

## *President's Message*

Fellow IAIP Members,

Here it is November, the holidays are a month away and a new year is about to begin! I'm not sure how time goes so fast.

Anyway, if you missed our meeting this month, you missed a great deal! We had a delicious turkey or pork dinner with all the trimmings and apple pie a la mode. It was really good. But the speaker topped the food. Tina from The Ronald McDonald House in Camden, NJ was there to present the happenings in the house. She told us how the house was started and why, as well as shared some fabulous pictures of the house and the special people who are staying there. She is so passionate about what she is doing. Tina told us of the numerous opportunities available to volunteers and I think everyone wants to become a volunteer! So we will be talking about this in the months to come. I'm sorry you missed it but for those of us that didn't we thoroughly enjoyed the presentation. The socks were a hit as well. I'm sure Christine will have pictures in this newsletter for you to enjoy!

December is our Holiday Party event and you won't want to miss it. If you are coming, please bring a guest or potential member with you. We are still trying to winning the "It Only Takes Two" recruitment contest. I know Gina and her committee have some fun things planned for the event. Don't forget to bring an unwrapped toy for the Toys for Tots donation. I can't wait to see everyone.

With the New Year comes much work as we will be hosting the 2017 New Jersey State Council Day on October 27-28, 2017. We have decided on the Seaview Resort in Galloway, NJ for the event. We have lots to do but with everyone's support we will make this an event to remember.

I hope to see everyone next month.

In Fellowship,

*Mary*

President



### *Featured in This Issue*

President's Message/Dates Remember	1
Committee /Programs	2
Upcoming Events/Social Media/Member News	3
November Meeting Review	4
IAIP AC Annual Holiday Party	5
2017 Region 1 Fundraiser	6
The Effects of Bankruptcy on Coverage	8
IRS Extends Due Dates for Certain ACA Reporting	9
Overtime DOL Rule Blocked	
The History of Christmas Carols	10
The Recipe Box	11
Holiday Tree Shaped Cheese Ball	
Cherry-Orange Holiday Relish	
Save the Date - 2017 NJ Council Day	12
Christmas Games for Kids	13
Shopping Mall Safety	14
Pet Safety Tips for the Holidays	15
Members and Officers	16
Past President	17





## 2016-17 Committees



Committee	Chairs 2016-2017	Chair Contact
Audit		
Awards	Joanne Adams	<a href="mailto:jadams@mma-ne.com">jadams@mma-ne.com</a>
Bylaws/Standing Rules	Fran Yotsko	<a href="mailto:fyotsko@verisk.com">fyotsko@verisk.com</a>
Education		
Holiday Party	Gina Lushina	<a href="mailto:glushina@Glenninsurance.com">glushina@Glenninsurance.com</a>
Installation		
Legislation	Gina Lushina	<a href="mailto:glushina@Glenninsurance.com">glushina@Glenninsurance.com</a>
Membership	Carol Weisman Kelly Rimmele	<a href="mailto:cweisman@Glenninsurance.com">cweisman@Glenninsurance.com</a> <a href="mailto:krimmele@glenninsurance.com">krimmele@glenninsurance.com</a>
Newsletter	Christine Taylor	<a href="mailto:secretaryiaip@gmail.com">secretaryiaip@gmail.com</a>
Programs	Mary Corvaia	<a href="mailto:mcorvai@nationwide.com">mcorvai@nationwide.com</a>
Public Relations	Christine Taylor Lisa Estadt	<a href="mailto:secretaryiaip@gmail.com">secretaryiaip@gmail.com</a> <a href="mailto:lestadt@glenninsurance.com">lestadt@glenninsurance.com</a>
Reservations/Dinner	Fran Yotsko	<a href="mailto:fyotsko@verisk.com">fyotsko@verisk.com</a>
Safety	Jackie Bruno	<a href="mailto:jacqueline.bruno@iso.com">jacqueline.bruno@iso.com</a>
Scholarships	Barbara Whitlock	<a href="mailto:bwhitlock1029@yahoo.com">bwhitlock1029@yahoo.com</a>
Technology	Jennifer Modica	<a href="mailto:JModica@mma-ne.com">JModica@mma-ne.com</a>
Ways & Means	Deborah Swanseen	<a href="mailto:dswanseen@Glenninsurance.com">dswanseen@Glenninsurance.com</a>



## 2016-17 Meeting Schedule



September 21 <sup>st</sup>	Reorganization Business/Planning - Giovanni II - Galloway
October 19 <sup>th</sup>	Breast Cancer Awareness - Runaway Chef - Millville
November 16 <sup>th</sup>	Ronald McDonald House- Camden - Wildwood Golf & Country Club - Cape May Court House
December 14 <sup>th</sup>	Holiday Party - Villa Rifici - Absecon
January 18 <sup>th</sup>	Fitzpatrick's Restaurant - Somers Point
February 15 <sup>th</sup>	Membership Drive
March 15 <sup>th</sup>	
April 19 <sup>th</sup>	
May 17 <sup>th</sup>	Employer Appreciation/Golf Outing
June 21 <sup>st</sup>	Installation



# Upcoming Events



## December 1, 2016

Candidate Applications due for the following positions  
International Secretary (submit to International President Tish Riley)  
Legacy Foundation Directors-At-Large (submit to International President Tish Riley)  
International Nominating Committee (submit to International President Tish Riley)  
Regional Nominating Committee (submit to RVP)

## December 10, 2016

Regional CWC Applications are due, please submit to Kim Fitzgerald  
[kimfitzrvp@gmail.com](mailto:kimfitzrvp@gmail.com)

## January 15, 2017

Candidate Applications are due for Regional Vice President

## March 30 – April 2, 2017

2017 Region 1 Annual Meeting – Princeton, NJ

## June 15-17, 2017

76th Annual International Convention - Albuquerque, NM

## July 14-16, 2017

Mini-Board – Nathan Hale Inn, Storrs, CT

## October 27 – 28, 2017

New Jersey Council Day  
Stockton Seaview, Galloway, NJ



<https://www.facebook.com/IAIPAC/>



<https://www.linkedin.com/in/iaipac>



@AC\_IAIP

Let's Give a Big Welcome to our newest members:

Barbara Fucetola, CISR  
Glenn Insurance







Ronald McDonald House  
Southern New Jersey

## November Meeting in Review

AC IAIP shows their socks!!!



Tina Fiorentino, Director of Development Ronald McDonald House Southern New Jersey

*Tina Fiorentino, Director of Development at Ronald McDonald House Southern New Jersey was our guest and spoke to us about the history and purpose of the charity. Ronald McDonald House Southern New Jersey is located next to Cooper University Hospital, and minutes away from Children's Hospital of Philadelphia, Shriners*

*Hospital for Children and Wills Eye Institute.*

*Over the past three decades, they have served more than 24,000 families in the Ronald House in Camden. Each year, approximately 800 families from around the world have stayed in our House while their children receive life-saving treatment at local hospitals.*

For more on the organization and how to get involved you can visit: <http://ronaldhouse-snj.org/get-involved/>



Not only did we show our support by showing our stripes, donations to the house for their guests were also provided.



Even when our members cannot make it to dinner, but that did not stop them from showing support!



One of the many ways to raise money for Ronald McDonald House is to save your Soda Pull tabs. Simply save just the tab from your soda cans and bring them to the meetings each month. Carol Weisman will collect them for us. When enough are collected we will deliver them to organization.





*National Association of Insurance Women  
of Atlantic County*

dba ACIAIP

*Annual Holiday Party*

*December 14, 2016*

*Villa Rifici Ristorante*



308 West Absecon Blvd, Absecon, NJ 08201

609-641-2000

Buffet Style

\$30.00 Per person

(Alcohol and Soda Extra)

5pm Cash Bar

6pm Dinner



We will be collecting for Toys for Tots – Bring a new unwrapped toy if you would like to donate and be an angel to a child

Name: \_\_\_\_\_

Company: \_\_\_\_\_

# Attending: \_\_\_\_\_

Phone: \_\_\_\_\_



*For Reservations or information please contact:*

**Gina Lushina, AAI, CISR, CPIW**

**Glenn Insurance Inc., 500 East Absecon Blvd, Absecon, NJ 08201**

**(609) 641-3000 ext. 1139 or (609) 335-1303 (cell)**

**Email: [glushina@glenninsurance.com](mailto:glushina@glenninsurance.com)**

**Reservations are due by Wednesday, December 7, 2016**

**Remember: A Reservation Made is a Dinner Paid!**



2017 Region 1 Conference/Annual Meeting  
New Jersey Council of Insurance Professionals  
“Growth is a Choice”

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**October Raffle Winner**

**Mike Thomas  
Glenn Insurance**

**Coffee/Tea and Two Insulated Travel  
Mugs**



**November Fundraiser**

**Harry & David Classic Hearthside Gift Basket  
MSRP is a total of \$149.99 (plus shipping)  
This will be shipped to the winner at the  
address of their choice.**

**Tickets on Sale Now: \$5 each or 3 for \$10**

**Please fill out the attached raffle ticket(s) and  
send them in with your payment so that they  
are received by December 1st!**

**Winner will be selected on December 5th!**

**Thank you for your support and Good Luck!**

# 2017 Region 1 Conference/Annual Meeting

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2017 Region 1 Conference – "Growth is a Choice"

Monthly Drawing for October 2016

## **HARRY & DAVID GIFT BASKET**

**One for \$5 – Three for \$10**

Return tickets and check payable to "NJ Council of Insurance Professionals" c/o Carol Massare, 1 Autumn Ridge Drive, Glassboro, NJ 08028

**Thank you!**

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Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Email &/or Phone: \_\_\_\_\_

September's drawing will be on 12/05/2016

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# THE INDEPENDENT VOICE



## The Effect of an Insured's Bankruptcy on Coverage

In a perfect world, all your insureds would remain in business (and continue to be your customers) in perpetuity. However, in the real world, this is not always the case and sometimes one of your insureds may end up filing for bankruptcy. When this happens, one issue your insured may face is what effect does the bankruptcy have on its insurance coverage?

Where an insured has paid its premiums in full prior to the time when the bankruptcy is filed, the filing for bankruptcy should have little effect on insurance coverage. In fact, bankruptcy courts have found on several occasions that, even where the insurer would have otherwise been permitted to cancel the insurance policy at will, the insurer cannot do so where the reason for doing so is based upon the insured having filed for bankruptcy.[1]

An insured's bankruptcy filing will also provide at least some protection against the insurer canceling the insured's policy, even where the cancellation is predicated on the insured having failed to pay its premium, or a material change in conditions exists that would otherwise permit the insurer to cancel the policy. Filing for bankruptcy triggers an "automatic stay," which prohibits a variety of actions against the debtor, including "any act to ... exercise control over property of the estate." [2] In interpreting this provision, courts have held any attempt by an insurer to cancel an insurance policy constitutes an act to exercise control over property of the estate and violates the automatic stay.[3] Courts have also routinely found notices of termination and cancellation issued to debtors are void and without effect.[4] Since many policies of insurance will automatically renew unless the insurer issues an effective notice of non-renewal, such insurers will likely be powerless to prevent the policy from renewing, at least absent relief from the automatic stay. On the other

hand, policies that expire on their own terms will likely do so irrespective of any automatic stay.

That being said, the automatic stay does not leave an insurer whose insured has filed for bankruptcy without any remedy where the insured falls behind on payments or where other circumstances arise justifying the insurer's cancellation of the policy. In such circumstances, an insurer can petition the bankruptcy court for relief from the automatic stay.[5] However, the bankruptcy court is not required to grant this relief in every situation, and it may deny the relief where the requested cancellation would significantly impair the bankruptcy proceeding.[6] This process also gives the trustee time to cure any problem causing the insurer to cancel the insurance policy.

Of course, every situation has its own peculiarities. While your insureds should be aware that filing for bankruptcy might provide them with some degree of protection against their insurers cancelling their insurance policies, you should direct your insureds to speak to their bankruptcy attorney about the specific facts of their bankruptcy to determine how this protection may apply in their particular case.

Submitted by

Robert W. Lewis, Esq.

Keidel, Weldon & Cunningham, LLP

[1] See, *In re Cahokia Downs, Inc.*, 5 B.R. 529, 531-32 (Bankr.S.D.Ill 1980)

[2] See, 28 U.S.C. § 362(a)(3)

[3] See, *In re Minoco Group of Companies, Ltd.*, 799 F.2d 517 (9th Cir. 1986); *Matter of Pester Refining Co.*, 58 B.R. 189, 191 (Bankr.S.D.Iowa 1985)

[4] See, *In re Elder-Beerman Stores Corp.*, 195 B.R. 1019, 1023-24 (Bankr. S.D. Ohio 1996); see, *Minoco*, 799 at 518.

[5] See, *In re Payless Cashways, Inc.*, 305 B.R. 303, 306 (Bankr.W.D.Mo. 2004)

[6] See, *Matter of Amber Lingerie, Inc.*, 30 B.R. 736, 737 (Bankr.S.D.N.Y. 1983)

***Submitted by Gina Lushina - Legislation Chair***



# IRS Extends Due Dates for Certain ACA Information-Reporting Requirements

*Submitted by Gina Lushina – Legislation Chair*

The IRS recently extended the due date for certain 2016 ACA information-reporting requirements for insurers, self-insuring employers and certain other providers of minimum essential coverage by issuing **Notice 2016-70**.

The Notice can be obtained at <https://www.irs.gov/pub/irs-drop/n-16-70.pdf>

## **PURPOSE:**

This notice extends the due date for certain 2016 information-reporting requirements for insurers, self-insuring employers, and certain other providers of minimum essential coverage under section 6055 of the Internal Revenue Code (Code) and for applicable large employers under section 6056 of the Code. Specifically, this notice extends the due date for furnishing to individuals the 2016 Form 1095-B, *Health Coverage*, and the 2016 Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*, from January 31, 2017, to March 2, 2017. This notice also extends good-faith transition relief from section 6721 and 6722 penalties to the 2016 information-reporting requirements under sections 6055 and 6056.

While this extension does not undue its arduous obligation, it does provide more time to comply. Therefore, under the notice, Treasury and the IRS are extending by 30 days the due date for furnishing the 2016 Form 1095-B and the 2016 Form 1095-C, from January 31, 2017 to March 2, 2017. The notice also extends good-faith transition relief from sections 6721 and 6722 penalties to the 2016 information-reporting requirements under sections 6055 and 6056.

Many within the insurance industry are optimistic that efforts to streamline the reporting requirements will get new life next year as they expect the new Congress and Administration to make significant changes to the ACA and, some within the insurance industry, are expecting major changes to the reporting requirements and relative mandates to be included in a broad ACA repeal package early next year.

## Overtime DOL Rule Blocked Challenge Pending

A new rule from the Department of Labor, which would have made millions of Americans eligible for overtime pay, was blocked by a federal judge yesterday. The decision indefinitely pushes back the December 1, 2016 effective date while the judge weighs a challenge to the requirement. An estimated 4.2 million workers were to be newly eligible for time-and-a-half wages for each hour they put in beyond 40 a week under the new rule.

What does it mean for you?

This is a nationwide preliminary injunction which means no one needs to immediately comply with the changes. The Court believes rule challengers are likely to prevail on merits. The challenge will also give the new Trump administration an easy path to withdraw new rules if it wants to.

Obtained from the Newsletter of The Council of Insurance Agents & Brokers.



# The History of Christmas Carols



Carols were first sung in Europe thousands of years ago, but these were not Christmas Carols. They were pagan songs, sung at the Winter Solstice

celebrations as people danced round stone circles (The word carol originally meant to dance to something). The Winter Solstice is the shortest day of the year, usually taking place around the 22nd December. The word Carol actually means dance or a song of praise and joy! Carols used to be written and sung during all four seasons, but only the tradition of singing them at Christmas has really survived.

Early Christians took over the pagan solstice celebrations for Christmas and gave people Christian songs to sing instead of pagan ones. In 129, a Roman Bishop said that a song called "Angel's Hymn" should be sung at a Christmas service in Rome. Another famous early Christmas Hymn was written in 760, by Comas of Jerusalem, for the Greek Orthodox Church. Soon after this many composers all over Europe started to write 'Christmas carols'. However, not many people liked them as they were all written and sung in Latin, a language that the normal people couldn't understand. By the time of the Middle Ages (the 1200s), most people had lost interest in celebrating Christmas altogether.

This was changed by St. Francis of Assisi when, in 1223, he started his [Nativity Plays in Italy](#). The people in the plays sang songs or 'canticles' that told the story during the plays. Sometimes, the choruses of these new carols were in Latin; but normally they were all in a language that the people watching the play could understand and join in! The new carols spread to France, Spain, Germany and other European countries.

The earliest carol, like this, was written in 1410. Sadly only a very small fragment of it still exists. The carol was about Mary and Jesus meeting different people in Bethlehem. Most Carols from this time and the Elizabethan period are untrue stories, very loosely based on the Christmas story, about the holy family and were seen as entertaining rather than religious songs. They were usually

sung in homes rather than in churches! Traveling singers or Minstrels started singing these carols and the words were changed for the local people wherever they were traveling. One carol that changed like this is ['I Saw Three Ships'](#).

When Oliver Cromwell and the Puritans came to power in England in 1647, the celebration of Christmas and singing carols was stopped. However, the carols survived as people still sang them in secret. Carols remained mainly unsung until Victorian times, when two men called William Sandys and Davis Gilbert collected lots of old Christmas music from villages in England.

Before carol singing in public became popular, there were sometimes official carol singers called 'Waits'. These were bands of people led by important local leaders (such as council leaders) who had the only power in the towns and villages to take money from the public (if others did this, they were sometimes charged as beggars!). They were called 'Waits' because they only sang on Christmas Eve (This was sometimes known as 'watchnight' or 'waitnight' because of the shepherds were watching their sheep when the angels appeared to them.), when the Christmas celebrations began.

Also, at this time, many orchestras and choirs were being set up in the cities of England and people wanted Christmas songs to sing, so carols once again became popular. Many new carols, such as ['Good King Wenceslas'](#), were also written in the Victorian period.

New carol services were created and became popular, as did the custom of singing carols in the streets. Both of these customs are still popular today! One of the most popular types of Carol services are Carols by Candlelight services. At this service, the church is only lit by candlelight and it feels very Christmassy! Carols by Candlelight services are held in countries all over the world.

The most famous type of Carol Service might be [a Festival of Nine Lessons and Carols](#), where carols and Bible readings tell the Christmas Story.

[http://www.whychristmas.com/customs/carols\\_history.shtml](http://www.whychristmas.com/customs/carols_history.shtml)







# Holiday Tree-Shaped Cheese Ball

Prep Time 20 min/ Total Time 4 hr 20 min

Servings 7

## Ingredients

- 3 packages (8 ounces each) cream cheese, softened
- 4 cups shredded Cheddar cheese (16 ounces)
- 2 tablespoons basil pesto
- 1 tablespoon grated onion
- 1/4 teaspoon yellow mustard
- Red pepper sauce
- 1/4 cup finely chopped parsley or cilantro
- 1/4 cup pine nuts or sliced almonds
- 2 tablespoons chopped red bell pepper
- Piece of lemon peel, if desired
- Assorted crackers, if desired



## Directions

- 1 Stir together cream cheese and Cheddar cheese; divide in half. Stir pesto into 1 half; stir onion, mustard and 2 or 3 drops pepper sauce into other half. Cover each half; refrigerate about 4 hours or until firm enough to shape.
- 2 Place cheese mixtures on cookie sheet. Shape each half into cone shape to look like a pine tree.
- 3 If desired, wrap each tree, label and freeze up to 1 month. Twelve hours before serving, remove trees from freezer. Thaw in wrapper in refrigerator.
- 4 Just before serving, roll trees in parsley, pressing it evenly onto trees. Press pine nuts onto trees in string form for garland. Press bell pepper pieces onto trees for ornaments. Top each tree with star shape cut from lemon peel. Serve with crackers.

# Cranberry-orange holiday relish

Submitted by Mary Corvaia

Makes about 6 servings



## Ingredients

- 2-10 oz. packages of fresh organic cranberries
- 2 large peeled organic oranges
- 1 1/2 cups of sugar
- 1/2 tsp cinnamon

## Directions

Add peeled oranges and fresh cranberries to the food processor until well chopped. Mix in sugar and cinnamon. Refrigerate for at least 4 hours and up to 2 days to allow sugar to dissolve and flavors to combine.



Save  
the  
Date



**New Jersey Council Day 2017**

**October 27-28, 2017**

**Stockton Seaview**

*AC IAIP is proud to announce the venue for Council Day 2017  
Stay tuned for more information as we set up our Day at the  
beautiful  
Stockton Seaview Hotel and Golf Club*





# Christmas Games for Kids

Submitted By Mary Corvaia



## Santa Trip

**How to play:** In this game, players sit in a circle. Each player takes a turn and names objects Santa will take on a trip. The first player starts by naming an object that begins with the letter "A," the second player repeats that object and then adds her own starting with the letter "B" and so on down the alphabet. You can make it challenging for older kids by picking a sub-category, such as things that you wear or objects that can fit into a sleigh.

## Snowball Race

**Materials needed:** For this relay race game, you'll need some Styrofoam balls or balls of white yarn and spoons.

**How to play:** Players divide into teams. Each player takes a turn balancing the Styrofoam ball on a spoon and carrying it from one end of the room to the other. The team that finishes first wins.



## Pass the Parcel

**Materials needed:** Presents wrapped in many layers. (Note: Choose small gift items like fun [stocking stuffers](#) so that you can use less paper. You can also use newspapers or re-use old gift wrap. But avoid using tissue paper since it tears too easily and kids may have a hard time removing just one layer.)



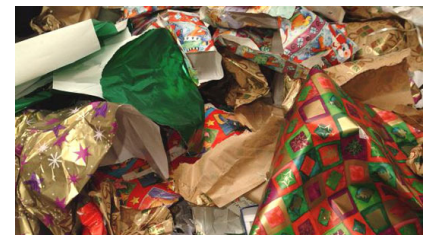
**How to play:** Much like musical chairs, this game uses music to signal when players should pass the parcel to the next player. The person who is holding the present when the music stops gets to take a layer of wrapping off the gift. The person who unwraps the last layer gets the present. (The adult who is playing the music should make sure each child has the music stop at his or her turn so that he or she gets to remove at least one layer of gift wrap.)

**Variations of the game:** For younger children, who may be less patient than older kids, it is a good idea to include small gifts in each layer of wrapping so that each child gets a gift and the game goes faster.

## Gift Wrap Relay

**Materials needed:** Two gift-wrapped boxes of the same size, pre-cut wrapping paper, tape (Hint: To make it easier for kids, avoid using ribbons or bows and simply stick to wrapping paper.)

**How to play:** Players divide into teams. One player on each team starts by unwrapping the wrapped box at a gift-wrapping station where pre-cut gift wrap and tape are set up. Then they re-wrap the box and race back to the next person in line. That person then runs to the wrapping station and unwraps and re-wraps the box again. Players take turns until one team finishes first.



[Party Game Ideas](#) This site is chock full of fun ideas for holiday games. Grade-schoolers are guaranteed to love game ideas such as a "Reindeer Scavenger Hunt" and "Christmas Carol Pictionary."

[Christmas Games by Spoonful](#) Fun games for a Christmas party or just for the family like "Present Scramble," where players keep unwrapping and passing a gift wrapped in multiple boxes and "Santa's Helpers," where players work as a team to wrap a gift while each player has one hand tied behind his or her back are sure to be a hit with kids.

# **Shopping Mall Safety Tips**

*Submitted by Christine Taylor*

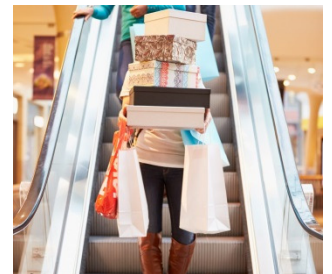


1. Be aware & trust your instincts. It's easy to get caught up in the holiday season, to –do lists and shopping lists, etc. Remember to be aware of your surroundings while you are out and shopping. If something seems off, or unsafe, trust your gut and ask for help when needed.

2. Park in well-lit areas that are close to your destination. If you are shopping alone do not hesitate to ask security to escort you to your vehicle, especially at night. Always carry your keys in your hand while walking to your car, you can use these as a weapon if necessary and this

will also help to ensure you get into your car that much quicker. Also, if you have a “Panic” button on your keys; be sure not to put your keys away too quickly.

3. Do not leave valuables in plain view in your car; such as gifts, cell phones, purses, clothing, etc. Put these items in the trunk or cover them up.
4. When leaving your vehicle: Look under, in, and around your car as you are approaching it.
5. When returning to your car, get in, lock the doors, buckle up, and leave. Parking lots are not a good place to unwind, relax, or make phone calls.
6. Do not allow cell phone conversations, text messaging, or even headphones and music be a distraction to you while you are walking to your car.
7. Try not to carry a purse or pocketbook, and keep your cash in your front pocket (not in a back pocket.) If you must carry a purse, try to choose one that is a cross body type of messenger bag. This will make it much more difficult for purse snatchers.
8. Keep your cell phone on you, in a pocket, or in your hand – this way in the incident of a purse snatching you will still have a phone to make calls.
9. It's always more fun to have a friend join you, and safer too.
10. Always know where the nearest exits are, in the case of an emergency.



## **Child Safety**

11. Always keep small children securely in a stroller and do not let them wander. Make sure all children are aware of where you will meet in the event of them getting separated from you. Children should know their full name, address and phone number as early as possible. If the child is too young to remember, place your cell phone number in their pocket.
12. Always accompany children to the restroom.
13. Keep an eye on children around escalators. Check their clothing for untied shoe laces, hanging scarves. Escalators have an emergency stop button at the top and bottom; press this button immediately if something gets stuck.



<https://www.hirschfeldhomes.com/shopping-mall-safety-tips/>



# *Pet Safety Tips for the Holidays*



*Submitted by Mary Corvaia*



## **O Christmas Tree, Don't Hurt My Pet**

Keeping your furry family members safe during the holidays

can be a difficult task. There are the ornaments, plants, presents, lights -- oh, and who could forget the Christmas tree (if do you decide to put one up this year)? Let's take a look at some simple steps that will allow your pets to join in the holiday fun this year, while avoiding any trips to the animal emergency room.

### **Christmas Tree Tips:**

**1.** Place your Christmas tree in a corner, blocked off from your pet's wanting eyes. If this doesn't keep your dog or cat from attempting to jump onto the tree, you can place aluminum foil, a plastic drink bottle filled with knick knacks, or anything else that creates noise on the tree's bottom limbs to warn you of an impending tree disaster.



**2.** Tinsel can add a nice sparkling touch to the tree, but make sure you hang it up out of your pet's reach. Ingesting the tinsel can potentially block their intestines, which is generally only remedied through surgical means.

**3.** Do not put lights on the tree's lower branches. Not only can your pet get tangled up in the lights, they

are a burning hazard. Additionally, your dog or cat may inadvertently get shocked by biting through the wire.

**4.** Ornaments need to be kept out of reach, too. In addition to being a choking and intestinal blockage hazard, shards from broken ornaments may injure paws, mouths, or other parts of your pet's body.

**5.** For those buying a live Christmas trees this year, keep the area free and clear of pine needles. While they may not seem dangerous, the needles can puncture your pet's intestines if ingested.

### **Other Great Holiday Item Tips:**

**1.** Did you know holly, mistletoe, and poinsettia plants are poisonous to dogs or cats? If you normally use these plants to decorate your home, they should be kept in an area your pet cannot reach.

**2.** Edible tree decorations -- whether they be ornaments, or cranberry or popcorn strings -- are like time bombs waiting to happen. These goodies are just too enticing and your pet will surely tug at them, knocking down your wonderfully decorated spruce.

**3.** Burning candles should be placed on high shelves or mantels, out of your pet's way -- there's no telling where a wagging tail may end up. Homes with fireplaces should use screens to avoid accidental burns.

**4.** To prevent any accidental electrocutions, any exposed indoor or outdoor wires should be taped to the wall or the sides of the house.

**5.** When gift wrapping, be sure to keep your pet away. Wrapping paper, string, plastic, or cloth could cause intestinal blockages. Scissors are another hazard, and they should be kept off floors or low tables.





# Member Directory

## 2016-17 Officers

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Secretary	<b>Christine Taylor, ACSR, CRIS, MLIS</b> Email: <a href="mailto:ctaylor@glenninsurance.com">ctaylor@glenninsurance.com</a>	Cell: 609-442-8424
Treasurer	<b>Deborah Swanseen</b> Email: <a href="mailto:dswanseen@glenninsurance.com">dswanseen@glenninsurance.com</a>	Office: 609-641-3000 ext 1181

## Members, 2016-2017

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# Past Presidents

1953-1955	Virginia Wray
1955-1957	Betty Guth
1957-1959	Evelyn Sherman
1959-1960	Annabelle Killer
1960-1962	Betty Guth
1962-1964	Mary Smith
1964-1966	June C. Glenn, CPCU, CPIW
1966-1968	Dorothy M. Benner
1968-1970	Loretta Leach, CPIW
1970-1972	Doris Katz
1972-1974	Joan Brunetti, CPIW
1974-1976	Martha Poley
1976-1978	Yvonne Stewart
1978-1980	Olga Davies, CPIW
1980-1981	Linda Casto, CPIW
1981-1983	Barbara Whitlock, CPCU, AIM, CPIW
1983-1985	Ella Risso
1985-1987	Janet Montgomery, CPIW
1987-1989	Carol Massare, CPCU, CPIW
1989-1991	Gina Lushina, AAI, CPIW, CISR
1991-1993	Loretta Malick, CPCU, CPIW
1993-1995	Barbara Lee, CPIW
1995-1997	Lynne Schmitter, CPIW
1997-1999	Maria Mosca, AIS, AIC, CPIW
1999-2001	Margaret "Peg" Miedel, SCLA, CFE, CPIW
2001-2003	Stacy DeDomenicis, AAI, CPIW
2003-2005	Barbara Whitlock, CPCU, AIM, CPIW
2005-2007	Margaret "Peg" Miedel, SCLA, CFE, CPIW
2007-2009	Joanne Adams
2009-2011	Kelly Rimmele
2011-2013	Jennifer V. Modica, CIIP, CLP
2013-2016	Joanne Adams
2016-Present	Mary C. Corvaia, AU, CPIW

