging team!!! I’m most pleased with the increased communication that we accomplished through the President to President Chats, Council Director Forums, MAL Chats and the Board Chats. These various chat sessions allowed us to discuss our association goals while at the same time build camaraderie and a more effective team.

Our focus on the NAIW Legacy Foundation and the overwhelming response from our members (donating over \$30,000) is just amazing and I’m so appreciative to each and every donor. These funds will allow the association to create new and updated courses for our members.

Our Board made some very tough decisions this year but they were all made to help move our association further into the 21<sup>st</sup> century. Adding a “dba” to our name created anxiety for some members; however, we were able to make this change with open discussion at our regional conferences and ultimately at our convention in Las Vegas.

We were also able to involve our Young/New Professionals in a more direct way this past year. We had two representatives from the YP Task Force attend our January Board meeting and help us clarify the direction we needed to take to involve more young and new professionals in our association and the industry as a whole.

As I reflect on all four years that I served on the Executive Committee, what I enjoyed the most was meeting our members at the various Council meetings, Regional Conferences and the International Conventions. We have the most dedicated members who have a passion for our association and a dedication to our industry that is unmatched!

Thanks to each and every one of you - I have some great memories that I will cherish for the rest of my life.

Margaret Wildi, CPCU AIM AAM AINS CIIP DAE CPD



2010-2011 NAIW (International) President

## Membership

Presented by Kim Cameron, CPIW, DAE

### Membership Development Chair

One of the most frequently asked question I received as Membership Development Chair was “Why should I join? What can the association do for me?” The answer was simple “PLENTY”. Networking, Building Personal and Professional Relationships, Education, Leadership Development were just a few thoughts that came to mind. Kathleen had set some aggressive goals for the Council Team to meet and we were ready for the challenge.

The team hit the ground running in July with the Leadership Workshop in Fresno by providing courses for the future leaders of the association such as Protocol, Roberts Rules and Parliamentary Procedures, Budget Preparation, Conflict Resolution and a President’s Survival kit. All participants left with a binder full of information to share with their members and to encourage new members. The Membership Liaisons left with a plan on how to retain new members and draw in new members.

Throughout the year the liaison’s visited the associations, assisted with membership drives, participated in CWC Competitions, updated the CA Council Website on a monthly basis with flyer’s announcing local association events, announced a monthly Member Spotlight as well as an Association Spotlight and a Young Professional, attended Northern, Southern and Central ICC Meetings, assisted in organizing a new association in the Desert and being available for questions, assurance and just someone to bounce ideas off of. There were holiday events, fundraisers, Candy for the Troops, Community Action projects galore and just an overall feeling of camaraderie throughout the year.

At the Region VIII Leadership Workshop, a list was compiled and distributed to members on how each Association was retaining members. This was not only informative but became a very useful tool.

Communication was the focus, whether by email, websites phone calls or visits and I am very honored to have been a part of a very “Empowering” Team.





## A NOTE FROM TISH!

The California Council of IAIP is a vibrant community of insurance professionals who understand how important education and fellowship are to its members and the industry. It is where I found my first mentors and is still where my closest friends congregate. Every Council Meeting, Leadership Workshop and Inter-Coordinating Council Meeting has provided me with new ideas, new knowledge and new energy. It is through the support of my fellow California members I was able to climb the leadership ladder all the way to the top of the International organization.

Back in 2004, the incoming Council Director, Eddie Wills, asked me to serve as the Education Liaison for the 2005-2006 term. I was a little hesitant but I had just competed in the Council's CWC Speak Off on the topic of "being involved" and I thought it would be a little hypocritical to decline so I said yes. It was the beginning of an incredible journey. This first step led to serving as the Council's Public Relations Chair, two terms as Council Director, Regional Vice President, and the 4 offices of the International Executive Board.

When my term as International President came to an end in June of 2017, some assumed I was done with my IAIP involvement. Au contraire, I intend to remain an engaged, contributing member of this organization for as long as my mind and body will let me. It is my responsibility and my pleasure to pay it forward by continuing to mentor and support our future leaders. After all, in that speech I gave in 2004 I said "If an organization is worth joining, it's worth being involved." IAIP and the California Council are definitely worth being involved.

In fellowship,

Tish Riley, CIIP, DAE, CLP  
CA Council Director -2007-2008, 2008-2009  
Region VIII Vice President - 2009-2010  
International President - 2016-2017  
CA Council Consultant - 2018-2019

# N.A.I.W. Song

Copyright 2003, Karen Seo Hoo

1. A spirit - ing for cor - olence      Every step of the way      We're al - ways work - ing hard in  
 2. A "can - do" at - ti - tude      Is what we dis - play      It's a meas - ure - ment of

hard      It's what we're ed - u - cat - ing to - day.      Know in - side you'll nev - er "walk it a - lone"  
 cut - throats      It's what we're try - ing to walk      every day.      Use - it your self and your sis - ters too

We're not far      just      out - up the phone      We're help - ing each oth - er a - long the way  
 When the day      is      there      We can get our - selves up - on our backs

So, it's easy to say...      CHORUS: We've worked a lit - tle hard      er      to get the job  
 When all is said      and      done

Here      We want a little help - er      For we never be - come bet - ter      We go a lit - tle bit far - ther

(Yeah!) Our net - work is strong      We lean on... one an - oth - er      er and we can't go wrong.

*(Stand close and sing along)*

N A I. Dou - ble U      That's the tick - et for me and you  
 N A I. Dou - ble U      That's the tick - et for me and you  
 N A I. Dou - ble U      That's the tick - et for us and you  
 N A I. Dou - ble U      That's the tick - et for me and you

*(Repeat chorus one more time - then end)*

## Awards

### California Council of NAIW, International

Gayle Reskin Angel Award

AAMGA Award

CWC

Rookie of the Year

Young/New Professional

Member of the Year

Mentor of the Year

Association Member Retention Award

## Gayle Reskin Angel Award



***In Memory of:* Gayle Reskin, CPIW -August 21, 1942 to January 16, 1998**

1998	Kathey Berry, RHU, CPIW
1999	E Mary Conduit
2000	Pat Flaagan, CRM, ARM, AIS, CPIW
2001	Susan Fife, CPCU, AIS, AIM, AAM, CPIW, DAE
2002	Margaret S. Lamdagan, CPCU, CPIW, DAE
2003	Elaine Sorenson, AIS, CPIW, DAE
2004	Julia Alexander, CISR, CPIW, DAE
2005	Pam Holt, CPIW, DAE
2006	Rose Kaerth, AAM, CPIW
2007	Regina Lemanowicz
2008	Nancy Ladd
2009	Wendy Pike, CPCU, CPIW
2010	Gail Novelich
2011	Kelly Hanly

2012 Christine Chandler Tillett

2013 Annette Ing-Firmeza

2014 Rae Lynn Zachary, ARM, CPCU, CPIW, CLP, DAE

2015 Alison Holmes, AINS, AIS, CISR, CPIW, DAE, CLP

2016 Tina Lee

2017 Freeda Koopmans, AU, AAI

2018 Mitula Patel, CLP

2019 Raymond Huff

2020 Pat Park, CPIW

2021 Tish Riley, CIIP, CLP



## AAMGA Award- State Level

1993	Lynn Della Croce, CIC, CISR, CPIW
1994	Sue Zeider, CPCU, CLU, ChFC, AIC, AIS, SCLA, CPIW
1995	Gail Novelich
1996	Gayle Reskin, CPIW
1997	Linda Pirlot, CPCU, AAI, CPIW
1998	Cheryl Krier, ACS, CPIW
1999	Naomi Hansen
2000	Nancy Scrimshire, CIC, CPIW
2001	Michele Epstein, AAI, AIS, ACSR, CISR, CPIW, DAE
2002	Cynthia Dafnos
2003	Chris Lipka
2004	Sally Nordwall Echols, CLU, CPIW
2005	Tina Lee
2006	Jolene Gilbert, ACSR, CPSR, CISR, AIS, CPIW, DAE
2007	Mitula Patel
2008	Wendy Pike, CPCU, CPIW
2009	Kathleen Kerstenbeck, ARM, CPIW
2010	M. Sandy Dameron, CPIW



## CWC Winners – State Level

1989	M. Sandy Dameron, CPIW
1993	Michelle Rosenberg
1994	Carleen Armstrong
1995	Mary Moore Campagna, CPCU, AAI, AARP, AIM, AAM, AIAF, AIS, CPIW
1996	Cindy McCool
1997	Angela Lucas
1998	Janine Atkins, AIS, CPIW
1999	Tish Riley, CPIW, DAE
2000	Marie Haworth, CPCU, CPIW
2001	Marcia Ruddock, CPCU, CLU, ChFC, ARM, AU, AIM, CPIW
2002	Wendy Pike, CPCU, CPIW
2003	Sandy Mottard
2004	Tish Riley, CPIW, DAE
2005	Cathy Temple, AIS, CPIW, DAE
2006	Christine Chandler-Tillett
2007	Bobbie Nauertz, AIS, CPIW
2008	Cindi Cessford, CPIW
2009	Jeanette Kane

2010 Gail McKenzie

2011 Victoria Anderson

2012 Kim Cameron, CPIW

2013 Cathy Temple, AIS, AINS, CIIP, DAE

2014 Elizabeth Johnson, CISR, CIC

2015 Mary Moore Campagna, CPCU, AAI, AARP, AIM, AAM, AIAF, AIS, CPIW

2016 Steven Wasylkiw, CPCU, CRM, ARE, ASLI, AIS

2017 Sandra Johnson, CISR, AIS

2018 Mark McDonald

2019 Mary Moore- Campagna, CPCU, AAI, AARP, AIM, AAM, AIAF, AIS, CPIW

2020 Betsy Johnson, CIC, CISR

2021 Marcella Beasley, MA, CIC, CISR, CRIS, MLIS, TRIP, AFIS, CCIP, WCIP, CIIP, CLP

## Rookie of the Year

2020 Lou Ohki

2021 Jennifer Deinert-Peterson, MBA, CMSP

# Young New Professional of the Year

2009 Victoria Lovinggood, ACSR, CISR, CPIW

2010 Renee Falvey, CIC, CISR, CPIW, ACSR, CWCS, CRIS

2011 Ruth Hinckfuss

2012 Morgan Padway

2013 Tory Barr

2014 Mechelle Wilson, CIC, CISR, AIS, AINS, CIIP

2015 Tram Phan

2016 Dawn Manzano, CISR

2017 Brooke Lesniak

2018 Marcella Beasley, MA, CISR, CRIS, CLP

2019 Sarah Jane Jara, CLP

2020 No qualified submissions

2021 Lou Ohki

## MEMBER OF THE YEAR

- 2011 Cheryl Krier, CPIW, ACS
- 2012 Regina Lemanowicz
- 2013 Andrea Gable-Setterstrom
- 2014 Freeda Koopmans, AU, AA
- 2015 Kim Cameron, CPIW, CLP
- 2016 Jolene Galvan, ACSR, CPSR, CISR, AIS, CPIW, DAE
- 2017 Dawn Manzano, CISR
- 2018 Annette Ing-Firmeza
- 2019 Mitula Patel, CLP
- 2020 Marcella Beasley, MA, CIC, CISR, CRIS, MLIS, CCIP, CIIP, CLP, TRIP
- 2021 Alison Holmes, AINS, AIS, CISR, CPIW, DAE, CLP

## MENTOR OF THE YEAR

2012	Victoria A. Rivas, CPCU, AU, CPIW
2013	Regina Lemanowicz
2014	Freeda Koopmans, AU, AAI
2015	Pat Park, CPIW
2016	Mitula Patel, CLP
2017	Kathleen Shumate, ARM, CIIP, DAE
2018	Teresa McGilvray, ARM, AAI, AIS, CPIW
2019	Annette Ing-Firmeza
2020	Mary Moore- Campagna, CPCU, AAM, AAI, AAIF, AIS, ARP, ATM, CPIW
2021	Kim Cameron, CPIW, CLP

## CALIFORNIA COUNCIL ASSOCIATION MEMBERSHIP RETENTION AWARD

- 2014: Central Division: Tri Valley Association of Insurance Professionals  
Northern Division: Insurance Professionals of Monterey Bay  
Southern Division: Insurance Professionals of San Gabriel Valley
- 2015: Central Division: Members at Large  
Northern Division: San Francisco Insurance Professionals  
Southern Division: Insurance Professionals of San Gabriel Valley
- 2016: Central Division: Members at Large  
Northern Division: Insurance Professionals of Sacramento  
Southern Division: Insurance Professionals of San Gabriel Valley
- 2017: Central Division:  
Southern Division:  
Northern Division:
- 2018: Central Division: Insurance Professionals of Santa Barbara  
Southern Division: San Diego Association of Insurance Professionals  
Northern Division: San Francisco Insurance Professionals
- 2019: Southern Division: Insurance Professionals of San Gabriel Valley  
Northern Division: Insurance Professionals of Sacramento
- 2020: Southern Division: Insurance Professionals of San Gabriel Valley  
Northern Division: Insurance Associates of Fresno
- 2021: Southern Division: Insurance Professionals of San Gabriel Valley  
Northern Division: San Francisco Insurance Professionals

# Memories

## California Council of NAIW, International

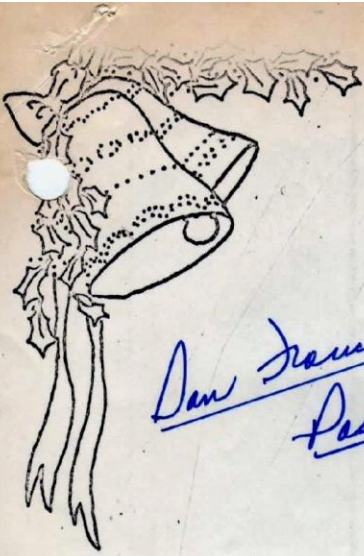


San Francisco  
Chapter 1963  
May Luncheon  
  
Peggy Lutes,  
Regional Director

1956 San Francisco First Bosses  
Night







San Francisco Insurance Women's  
Past Presidents Club



No host lunch

Where: Seven Hills Restaurant, 26 California Street

When: December 18, 1974, 11:45 a.m.

Qualifications: Past President of S.F.I.W.A.

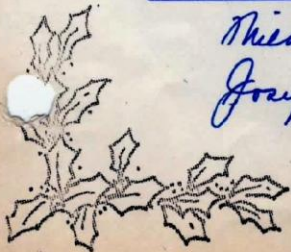
Suggestion: Hopefully, the response will be such that we can make plans to meet at least every other month for lunch.

Menu - Chicken Cordon Bleu  
Beef Stroganoff  
Filet of Sole  
Swiss Steak

Price - \$4.75

R.D.P. by December 16, 1974

Mildred Hatfield 392-6355  
Josephine Regan 392-2720















1999 STATE MEETING  
UNIVERSAL CITY



"RAGGETY ANN"  
SUE ZEIDER  
ASSIST + PAST RP



"RAGGETY ANDY"  
CARLEEN ARMSTRONG  
CA COUNCIL DIRECTOR

"FOLLOW THE STARS"  
SATURDAY NIGHT BANQUET  
COME DRESSED AS YOUR FAVORITE STAR  
★



2006 State  
Council Meeting  
SFCNAIW  
Glamour &  
Glitz







**Insurance Professionals of Monterey Bay  
2010 Installation**

Left to Right - Front row: Amel Gana, Vice President, Elaine Sorensen, Director

Middle row: Nancy Hudson, President, San Mateo County Superior Court Judge Gerald Buchwald, Installing Official, Jeff Craig (stand in for Ryan Hinckley, Director)

Back row: Michelle Coleman, Secretary, Carol Barclay, Treasurer, Peggy Sardinha, Director, Amber Kastros, Director.



**Insurance Professionals of Monterey Bay  
20<sup>th</sup> Anniversary, 2009**

Left to right - Founding Member: Larry Durocher, CPCU, CIC, CPIM; Charter Member: Elaine P Sorensen, AIS, CPIW, DAE; Charter Member: GF Craig Jr, AIS, CPCU, CPIM















Insurance Women of Orange County



Insurance Professionals of San Gabriel Valley



South Bay Association of Insurance Professionals



Insurance Professionals of Monterey Bay



Insurance Professionals of Santa Barbara



San Diego Association of Insurance Professionals









2020-2022 California Council Cabinet



2020 -2021 was all about that

