

INSURANCE PROFESSIONALS OF SUSSEX COUNTY

The Voice

Welcome Back!

Greetings All-

A big Welcome Back to another wonderful NAIW year. I'm sure we've all been real busy because of Irene but even more so with Tropical Storm Lee. The Herald said we had over 24 inches of rain in the span of less than 30 days.

For those of you like me who were 'inconvenienced' and not devastated. Consider yourself lucky. As the files start to pile up on your desk, remember those who were less fortunate. FEMA does not replace wedding photos.

I hope to see you all on the 26th for an evening with Paul Modafferi who will speak to us about understanding various investment vehicles.

We will be going over our budget for the year, selecting our delegate to Council Day and just enjoying each other's company.

See you Monday!

Donna Wiik—Editor

We have a new name! We are now NAIW (International) dba

International Association of Insurance Professionals

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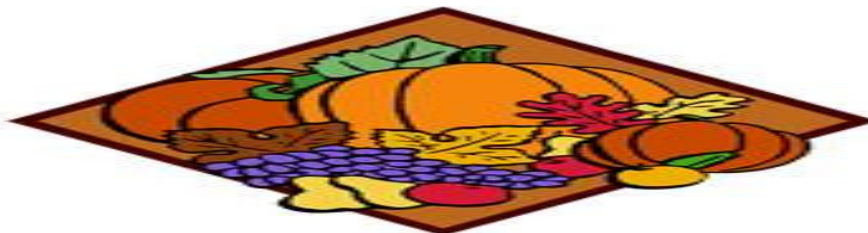
Council Day is Coming!

A Year of Caring

By Diana Garrera, CPCU, CIC, AU, ARM, AAI, CPIW, AIS, API

Greetings...I hope everyone had a wonderful summer and didn't get too wet due to Irene and Lee. I will have a new contact person at DYFS soon, so in the mean time if you wish to contribute, our suggestions, which are items that are always needed, are PJs, socks, undies, tights and slippers. Any shapes and size for boys and girls would be appreciated. If you are running behind in time, gift cards to McDonalds, Burger King etc are quick, easy and a big hit.

Thank you and I look forward to seeing you on Monday, September 26th, at the Blue Ribbon.



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The FBI's Child ID App Putting Safety in Your Hands

08/05/11

You're shopping at the mall with your children when one of them suddenly disappears. A quick search of the nearby area is unsuccessful. What do you do?

Now there's a new tool from the FBI that can help. Our just launched Child ID app—the first mobile application created by the FBI—provides a convenient place to electronically store photos and vital information about your children so that it's literally right at hand if you need it. You can show the pictures and provide physical identifiers such as height and weight to security or police officers on the spot. Using a special tab on the app, you can also quickly and easily e-mail the information to authorities with a few clicks. There is no charge for the app.

The app also includes tips on keeping children safe as well as specific guidance on what to do in those first few crucial hours after a child goes missing.



The FBI's new Child ID app can be downloaded for free from the App Store on iTunes. [Download App](#) | [View Gallery](#)

Podcast: [About the Child ID App](#)

Coaches Association (AFCA)—its long-time partner in the National Child Identification Program, which provides a physical kit to gather your child's pictures, fingerprints, personal characteristics, and even DNA to keep with you in case of emergency. The AFCA is producing a public service announcement about the app and will spread the word at various football games during the upcoming season.

You're shopping at the mall with your children when one of them suddenly disappears. A quick search of the nearby area is unsuccessful. What do you do?

Now there's a free new tool from the FBI that can help. Our just launched Child ID app—the first mobile application created by the FBI—provides a convenient place to electronically store photos and vital information about your children so that it's literally right at hand if you need it. You can show the pictures and provide physical identifiers such as height and weight to security or police officers on the spot. Using a special tab on the app, you can also quickly and easily e-mail the information to authorities with a few clicks.

The app also includes tips on keeping children safe as well as specific guidance on what to do in those first few crucial hours after a child goes missing.

We encourage you to share the word about this app with family and friends, especially during upcoming activities in your communities to raise awareness on crime and drug prevention. For its part, the FBI is working to publicize the app with the American Football



Right now, the Child ID app is only available for use on iPhones and can only be downloaded for free from the App Store on iTunes, but we plan to expand this tool to other types of mobile devices in the near future. And we'll be adding new features—including the ability to upload other photos stored on your smart phone—in the coming weeks and months.

The FBI's Child ID App
 Putting Safety in Your Hands

Every year, thousands of children go missing.

The FBI's new Child ID App can help.

Simply download the free FBI mobile application from the App Store on iTunes, add the latest photos of your child, enter key information about him or her, and update it regularly.

In the unlikely event that your child goes missing, you can quickly e-mail the photos and information to authorities. The app also includes safety advice and checklists for parents. And please be assured, no information about you or your child will be collected or stored by the FBI or iTunes.

Put your child's safety in your own hands. Download the FBI's Child ID App today.

FEDERAL BUREAU OF INVESTIGATION

An important note: the FBI (and iTunes for that matter) is not collecting or storing any photos or information that you enter in the app. All data resides solely on your mobile device unless you need to send it to authorities. Please read your mobile provider's terms of service for information about the security of applications stored on your device.

Put your child's safety in your own hands. Download the FBI's Child ID app today.

The National Insurance Crime Bureau released *Hot Wheels*—its list of the 10 most stolen vehicles in the United States.

Is your car on it?

National Top 10 by Vehicle Name/Model

Rank	Vehicle	Most Frequent Vehicle Year Stolen
1	Honda Accord	1994
2	Honda Civic	1995
3	Toyota Camry	1991
4	Chevrolet Pickup (Full Size)	1999
5	Ford F150 Series/Pickup	1997
6	Dodge Ram	2004
7	Dodge Caravan	2000
8	Acura Integra	1994
9	Ford Explorer	2002
10	Ford Taurus	1999

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**Insurance Women of Mercer County
Cordially invites you to....
New Jersey Annual Council Day
N.J. Council of NAIW
"Connecting All Points"**

Friday October 14th to Saturday October 15th, 2011

___ Friday CE Class – will be on Flood Insurance – 3 CE credits for NJ, PA, NY – 2 PM to 5 PM
(Course Number: NJ - #311243, PA #109113, & NY #225944)
___ Friday NON-CE – "Making a Difference: Ethics & the Insurance Professional" – 5 PM to 6

REGISTRATION FORM

Please print

Name:	NJ/PA/NY Producer License#:
Home Address:	Phone (daytime):
Association:	Designations:
E-Mail Address:	Name to appear on Badge:

Please Check All That Apply-

- | | |
|--|---|
| <input type="checkbox"/> Council Director/Past CD | <input type="checkbox"/> International Officer/Past International Officer |
| <input type="checkbox"/> Delegate/Alternate Delegate | <input type="checkbox"/> RVP/Past-RVP |
| <input type="checkbox"/> First Timer | <input type="checkbox"/> Non-Member |
| <input type="checkbox"/> MAL | <input type="checkbox"/> Local President |
| <input type="checkbox"/> NAIW Member | <input type="checkbox"/> CWC Contestant |
| <input type="checkbox"/> Exhibitor | <input type="checkbox"/> Guest Speaker |

	Members	Non-Members
Full Conference Registration: * (please circle luncheon choice)	\$100.00	\$110.00
Beef, Chicken, Fish, or Vegetarian		
Saturday Registration with Lunch:	\$75.00	\$85.00
Saturday Lunch Only:	\$55.00	\$55.00
Friday Night Welcome Party Only:	\$55.00	\$55.00
Late Fee (If postmarked after 10/1/2011)	\$10.00	\$10.00
Continued Education Class	\$15.00	\$25.00
Non CE Class – DAE Qualifier	\$10.00	\$10.00
TOTAL ENCLOSED:	\$	\$

* Full Registration includes all events excluding CE Class

SPECIAL DIET NEEDED/FOOD ALLERGY? Please advise the TYPE of Diet needed below.

Hotel Information –

The Conference will be held at:

The Hilton Garden Inn
800 Route 130 South
Hamilton (Mercer), NJ 08690
Tel: +1-609-585-6789

Located across from Hamilton Marketplace

We have a personalized Reservation website at
http://hiltongardeninn.hilton.com/en/gi/groups/personalized/T/TTNHLGI-MERCER-20111014/index.html?WT.mc_id=PQG

Reservations can be made by calling the Hotel direct at 609-585-6789).

Guests must request the discounted "NAIW" rate, by referencing the
Group/Convention Code: MERCER

Reservations must be made no later than Friday, September 23, 2011 to secure the
discounted group rate.

Cost: \$119.00 + tax room per night/\$139.00 + tax suite per night

Please advise them of any special needs when you book your room

Please remember to circle your Luncheon selection on your Registration form. The
selections are: Carved NY Strip Steak, Chicken Saltimbocca, Herb Crusted Tilapia or
Vegetarian

Friday night's buffet includes: Caesar Salad, Smashed Potato Bar, Chicken Francaise,
and Dessert Buffet.

Conference Reservation Deadline: September 26, 2011

Please send your check payable to: COUNCIL DAY 2011

To: IWMC Council Day 2011
Attn: Jessie Chamberlain
PO Box 7289
West Trenton, NJ 08628

If you should have questions please contact:
Rose M. Palasciano – 609-599-2588 / rosep@weidelins.com
Jessie Chamberlain – 609-883-1300 X3631 / jchamberlain@njm.com



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| ■ Contents cleaning | ■ Trim, molding & ceiling tile |
| ■ Furniture refinishing | ■ Demolition & debris removal |

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9 essential tips for perfect pre-presentation preparation

By [Patricia Fripp](#)

Posted: September 5, 2011

The day has come for your first big speech or presentation. You know you are an expert in your chosen subject; you know your presentation content; what could go wrong? After all, you have your presentation ready. You are feeling confident in your message and delivery. The thoughts of how a positive outcome will propel your career are exhilarating. You are ready to deliver your presentation.

If you ever find yourself invited to speak to a group, perhaps you have overlooked a few final details. These factors could derail your impact and your confidence. To guarantee your success there are still a few final steps to take before you face your audience and thrill your boss, client, colleagues or meeting planner.

1. Check in early: Arrive early to check out the logistics of the room in which you will be speaking. Is there a platform; where is it? Where will you be standing when you are introduced? How many steps for you to reach the lectern or center stage? Is the audience close enough to where you will be speaking to build intimacy? Is the light on you instead of the banner or the lectern if you are not standing behind it? Audience research proves if you put the sound up and the lights down the audience thinks they can't hear!

2. Make friends with the stage: When the room is empty, walk on the stage and "block" your presentation, or plan where you are going to stand and when you are going to move during your speech. You do not want to distract from your message with unnecessary movement. Go through the outline of your talk. Imagine an enthusiastic response. The more time you spend feeling comfortable on stage the more you can relax and focus on the audience. This is what actors call "making friends with the stage."

3. Take a clock: Make sure you have a clock you can see from a distance. To keep me on track and on time, I travel with a large kitchen clock that I can see from a distance without having to wear glasses. Very few people know how long they have been speaking. If you are including Q & A, have a dramatic close or the speech has a "must-end-by" time. Scheduling this adds to your professionalism.

4. Microphone: Do you have your preferred microphone: hand-held, lavalier, or lectern? Practice talking into it; the proper placing is chin level for a handheld. Ask someone to walk around and check that you can be heard from all parts of the room. Make friends with the audio technicians. Make sure you are on time for your microphone check and thank them for their help when you have finished.

5. Audio visual: If you are using a PowerPoint presentation make sure the equipment is working well. Are your PowerPoint slides in the right sequence? Do you have a remote control to change them? This way you can move around and are not chained to your computer. Remember to turn the slide to black when you are not addressing what is on the screen. Is each slide visible from the back of the room or auditorium? Are the talking points presented as a "build" or "reveal?" Remember, your visual aids are a tool, not a crutch. They are there to support you.

6. Connect with the organizer or emcee: Be clear about who will introduce you, and where you will be during their comments. Will you walk on from the wings or up from the floor? Will you shake hands with him or her, or will they exit once you hit the stage and before the applause dies down. I recommend you nod and

The Voice “Thank you.” If you are speaking at a banquet, you will have a clear path to the microphone without tripping over wires, chairs, or diners.

7. Pre-written introduction: In advance, send your pre-written introduction to the person delivering it. Carry another two with you. Have it written in an 18-point, bulleted list. This is easier to read than paragraphs. Be sure your introducer knows how to pronounce your name correctly. It is a good idea to confirm they have the introduction and are comfortable with what is written. Make sure your introducer knows the introduction is prepared in a certain way to set the tone for your presentation.

8. Be your own warm up act: Connect with as many audience members as possible before you speak. When they see you are extending yourself they will return the favor of giving their attention. That only lasts a few minutes so make sure you grab their attention with a great opening.

9. Learn from the experience: Always follow any presentation with an After Action Analysis. Start with asking yourself what you did well. Next, what could be improved? Always record your presentation and listen to what you said. There are three speeches for every one you deliver. The one you planned to give, the speech you actually delivered, and the improved next presentation based on what you did right, would like to do better, and what can be added from what you learned from the experience.

Any speaking engagement or presentation can be intimidating. Remember, your goal is to present the most valuable information possible to the members of the audience. Keeping focused on the positive impact of the presentation, preparing and paying attention to these details will help you deliver the best speech possible. Delivering a dynamic presentation is not rocket science; however, it is a lot more complex than most people realize.

Patricia Fripp is a hall of fame keynote speaker, executive speech coach and sales presentation skills trainer and keynote speaker on sales, effective presentation skills and executive communication skills. She works with companies large and small, and individuals from the C-Suite to the work floor. She builds leaders, transforms sales teams and delights audiences. She is the author of “Get What You Want!” and “Make It, So You Don’t Have to Fake It!”, and is Past-President of the National Speakers Association. To learn more, contact her at www.Fripp.com, at (415) 753-6556 or at [PFripp\[at\]ix.netcom.com](mailto:PFripp[at]ix.netcom.com) PFripp@ix.netcom.com.

OnStar System Allows Tracking of Vehicle Location Online

August 3, 2011

Parents will be able to track the travels of their teenage drivers under a system being tested by General Motors’ OnStar system.

The system, called “Family Link,” lets the owners of cars and trucks equipped with OnStar log onto a website to find their vehicle’s location at any time. Owners also can sign up for e-mail or text message alerts on the vehicle’s location.

“Our subscribers have asked us for a solution to help them stay connected to their family when they’re on the road,” said OnStar President Linda Marshall said in a statement. “What parent hasn’t asked their teen-aged driver to call or send a text when they arrive somewhere, only to not hear from them?”

The program will be tested with 10,000 OnStar subscribers, then the company will decide if it will be offered to all of the system’s 6 million customers.

It will be offered at no additional cost to subscribers. OnStar’s main plan costs \$18.95 per month.

GM made the announcement this week at an auto industry conference in Traverse City, Mich.



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FALL AWARDS 2011

It's that time again! The Fall awards will be administered by Insurance Women of Atlantic County and will be presented at Council Day, October 15, 2011 at the Hilton Gardens of Hamilton in Hamilton Twp, NJ. The deadline for submission to the administering chapter is approaching! We need to get all of the applications to the NAIW Awards Email box by September 24, 2010. Time to get writing!

The award categories are as follows:

Rookie of the Year
Claims Professional of the Year
Insurance Professional of the Year
Council Day First Timer Council Day Veteran
Regional First Timer Regional Veteran
Educational Awards

The Council Day and Regional awards are for reimbursement of your 2011-2012 registration fees and, for Council Day, it includes one night's lodging up to a total of \$250! All Educational/Scholarship awards must be used for an Insurance Related course within two years of receipt. For those of you who DO have a supportive Employer, winning a Scholarship or award shows you appreciate their support!

For those of you who do not have an Employer/Sponsor, these awards can assist you in attending events or furthering your insurance education.

The applications are located at <http://www.naiwnj.org/awards.htm>. If you do not have access to the Web, call Livia Hillmyer 1-800-882-6573 ext 3601 and the applications will be emailed or snail mailed to you.

Questions? Call Livia at 1-800-882-6573 ext 3601.

If you have won a particular State award within the last three years, you are not eligible for that award until the three years has expired. Don't be upset - apply for another one! Like they say at the lottery, you have to be in it to win it!

APPLICATIONS ARE DUE BY 5:00 pm on September 24, 2011

Completed Applications can to be emailed to: njnaiw@hotmail.com

Don't have access to a scanner? Mail your HARD COPY to:

**Livia Hillmyer
c/o New Jersey Manufactures Ins Co
301 Sullivan Way
West Trenton NJ 08628**

The same deadline applies so mail early and often!

CAROLE A RHODES MEMORIAL REGIONAL CONFERENCE AWARD
INSURANCE WOMEN OF MERCER COUNTY
An affiliate of the National Association of Insurance Women (International)

Scholarship Essay Rules and Judging Criteria

1. Each applicant must choose one of the following topics and write an essay.
 - A. What do I expect to experience at the Regional Conference
 - B. Why do I want to attend Regional Conference
 - C. What makes Regional Conference so important to attend
2. Essays must be between 300-500 words. Please supply us with a word count. Points will be deducted for failure to provide a word count, or for essays falling short or exceeding word limits. If using Microsoft Word, to Tools, word count
3. Essay must be typed on 8 ½ x 11 letter size paper
4. A completed application must accompany the essay (attached). This form will contain the applicants name, address, phone number, email address.
4. Scholarship deadline: Essay must be postmarked no later than 9/20/2011 (any application postmarked after this deadline, will be disqualified) Scholarship winner will be announced at New Jersey Council Day in October 2011.

Mail to: IWMC Carole Rhodes Regional Scholarship
PO Box 7289
West Trenton NJ 08628

5. Judging criteria: Based on a possible 70 points. The judges are instructed to read each essay on an individual basis and not compare it to other essays. In the case of a tie, the essays are resubmitted to the judging panel, and the rescored on comparison of the two essays.

Following the directions above	20 points
Spelling	10 points
Grammar	10 points
Content (was it interesting to the reader	10 points
Organization of thoughts	10 points
Was essay question answered	10 points

Insurance Women of Mercer County
(an affiliate of the National Association of Insurance Women (International))

Application #
For use by IWMC only

Regional Scholarship Application \$250.00

Name _____

Address _____

Home Number _____

Email address _____

Local Association _____

Member of NAIW since _____

Essay Topics:

- A. What do I expect to experience at the Regional Conference
- B. Why do I want to attend Regional Conference
- C. What makes Regional Conference so important to attend

Signature _____ Date _____

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2010-2011 Committee Chairs

Awards Committee

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Opportunity Available!

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Public Relations/Scholarship

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Please join us on
September 26th
at the



For
Understanding Various Investment Vehicles
With
Paul Modafferi
Of
Sorrento Pacific Financial

Please RSVP to
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