

Cover Notes

October & November 2020

San Francisco Insurance Professionals

Affiliated with the International Association of Insurance Professionals

P.O. Box 505 San Francisco, CA 94104



Cover Notes photo provided by: Marie Meadows, Intact Insurance

President's Message

Hello Everyone:

I hope everyone managed to have an enjoyable Halloween. It's hard to believe it's now November. Both Election Day & Thanksgiving are around the corner.

October was a busy month with 11/1's & I had the privilege of attending the virtual California Council Meeting hosted by the South Bay Association of Insurance Professionals. South Bay Association of Insurance Professionals did an amazing job! Please see Regina Lemanowicz, CLP, Public Relations Chair update below. SFIP confirmed our bid to host the 2022 Council Meeting. Hopefully we can have the 2022 Council Meeting in person. If not, we will hold it virtually. If you would like to volunteer to for the 2022 meeting please let me know. It takes a village to put on an event of this size.

Unfortunately due to the current situation we have not held any in person events. We will reschedule some events in the future when it's safe to do so. We do miss seeing everyone in person! In the future we would like to have a virtual event. If you have any ideas or would like to teach a class please let me know.

Take care & stay safe everyone!

Sincerely,

Marie Meadows

SFIP 2020-2021

President



2020 CA Council
Hosted by: South Bay Association of Insurance Professionals
Roaring into the 20's!

The 2020 Council Meeting was certainly one for the books as we Roared into the 20's! We were supposed to meet in the lovely area of Redondo Beach and life happened. South Bay Association of Insurance Professionals were not to be deterred from their plans to make sure we not only had a Council Meeting but were determined to make sure we had a great Council Meeting and a fun virtual experience.

The meeting was held virtually on October 9-10 but started well before those dates. Due to the virtual format the CWC Competition was recorded on September 23, 2020 with two contestants participating. It was a great learning experience for all those involved. Our hats are off to our amazing Command Center Manager, Sarah Jane Jara, CLP. Wow! What an incredible job she did from the recording to the slide show to the Charlie Brown applause. And I just have to mention the curtains!!

SBAIP made sure we had fabulous Swag Bags prior to the meeting. The swag bag was full of sponsor promotional items, a sparkly headband to wear for the welcome party and our ribbons. Such a special touch.

The Council Meeting was well attended by members in California. We were honored to have our Region VII RVP Robin Souza, CPCU, CIC, CRM, AFIS, AIS, AIC, AINS, CIIP and International President Lauri Oakden-Binder, RWCS, CRIS, CLP, CIIP and International President Elect, Geraldine Plott, CPCU, FCLA, SCLA, AIC, AIS, ARM, AINS, CIIP, DAE, CLP in attendance. Lauri joined us from Nevada and Geraldine joined us from North Carolina. We had a lot of support from other regions and were proud to welcome Region III RVP Vickie Harmon, CMA, CIIP, CLP, DAE, PIAM from Tennessee, Roz Horton, CIIP, PIAM from Tennessee, Region II RVP Donna Whited from West Virginia, Past RVP Lisa Hardin, CPCU, AIC, AIS, ACS, AINS, CCLA, DAE, CLP from Wisconsin, Melissa Rabeth, AIC-MM, AIM AINS CISR, CLP from Minnesota, Sandy Malone, CIC, CISR, ASCR, CIIP, CLP, CWC, DTM from Washington and Mark Coberly from Hawaii. We hope they had a great time and visit us again.

Friday was a day of education.

Christine Chandler Tillett, PHR, CLP, CRIS, CIIP taught a CLP course-Succession Planning and surprised those registered for the class with a homework assignment. The CLP class was possible thanks to a grant from the Legacy Foundation.

Gina Thomas Patterson, CISR-Elite, CPIW, DAE, CLP taught the IAIP course. I Can! A Step Above: Inland Marine-Builders Risk From the Ground Up.

Friday night was the Welcome Party. A Great Gatsby theme. We were able to dress up, play games, win prizes and enjoy connecting with our fellow members.

Once again, the members came through with donations for Silent Auction virtual baskets. The theme was All That Jazz. What an amazing job by the Silent Auction Chairs. Kim Cameron CPIW, CLP, Laura Gutierrez, CIC, CPIW and Christine Chandler Tillett, PHR, CLP, CRIS, CIIP.

Saturday started with a virtual breakfast for the First Timers. They were able to get to know our Council Director, Kari Woods, CLP before the business session started. First Timers Chair Annette Ing-Firmeza gave them a game of Bingo to play that included words they would hear during the business session. They had to form the letter F on their card. Council Director, Awards, Bylaws, Delegates to name a few. The First Timer with the first Bingo won a free registration to the 2021 Council Meeting in San Diego compliments of San Diego Association of Insurance Professionals. We were lucky to have 11 First Timers. Annette was in contact with the First Timers in advance of the meeting by sending them copies of their rights and privileges as well as other valuable information about IAIP. They will still have a few privileges at the 2021 Council Meeting in San Diego . SDAIP has provided (go to the head of the line) vouchers for them to redeem.

Council Director, Kari Woods, CLP opened the business session Saturday morning. Her theme is C.O.U.R.S.E. Community Outreach Using Resources Skills and Education. Raymond (Ray) Huff led us in the Collect.

Host Association Co-Chairs, Sarah Jane Jara, CLP and Freddy Rodriguez gave their opening remarks and welcomed us to the new virtual format. International President Lauri Oakden-Binder and Region VII RVP Robin Souza gave their welcome remarks.

During Kari's Council Report she shared her vision for California and we were treated to the song from Hamilton, The Room Where It Happens. When you get skin in the game, you stay in the game But you don't get a win unless you play in the game!

The business session was the room where it happened. We had reports from Robin Souza, our RVP. Robin Fawkes, CIIP, CCLA, DAE reported on the California Trust Fund. Roz Horton, CIIP, PIAM reported on the Legacy Foundation.

Regina Lemanowicz, CLP presided over the CWC competition. Both contestants did a fabulous job. Marcella Beasley, MA, CIC, CISR, CRIS,CCIP, MLIS, CLP, CIIP, TRIP represented the Insurance Associates of Fresno and Betsy Johnson, CISR, CIC represented the San Diego Association of Insurance Professionals.

Andrea Gable-Setterstom gave the bylaws report and Lucille Shalometh, CPIW gave the Recommendations report. There were no changes or recommendations that required a vote. Mitula Patel, CLP gave the Credentials report. We had 10 voting delegates at the meeting.

We broke for lunch and had additional time to place our bids on the Silent Auction items and chat with attendees. Special entertainment was provided by Jordan Baker, Daisy Buchanan and Jay Gatsby. Jordan Baker gave us history and background on the era of the Roaring 20's. The Silent Auction not only reached their set goal but exceeded it. Proceeds benefited the California Trust Fund and Awards Fund. Great job Jordan, Daisy and Jay!

The second business session was the keynote speaker. Jamil Frazier. He shared his story and his dreams with us. I know I was personally mesmerized, inspired, encouraged and so very thankful for his message of Connecting Authentically. And remember the questions to ask? F.O.R.D. Family...Occupation...Recreation...Dreams. You can connect with him at: www.thinklifeisdifferent.com.

Then it was time to get up and get moving. Betsy Johnson had us dancing to the Charleston during our FIT Break. Boy, does she have the energy!

San Diego confirmed their bid to host the 2021 Council Meeting.
San Francisco confirmed their bid to host the 2022 Council Meeting.
Bids for 2023 are open.

The day ended with the Awards Presentations.

Our winners were:

Gayle Reskin Angel Award: Pat Park, CPIW-Insurance Professionals of Santa Barbara
Rookie of the Year - Lou Ohki-Insurance Associates of Fresno
Member of the Year - Marcella Beasley, MA, CIC, CISR, CRIS, MLIS, CCIP, CIIP, CLP, TRIP-Insurance Associates of Fresno
Mentor of the Year- Mary Moore-Campagna, CPCU, AAM, AAI, AAIF, AIS, ARP, ATM, CPIW-CA Member at Large
CWC Winner- Betsy Johnson, CISR, CIC - San Diego Association of Insurance Professionals
Runner Up- Marcella Beasley, MA, CIC, CISR, CRIS, MLIS, CCIP, CIIP, CLP, TRIP- Insurance Associates of Fresno

Renewal Retention Awards:

Northern California: Insurance Associates of Fresno
Southern California: Insurance Professionals of San Gabriel Valley

Well-deserved congratulations to all.

Please visit the website to view the Printed Program, Public Relations and Membership Reports as well as the CA Council Association Annual Reports. www.caciaip.org.

Thank you to SBAIP for an exceptional job hosting the Council Meeting and a special thank you to Kari Woods, CLP our Council Director for leading us with grace, compassion and letting us all know we are valued.

We will see you in San Diego in 2021 where we will join SDAIP in celebration of their 85th birthday! SDAIP Thrives at 85!

In fellowship,

Regina Lemanowicz, CLP
Public Relations Chair



SFIP's donation



San Francisco Insurance Professionals
Affiliated with the International Association of
Insurance Professionals

Calendar of Events

Due to the current situation we have rescheduled several events. We hope to be able to reschedule them soon.

Oct

6th – Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@imu.com) know that you will be attending so you can be added to the guest list.

<u>Nov</u>	10th - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@imu.com) know that you will be attending so you can be added to the guest list.
<u>Dec.</u>	8th - Virtual Board Meeting - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@imu.com) know that you will be attending so you can be added to the guest list.
<u>January</u>	5th - Board Meeting at International Marine Underwriters, One Sansome Street, Suite 1550, SF - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@imu.com) know that you will be attending so you can be added to the guest list.
<u>Feb</u>	9th - Board Meeting at International Marine Underwriters, One Sansome Street, Suite 1550, SF - All members are welcome to attend and see how the business of the association is conducted, just let Marie Meadows (mmeadows@imu.com) know that you will be attending so you can be added to the guest list.

President and Officers

**PRESIDENT
PRESIDENT-ELECT
VICE PRESIDENT
TREASURER
SECRETARY
DIRECTOR
DIRECTOR
DIRECTOR**

**MARIE MEADOWS
ALLEN SHIU
BEN POTTER
CASSANDRA YU
TINA KONG
ALEXIS MAXWELL
MARITZA PORTILLO
JENNY COLLINS (SCHAEFFLER)**

2020/21 COMMITTEES

	CHAIRPERSON	COMPANY AND EMAIL ADDRESS
ARCHIVE	BEN POTTER	INTACT INSURANCE BPOTTER@INTACTINSURANCE.COM
AUDIT	CASSANDRA YU	STARR CASSANDRA.YU@STARRCOMPANIES.COM
BUDGET & FINANCE	ANNETTE ING-FIRMEZA	AON ANNETTE.ING-FIRMEZA@AON.COM
BY-LAWS & PARLIAMENT		OPEN
CONFIDENCE WHILE COMMUNICATING		OPEN
COMMUNITY SERVICE	JENNY CHEA-VAING	SINGLE POINT INSURANCE JCHEAVAING@SINGLEPOINTINS.COM
FUNDRAISING / SPECIAL EVENTS	ERIC BROWN ALLEN SHIU	CK SPECIALTY ALLEN.SHIU@CKSPECIALTY.COM
EDUCATION/LEGISLATION		OPEN
EDUCATION ADVISORY (IEA SCHOLARSHIP)		OPEN
EMPLOYMENT	ANNETTE ING-FIRMEZA	AON ANNETTE.ING-FIRMEZA@AON.COM
FELLOWSHIP	CASSANDRA YU	STARR CASSANDRA.YU@STARRCOMPANIES.COM
GOLF TOURNAMENT	MARIE MEADOWS ANNETTE ING-FIRMEZA	INTACT INSURANCE MMEADOWS@INTACTINSURANCE.COM AON ANNETTE.ING-FIRMEZA@AON.COM
MAY LUNCHEON	ALLEN SHIU	CK SPECIALTY ALLEN.SHIU@CKSPECIALTY.COM
MEMBERSHIP	JENNY SCHAEFFLER	VERICLAIM JENNY.SCHAEFFLER@SEDGWICK.COM
NEW HORIZON PLANNING	ANNETTE-ING-FIRMEZA	AON

	PAST PRESIDENT	<u>ANNETTE.ING-FIRMEZA@AON.COM</u>
NOMINATING	BEN POTTER	INTACT INSURANCE BPOTTER@INTACTINSURANCE.COM
PROGRAM & SPEAKERS	ALL BOARD MEMBERS	
RESERVATIONS	CASSANDRA YU	STARR <u>CASSANDRAYU@STARRCOMPANIES.COM</u>
SAFETY PROGRAMS	ALLEN SHIU	<u>CK SPECIALTY</u> <u>ALLEN.SHIU@CKSPECIALTY.COM</u>
TECHNOLOGY (WEBSITE & COVER NOTES)	MARIE MEADOWS	INTACT INSURANCE <u>MMEADOWS@INTACTINSURANCE.COM</u>

SAFETY TIPS – BY ALLEN SHIU

Fire-Resistant Plants Common to Marin County, CA



Fire-resistant landscaping requires careful plant selection, placement, spacing, and maintenance to help resist the spread of fire to your home. Fire-resistant plants are usually easier to maintain and more naturally resistant to igniting from flames and embers. These plants are NOT “fireproof” and all require irrigation and frequent maintenance to resist ignition.

FIRE-RESISTANT PLANT CHARACTERISTICS

- Tend to have leaves, not needles.
- Leaves tend to be supple, moist and easily crushed.
- Trees tend to be clean, not bushy, and have little deadwood.
- Shrubs are low-growing (2' or lower) with minimal buildup of dead material.

- Taller shrubs are clean, not bushy or twiggy.
- Sap is water-like and typically does not have a strong odor.
- Most fire-resistant trees are broad-leaf deciduous (lose their leaves), but some thick-leaf evergreens may also be fire-resistant.
- Most have low surface-area to volume ratios.
- Learn more at www.firesafemarin.org/plants

FORM: C - Cover (groundcovers) G - Grass H - Hedge or Screen P - Perennial S - Shrub T - Tree V - Vine

Species	Common Name(s)	Form	Species	Common Name(s)	Form
Acer spp.	Maple	T,H	Fragaria vesca	Wood Strawberry	C
Achillea millefolium	Yarrow	P	Fraxinus spp.	Ash	T
Achillea tomentosa	Woolly Yarrow	P, C	Grindelia stricta, camporum	Coastal Wild Gum	P
Aeonium spp.	Aeonium	P	Hemerocallis hybrids	Daylily	P
Agapanthus spp.	Lily-of-the-Nile	P	Hesperaloe parviflora	Red Yucca	P
Agave spp.	Agave	P	Heuchera maxima	Island Alum Root	P
Ajuga reptans	Carpet Bugle	C	Heuchera micrantha	Coral Bells	P
Aloe spp.	Aloe	P	Iris douglasiana	Douglas Iris	P
Aquilegia formosa	Western Columbine	P	Iris macrosiphon	Ground Iris	P
Arbutus unedo	Strawberry Tree	T	Iris spp.	Iris	P
Armeria maritima	Common Thrift	C	Kniphofia uvaria	Red Hot Poker (Torch Lily)	P
Asarum caudatum	Wild Ginger	P	Lampranthus spp.	Bush Ice Plant	C
Berberis aquifolium var. repens	Creeping Mahonia	S	Lantana montevidensis	Lantana	S
Bergenia spp.	Bergenia	P	Lavandula spp.	Lavender	S
Brugmansia spp.	Angel's Trumpet	S	Lavatera assurgentiflora	Malva Rose (Tree Mallow)	S
Carpenteria californica	Bush Anemone	S	Iberis sempervirens	Evergreen Candytuft	C
Centaurea cineraria	Dusty Miller	P	Liriope gigantea	Giant Turf Lily	C
Cerastium tomentosum	Snow-in-Summer	C	Lonicera hispidula	Pink Honeysuckle	V
Ceratonia siliqua	Carob	T	Lupinus spp.	Lupine	P
Cercis occidentalis	Western Redbud	T	Macadamia hybrids	Macadamia Nut	T
Cercocarpus betuloides	Mountain Ironwood	T	Metrosideros excelsus	New Zlnd Christmas Tree	T
Citrus species	Citrus	T	Mimulus spp.	Monkey Flower	P, S
Clinopodium [Satureja] douglasii	Yerba Buena	P	Monardella villosa	Coyote Mint	P
Coleonema aka "Diosma"	Breath of Heaven	S	Nolina spp.	Nolina (related to Yucca)	S
Convulvus cneorum	Bush Morning Glory	S	Oenothera berlandieri	Mexican Evening Primrose	P
Coprosma kirkii	Creeping Coprosma	C	Pelargonium peltatum	Ivy Geranium	C
Coreopsis spp.	Coreopsis	S	Penstemon spp.	Beard Tongue	P
Cotyledon spp.	Cotyledon	P	Phyla nodiflora	Common Lippia	C

Crassula spp.	Crassula	P	Pistacia chinensis	Chinese Pistache	T
Delosperma "Alba"	White Trailing Iceplant	C	Polystichum munitum	Sword Fern	P
Dicentra formosa	Western Bleeding Heart	P	Portulacaria afra "Variegata"	Elephant's Foot	P
Dietes bicolor	African Iris	P	Potentilla neumanniana	Alpine Cinquefoil	C
Dietes vegeta	Fortnight Lily	P	Prunus lyonii	Catalina Cherry	S
Drosanthemum sp.	Rosea Ice Plant	C	Punica granatum	Pomegranate	S
Dudleya	Dudleya or Cliff Lettuce	P	Ranunculus californica	Buttercup	P
Echeveria spp.	Hen and Chicks	P	Rhapiolepis spp.	India Hawthorn	S
Eounymus Fortunei coloratus	Winter Creeper	C	Rhododendron (Azalea) spp.	Rhododendrons & Azaleas	S
Erigeron glaucus	Beach Aster	C	Rhus integrifolia	Lemonade Berry	S
Eriogonum spp.	Wild Buckwheat	P	Rhus lancea	African Sumac	T
Eriophyllum confertiforum	Golden Yarrow	P	Romneya coulteri	Matilija Poppy	P
Eriophyllum stachaeifolium	Lizardtail	P	Rosa banksiae	Lady Banks' Rose	V
Erysimum capitatum	Foothill Wallflower	P	Santolina chamaecyparissus	Lavender Cotton	S, C
Erysimum linifolium	Wallflower	P	Santolina virens	Green Lavender Cotton	C
Escallonia spp.	Escallonia	S	Sedum sp.	Stonecrop	C
Eschscholzia spp.	California Poppy	P	Senecio serpens, mandralisce, vitalis	Blue chalksticks	C
Fagus spp.	Beech	T	Sidalcea malviflora	Checkerbloom	P
Feijoa sellowiana	Pineapple Guava	T	Simmondsia chinensis	Jojoba	S
Festuca rubra	Creeping Red Fescue	G, C	Sisyrinchium bellum	Blue-eyed Grass	P
Fragaria chiloensis	Beach Strawberry	C	Sisyrinchium californicum	Yellow-eyed Grass	P

Learn more about fire-resistant and fire-prone plants, defensible space, home hardening, and wildfire preparedness at www.firesafemarin.org

Species	Common Name(s)	Form
Sisyrinchium spp.	Blue-Eyed Grasses	P
Solanum jasminoides	Potato Vine	V
Solanum xanti	Purple Nightshade	S
Stachys byzantina	Lamb's Ears	P
Strelitzia reginae	Bird of Paradise	P, S
Symphiotrichum [Aster] chilensis	Wild Aster	P
Symphoricarpos mollis	Creeping Snowberry	V
Tecomaria capensis	Cape Honeysuckle	V
Thymus praecox arcticus	Creeping Thyme	C
Toxicoscordion [Zigadenus] fremontii	Star Lily	P
Trachelospermum jasminoides	Star Jasmine	S
Triteleia [Brodiaea] laxa	Grass Nut	P
Tulbaghia violacea	Society Garlic	P
Vaccinium corymbosum	Blueberry	S
Verbena peruviana	Perennial Verbena	C
Yucca spp.	Yucca	S
Zauschneria californica	California Fuchsia	P
Acer ginnala	Amur Maple	H
Arbutus unedo	Strawberry Tree	H
Berberis spp.	Barberry	H
Buxus spp.	Boxwood	H
Camellia spp.	Camelia	H
Carissa grandiflora	Natal Plum	H
Ceratonia siliqua	Carob	H
Citrus spp.	Citrus	H
Cocculus laurifolius	laurel-leaved snail tree	H
Cornus stolonifera	Red-osier Dogwood	H
Cornus mas	Cornelian Cherry, Sorbet	H
Crateagus phaenopyrum	Washington Thorn	H
Dodonaea viscosa	Hopbush	H
Elaeagus angusifolia	Russian Olive	H
Elaeagus pungens	Silverberry	H
Eriobotrya japonica	Loquat	H
Escallonia rubra	Escallonia	H
Eugenia spp.	Eugenia	H
Euonymus spp.	Euonymus	H
Hibiscus rosa-sinensis	Tropical Hibiscus	H
Hibiscus syriacus	Rose of Sharon	H
Ligustrum spp.	Privet	H
Lonicera spp.	Hoineysuckle Bush	H

Fire-Prone Plants



Some plants are particularly susceptible to fire: they may ignite readily and burn intensely, and should be removed or aggressively maintained if present near a home, road, or driveway. You may be required to remove some or all of these species depending on local fire codes if present within 100' of structures.

FIRE-PRONE PLANT CHARACTERISTICS

- Often blade-leaf or needle-leaf evergreens, or grasses.
- Often have stiff, woody, small or fine, lacey leaves.
- Leaves and wood often contain volatile waxes, fats, terpenes or oils (crushed leaves will have strong odors).
- Sap is usually gummy, resinous, and may have a strong odor.
- Usually contain plentiful fine, twiggy, dry, or dead materials.
- May have pubescent (hair covered) leaves.
- May have loose or papery bark.
- Usually flame (not smolder) when ignited with a match.

This is a list of some common fire-prone plants in Marin. It's important to remember that other plants may share these characteristics, and ALL PLANTS can burn if poorly maintained. Many California natives are fire-prone, and some depend on fire to reproduce. Native trees should be maintained free of dead material, with no limbs within 6'-10' of the ground, and clear of shrubs beneath the canopy. Other fire-prone natives should be maintained in isolated stands more than 30' from structures.

Species	Common Name(s)
Abies spp.	Firs
Acacia spp.	Acacia species
Adenostoma fasciculatum	Chamise, Greasewood
Arctostaphylos spp.	Manzanita (some twiggy)
Artemisia californica	Coastal Sagebrush
Baccharis spp.	Coyote Brush
Bamboo	Bamboo (all tribes)
Cedrus spp.	Cedars
Chamaecyparis spp.	False Cypress
Chrysolepis chrysophylla	Chinquapin, Giant
Cortaderia jubata	Jubata Grass
Cortaderia seloana	Pampas Grass
Cupressus spp.	Cypress
Cytisus scoparius	Scotch Broom
Erigonum fasciculatum	California Buckwheat
Eucalyptus spp.	Eucalyptus
Genista monspessulana	French Broom
Juniperus spp.	Junipers

<i>Malus</i> spp.	Apple	H	<i>Larix</i> spp.	Larch
<i>Myrica coliforniaca</i>	Pacific Wax Myrtle	H	<i>Notholithocarpus densiflorus</i>	Tan Oak, Tanbark Oak
<i>Photinia x fraseri</i>	Photinia	H	Palms	Palm (with dry fronds)
<i>Pittosporum crassifolium</i>	Karo	H	<i>Pennisetum</i> spp.	Fountain Grass
<i>Pittosporum eugenoides</i>	Lemonwood	H	<i>Picea</i> spp.	Spruces
<i>Pittosporum tobira</i>	Mock Orange Pittosporum	H	<i>Pickeringia montana</i>	Chaparral Pea
<i>Pittosporum undulatum</i>	Victorian Box	H	<i>Pinus</i> spp	Pines
<i>Plumbago auriculata</i>	Cape Plumbago	H	<i>Pseudotsuga menziesii</i>	Douglas-Fir
<i>Plalocarpus gracilior</i>	Fern Pine	H	<i>Quercus</i> spp.	Scrub Oak (brushy oaks)
<i>Prunus caroliniana</i>	Cherry Laurel	H	<i>Rosmarinus officinalis</i>	Rosemary
<i>Prunus ilicifolia</i>	Hollyleaf Cherry	H	<i>Salvia mellifera</i>	Black Sage
<i>Prunus laurocerasus</i>	English Laurel	H	<i>Spartium junceum</i>	Spanish Broom
<i>Pyrus kawakamii</i>	Evergreen Pear	H	<i>Taxus</i> spp.	Yew
<i>Rhamnus</i> spp.	Buckthorn	H	<i>Thuja</i> spp.	Arborvitae
<i>Rhododendron</i> spp.	Rhododendron/Azalea	H	<i>Tsuga</i> spp.	Hemlock
<i>Vaccinium</i> spp.	Blueberry	H	<i>Ulex europea</i>	Gorse
<i>Viburnum tinus</i>	Viburnum	H	<i>Umbellularia californica</i>	California Bay
<i>Xylosma congestum</i>	Xylosma	H	<i>Vaccinium ovatum</i>	Evergreen Huckleberry

Fire-Prone Plants

Learn more about fire-resistant and fire-prone plants, defensible space, home hardening, and wildfire preparedness at www.firesafemarin.org

DO YOU KNOW? BY ANNETTE ING-FIRMEZA

WWW.DONOTCALL.GOV/REGISTER



National Do Not Call Registry

En Español



Report Unwanted Calls



Verify Your Registration



Register Your Phone

The National Do Not Call Registry
gives you a choice about whether to receive telemarketing calls

- You can [register](#) your home or mobile phone for **free**.
- After you register, **other types of organizations may still call you**, such as charities, political groups, debt collectors and surveys. To learn more, read our [FAQs](#).
- If you received an unwanted call after your number was on the National Registry for 31 days, [report it to the FTC](#).

Sellers and telemarketers:

Go to <https://telemarketing.donotcall.gov> to access the National Do Not Call Registry.



National Do Not Call Registry

En Español

VERIFY YOUR REGISTRATION



You can verify if and when your phone number was registered.

Follow the verification steps below.

1. Enter up to three phone numbers and your email address. Click Submit.
2. Check whether the information is correct.
3. Receive an email with the verification information.

STEP 1 OF 3

Phone Number 1:	<input type="text" value="Enter only numbers, e.g. 2025550100"/>
Phone Number 2 (optional):	<input type="text" value="Enter only numbers, e.g. 2025550100"/>
Phone Number 3 (optional):	<input type="text" value="Enter only numbers, e.g. 2025550100"/>
Email Address:	<input type="text"/>
<input type="button" value="SUBMIT"/>	

Your email address **MUST** be correct to process your verification. Learn why your [email address](#) is required. If you do not receive the verification email within a few minutes, please check your spam filter or junk email folder.

Please enter only numbers in Phone Number field.

MORE INFORMATION

- The National Do Not Call Registry is managed by the [Federal Trade Commission](#) (FTC), the nation's consumer protection agency.
- [Information for Consumers](#). Click here if you would like more information on how to register, what registration means for you, what calls are covered and more.
- [Information for Businesses](#). Click here for answers to some common questions from telemarketers and sellers.
- [Information for the Media](#). Click here for media materials related to the National Do Not Call Registry.

SFIP Scholarship Program coming soon!

The SFIP Chapter will soon be offering scholarship funding to those in the insurance industry and who want to enhance their knowledge with related classes and/or attain an insurance or leadership designation. More to follow in the next few weeks!

Stay tuned for details....



