

Cover Notes

September 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: Ben Potter, International Marine Underwriters



President's Message

Hello Everyone:

Can you believe it's September & fall is upon us! It was nice having a couple cool fall like days & thinking about pumpkin spice lattes. And now we are back to another heat wave.

Unfortunately due to the current situation we have had to cancel more upcoming events. We will reschedule in the future when it's safe to do so. I hope we can get back to the new normal soon. We are thinking about having a virtual event in the near future. If you have any ideas or would like to teach a class please let me know.

I hope everyone is hanging in there. There is so much stress in the world we need to take care of ourselves. Have a wonderful long weekend & do something relaxing for yourself! I'll be hitting a few golf courses this weekend.

Take care & stay safe everyone!

Sincerely,

Marie Meadows

SFIP 2020-2021

President





Photo by Ben Potter, IMU

Summer Renewals – Welcome back members

Membership Chair Corner:

I want to thank for following members for their 2019/2020 or 2020/2021 renewal. I have included the date of the acknowledgement from IAIP for reference:

1	4/14/20 Benjamin Potter	19/20	9	6/23/20 Linda Pirlot	20/21
2	4/20/20 Marie Meadows	20/21	10	6/23/20 Rae Lynn Zachary	20/21
3	5/20/20 Annette Ing-Firmeza	20/21	11	7/22/20 Mabel M Dameron	20/21
4	5/20/20 Alexis Maxwell	20/21	12	7/22/0 Sean P McCormick	20/21
5	5/20/20 Tina Y Kong	20/21	13	7/22/20 Venetia Georgene Johnson	20/21
6	5/20/20 Jenny Schaeffler	20/21	14	7/22/20 Sheri Reese	20/21
7	5/20/20 Mona El Lindahl-Babcock	20/21	15	7/22/20 Barbara E. McClellan	20/21
8	5/20/20 Cassandra K Yu	20/21	16	7/22/20 Diana L Walizada	20/21
			17	8/06/20 Maritza Portillo	20/21

We will start acknowledging all renewal and new members in Covernotes. We thank you for being part of our chapter and your continued support to learn and network with others in the industry. Remember that you have so many opportunities to grow and reach out to members that can help you with your insurance questions and career path.

If you have not received your renewal membership notice, please contact:

Amanda Hammerli
membership@iaip-ins.org
Director of Member Services
800.766.6249 ext 2
Purpose & Priorities

Mission - IAIP 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.

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

Membership - IAIP will promote membership with diversity by career levels and functions.

Education - IAIP will have education programs developed and delivered at various levels of learning in multiple fashions to individuals, groups and by media targeted internally and externally.

Leadership Development - IAIP is known for providing a forum for the development of leadership skills for our members and the industry.

Partnering - IAIP develops business relationships with other organizations and associations that are mutually beneficial.

Technology - IAIP optimizes the use of technology to improve quality or service, increase productivity, maximum membership benefits and increase visibility in the industry.

Let's keep the momentum up and get our colleagues and friends to renew today!!





San Francisco Insurance Professionals
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Insurance Professionals

Calendar of Events

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

Sept.

9th – 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.

SFIP Annual Golf Tournament – Rescheduled

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.

Day at the Races - Rescheduled

Nov.

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.

Dec

8th - 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.

January

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.

Happy Labor Day!

SAFETY TIPS – ALLEN SHIU



SAFETY TIPS

- » Propane and charcoal BBQ grills should only be used outdoors.
- » The grill should be placed well away from the home, deck railings and out from under eaves and overhanging branches.
- » Keep children and pets at least three feet away from the grill area.
- » Keep your grill clean by removing grease or fat buildup from the grills and in trays below the grill.
- » Never leave your grill unattended.
- » Always make sure your gas grill lid is open before lighting it.

CHARCOAL GRILLS

- » There are several ways to get the charcoal ready to use. Charcoal chimney starters allow you to start the charcoal using newspaper as a fuel.
- » If you use a starter fluid, use only charcoal starter fluid. Never add charcoal fluid or any other flammable liquids to the fire.
- » Keep charcoal fluid out of the reach of children and away from heat sources.
- » There are also electric charcoal starters, which do not use fire. Be sure to use an extension cord for outdoor use.
- » When you are finished grilling, let the coals completely cool before disposing in a metal container.

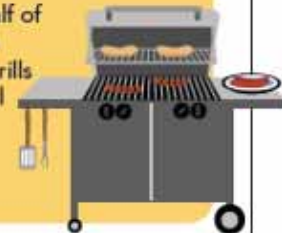
PROPANE Grills

Check the gas tank hose for leaks before using it for the first time each year. Apply a light soap and water solution to the hose. A propane leak will release bubbles. If your grill has a gas leak, by smell or the soapy bubble test, and there is no flame, turn off both the gas tank and the grill. If the leak stops, get the grill serviced by a professional before using it again. If the leak does not stop, call the fire department. **If you smell gas while cooking, immediately get away from the grill and call the fire department.** Do not move the grill.

If the flame goes out, turn the grill and gas off and wait at least **5 minutes** before re-lighting it.

FACTS

- ❗ July is the peak month for grill fires.
- ❗ Roughly half of the injuries involving grills are thermal burns.



NATIONAL FIRE PROTECTION ASSOCIATION
The leading information and knowledge resource on fire, electrical and related hazards

Your Logo

News from the 2020 Leadership Meeting:

The annual Leadership Meeting was held virtually on Saturday July 25, 2020 and was led by our Council Director Kari Woods. Her theme for the year is C.O.U.R.S.E. Community Outreach Using Resources, Skills and Education.

Prior to the meeting attendees were sent a wonderful gift package full of goodies that included Kari's signature compass.

The agenda for the day started off with introductions and a Positively IAIP jar we filled to overflowing with positive words about ourselves and others starting with the first letter of our first names. Words included Kind, Regal, Beautiful, Loyal, Joyful, Caring and so many more.

Brooke Lesniak introduced us to Loving Hearts for Babies. We watched an extremely emotional and powerful video. Brooke learned of this program on her trip last year to Uganda. A copy of the clip is available below along with a link to donate should you wish to.

Communications Liaison, Kim Cameron, CPIW, CLP provided us with information about IAIP's Special Interest Communities and Task Forces. She discussed all the benefits and how to join these groups.

We had an informative presentation by Constance Cooper. LMFT about Who Do I want to be with COVID-19. She shared three zones. The Fear Zone, the Learning Zone and the Growth Zone.

Andrea Gable- Setterstrom gave us tips and ideas about Rethinking Our ByLaws. Attendees all agreed that Andrea has missed her calling and should be a comedian. She put the fun in ByLaws!

We were treated to a mini Yoga class by Sandy Malone, CIC, CISR, ACSR, DTM, CIIP. She visited us via Zoom all the way from Seattle where she is a member of the Greater Seattle Insurance Professionals.

Public Relations Chair Regina Lemanowicz introduced us to the Public Relations Team and Membership Chair Marcella Beasley, MA, CIC, CISR, CRIS, CCIP, MLIS, CIIP, CLP introduced us to the Membership Team. Both presentations discussed the goals for the coming year and gave everyone plenty of ideas on community action, hosting events and increasing membership.

We had fun passing the compass to each other on our virtual screens. The compass appeared on the screens like magic when passed North, South, East and West. Regina is our current Council History Chair and she did seven poll questions titled "Match the Past CD with her Theme". One member had an impressive five out of seven questions correct. The winner of the \$25.00 gift card is Pat Park, CPIW. Way to go Pat. If you

would like to read all the past State and Council Director's memories please visit the Our History page on the web site. These are very special memories from our Leaders and there are lots of photos to enjoy. Past CD and Council Cabinet Consultant, Christine Chandler Tillett, PHR, CLP, CRIS, CIIP closed the meeting with fabulous opportunity drawings. We all had so much fun winning Amazon gifts cards! Links to all the presentations are provided below.

Our sincere thanks from the Council Cabinet to all that attended. It was great to see everyone and we appreciate all the emails telling us your time was well spent and you feel rejuvenated.

In fellowship,
Regina Lemanowicz
Public Relations Chair

DID YOU KNOW?

BONE BROTH TO HEAL YOUR BONES, JOINTS AND MORE



by Soraya Saffarinia

If you've ever made bone broth, or had it made for you, you probably know how nourished it can make you feel. Furthermore, due to bone broth's mineral and amino acids bioavailability, it can help heal the wounds from a surgery, support your joints, prevent osteoporosis, and much more.

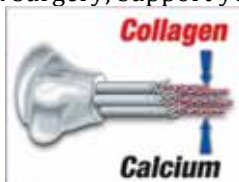


Diagram of basic bone structure, showing that bone is made up of not only calcium but proteins like collagen. Osteoblasts must build bone proteins prior to calcium attachment because calcium cannot attach to bone without bone proteins.

The following are some of the benefits of bone broth:

- [Bone broth](#) is a good source of the amino acids Proline, glycine and glutamine. These amino acids aid in making collagen and cartilage, raise our immunity and heal our gut. (Daniel,K.T., Fallen,S. 2014).
- Bone broth is a source of chondroitin sulfate, keratin sulfate and hyaluronic acid, important components of cartilage, and relieves joint discomfort associated with osteoarthritis. (Grogan, SP., et al. 2013); (Schauss,A., et al. 2012).
- Bone broth can reduce inflammation, and strengthen our immune system to combat infectious diseases and cancer (Daniel,K.T., Fallen,S. 2014); (Prudden.1985).
- The gelatinous bone broth contains the denatured/broken down collagen proteins that are now easier for our body to utilize. Collagen is the key structural protein in our connective tissues. It is found in our tendons, ligaments, cartilage, skin, bone, and muscle (Axe,J. 2016).
- Presence of collagen is essential in prevention of osteoporosis (Shuster,S. 2005).
- When collagen is made available to the wound bed, closure can occur, thus bone broth can contribute to wound healing and speed

A diagram of the aggregan aggregate (proteoglycans) and Cartilage molecules in our cartilage.

Here's a favorite bone broth recipe to try at home:

Ingredients

- 2-3 pounds bones (It can be from a chicken, turkey, pheasant, lamb, beef, pork or other; marrow bones with all the tendons and cartilage are best).
- 10-12 cups water
- 1- 2 tablespoon [apple cider vinegar](#) or lemon juice (The vinegar's/lemon juice acidity helps draw the minerals from the bones.)
- 3-4 cups vegetables (optional) — It can be any leftover vegetables you already have; include colorful, green leafy vegetables.
- Any favorite herb or spice
- Salt and pepper to taste

Preparation

1. Place bones, vegetables, herbs, salt and pepper into a crockpot, or a big pot. Pour in water and apple cider vinegar or lemon juice.
2. Allow the ingredients to simmer for about 24 hours, or for a minimum of 12 hours (simmer longer for beef or pork bones, less for chicken or smaller bones).
3. Remove and discard the bones, [strain](#) out the vegetables, pour the broth hot into airtight glass jars, allow to cool and refrigerate.
4. Use/drink broth within a few days.

Bone broth can be consumed many ways. You can sip a glass of warm broth like tea, or use it in your soups and stews. You can also cook vegetables in bone broth instead of oil.

Note: The source of the bones/meat is important. Please know the source that bones/meat come from. The most desirable condition is a pastured animal raised in a large “clean pasture”.

The [Weston A. Price Foundation](#) describes the benefits of bone broth as follows:

“Science validates what our grandmothers knew. Rich homemade chicken broths help cure colds. Stock contains minerals in a form the body can absorb easily—not just calcium but also magnesium, phosphorus, silicon, sulfur and trace minerals. It contains the broken down material from cartilage and tendons—stuff like chondroitin sulfates and glucosamine, now sold as expensive supplements for arthritis and joint pain.”

Nutrition and environment play an essential role in our health. More and more we come to the conclusion that our ancestors knew best and had the ultimate nutrition we are now striving to have; from their ferments to their cultivation of their own crops, in the sun, on “pure soil” and raising their animals on the “clean land” while being surrounded by the beneficial bacteria from the soil, and the livestock to making their wholesome bone broth.

SORAYA SAFFARINIA

Soraya Saffarinia is a nutritional consultant at [Sebastopol Orthopaedics & Sports Medicine](#). She works with patients to help them understand how whole-foods nutrition can be used to promote health and to prevent illness, and offers them a nutritional plan to fit their particular needs. For more information about Ms. Saffarinia or the services she offers, please visit our [nutritional counseling page](#).

DID YOU KNOW?

Contra Costa Board Approves Face Mask Violation Fines

CONTRA COSTA COUNTY, CA –The Contra Costa County Board of Supervisors approved new rules on Tuesday establishing administrative fines for people who violate public health orders regarding face coverings, social distancing and gatherings.

For health order violations involving non-commercial activities, a person could be fined \$100 for a first violation, \$200 for a second violation, and \$500 for each additional violation within one year of the initial violation.

For commercial activity violations, the amount of the fine is \$250 for a first violation, \$500 for a second violation, and \$1,000 for each additional violation within one year of the initial violation. If a violation continues for more than one day, each day is considered a separate violation.

"We're not doing it to make money, we're not doing this to control people," said Supervisor Diane Burgis. "We're trying to get control over this and get our economy back."

The ordinance authorizes enforcement officers designated by the Director of Health Services, the Director of Conservation and Development, and the Sheriff to enforce the ordinance.

On July 14, 2020 the board decided to pursue [the ordinance](#), in order augment the ability of the county and local agencies to ensure residents comply with public health orders in place in order to combat the spread.

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....

President and Officers

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2020/21 COMMITTEES

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EDUCATION ADVISORY (SCHOLARSHIP)		OPEN
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