



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Seasons Greetings Fellow Members!!



Tis' the season to be jolly!! It's been a phenomenal year so far for our Association. We have hit an all time high for membership numbers and we will continue to grow. We really want to impress our mandate of Education, Networking and Professional development to our members. We will continue through the new year to bring you caliber educational speakers and opportunities for you to network with industry individuals like yourself. I encourage you to reach out to us to let us know how we can help make your membership a meaningful experience.

Lots of upcoming events in the near future. Our Marketing committee of Laura Greening & Roslyn Kozak are planning a Meet & Greet on December 17th, 2014 (see inside bulletin for details). It precedes our General Dinner and Christmas Auction...We also have our Insurance Information Campaign committee hosting a FREE seminar on December 9th at the Ramada, sponsored by IBC...Leslie Roberts and Amber MacInnis have been hard at work to make "The Past, Present and Predicting Future of Oil Tanks" a can't miss event!! Our Wine & Cheese event is coming up in February and Jerri Burke and her committee are in the planning stages of our ever popular event...and word on the street, our Mini Conference committee headed by Debby Johnson, is already in the planning stages for the February conference, the save the date notice is in this months bulletin, take a peek for the dates.

Lots on the go and still more to come. Some of you may be aware, we have bid to host the CAIW National Convention in Nova Scotia in 2018...and although it is an honor to host the National Convention, it is also a lot of work. You need dedicated and passionate individuals to head up the committee to ensure that everything goes off without a hitch. I have the extreme pleasure of announcing that Laura Greening BA,CIP, CRM & Jerri Burke CIP have been chosen as Co-Chairs for the 2018 Convention. Congratulations ladies, we know you will do an AMAZING job!!!

Yours in fellowship,

Lynne Gerhardt
NSIWA President

Mission statement:

To preserve and enhance the value of our Member Associations through Education, Networking and to foster personal growth.



www.caiw-acfa.com

Énoncé de mission :

Préserver et rehausser la qualité de nos associations membres, par l'éducation, l'entraide et encourager le développement personnel.

CAIW President's Report ~ November/December 2014

The Spectacular Ripple Effect of Networking



I hope your membership drives were successful and you were able to inspire colleagues and coworkers to join your associations. August and September were very busy and I attended several networking events.

In August I attended the IPC Golf Tournament. It was a great day; the weather was fantastic as was the view of the mountains. A great turn out and lots of \$\$ was raised for WICC. I enjoyed the day with my "sisters"! I lost several balls in the fescue.

I attended corporate meetings in our Head Office at the beginning of September. Unbeknownst to me, IAWM was holding their September meeting while I was in Portage and on the spur of the moment I was able to attend this meeting. They also had their Convention Committee Meeting that evening. It sounds like Convention plans are coming together and we won't be disappointed in June 2015! No, they didn't discuss Fun Night and I couldn't get a hint out of them.

I then flew on to Nova Scotia and attended the NSIWA golf tournament on Sept. 12. Sad to report, I golf just as bad a sea level as I do at home. Again the weather and the views were fantastic. The tournament was sold out and it was great getting to meet the industry professionals in Nova Scotia.

The next weekend, Sep 19-21 I was off to Kenora for the Tri-Conference hosted by NWOIP with MAIP and IAWM members in attendance. The Education day was well attended with four speakers providing some great information. This was my first time in Kenora, what a beautiful town. It was a great weekend of fellowship.

I attended the EIA Night at the Races on Sept 24. The weather was beautiful so we could stand on the balcony and cheer on our nags! I won enough on the first race to support my betting habits for the remainder of the evening. I have a lovely picture of me with the winning horse from the EIA feature race. It was great to see many young new faces at the event as well.

Thank you to everyone who has picked me up, driven me around, provided accommodations and fed me!

I would also like to take the opportunity to wish you and your families a Very Merry Christmas and a New Year that fulfills your hopes and dreams.

Yours in Fellowship,

Tracy Fata, BSc. FCIP CRM
CAIW President ~ 2014-2015

Association Visits

November 5, 2014

London Insurance Professionals Association

Friends of the Industry

January 16-18, 2015

CAWI Midterm Meeting

Toronto, Ontario

January 20, 2015

Toronto Insurance Women's Association

Monthly Meeting

January 21, 2015

Montreal Association of Insurance Women

Networking Evening

DECEMBER GENERAL MEETING

December 17th 2014 – Ramada – 240 Brownlow Ave
5:00pm for 5:30pm

RSVP to Tamara Higgins no later than **Wednesday Dec 10th, 2014 at 4pm**
thiggins@pds.ca



MENU WILL BE CHEF'S CHOICE (YUM!!)

\$40

Christmas Auction will be the entertainment of the evening!!

Christmas Basket winner will be drawn – Good Luck!!!



You Are Invited to NSIWA's Christmas Meet & Greet

Join us for Complimentary Drinks and Hors d'oeuvres

- When: December 17th, 2014
4:30pm to 5:30pm
- Where: Ramada Hotel
240 Brownlow Ave, Dartmouth
- What: Networking with NSIWA
- RSVP: Email "Meet" by December 10th
To roslyn.kozak@scm.ca

Stay for NSIWA's Christmas Dinner & Auction

*You are welcome to join us following the Meet & Greet
at the 54th Annual Christmas Dinner & Auction
Cost ~ \$40.00 per person*

- When: December 17th, 2014
5:30pm to 9:00pm
- Where: Ramada Hotel
240 Brownlow Ave, Dartmouth
- What: Full Christmas Buffet, Live & Silent
Auction with Ken Clahane, All
proceeds from Gift Basket Draw to
benefit Nova Scotia Cancer Society
- RSVP: Email "Dinner" by December 10th
To roslyn.kozak@scm.ca

Permanent List 2014

| | |
|---------------------|-----------------|
| Ann Marie Patterson | Roslyn Kozak |
| Paula Creelman | Heather MacLean |
| Joyce Jennings | Myrna Smeltzer |
| Colleen Sampson | Tracey Stuart |
| Gil Theriault | Denise Russell |
| Amber McInnis | Diane Penney |
| Lynne Gerhardt | Beverly Barker |
| Jerri Burke | Wanda Mitton |
| Lana Kenny | Teresa Orman |
| Deb Macdougall | Janet Macdonald |
| Jacquie Young | Lucie Madore |
| Brenda Vautour | Ann Joudrey |
| Graeme Dorey | Annie Martin |
| Tamara Higgins | Barb Young |
| Beverly Barker | Laura Greening |
| Lottie McAlpine | |

The Permanent list is in effect – if you are on the list and **not** attending a General meeting – please let Tamara Higgins know – thiggins@pds.ca

If you are not on the Permanent list and would like to be – please contact Tamara Higgins (see above)



DECEMBER BIRTHDAYS

LUCIE MADORE DECEMBER 4

JASON SPERRY DECEMBER 4

MELANIE BOND DECEMBER 6

STEVE CONRAD DECEMBER 10

TINA DOANE DECEMBER 12

JERRI BURKE DECEMBER 15

JANET LEY DECEMBER 17

WENDY JOHNSTON DECEMBER 19

AMBER MACINNIS DECEMBER 21

ROBIN MCGARVEY DECEMBER 24

LISA RICHARD DECEMBER 28



2014-2015 NSIWA ANNUAL CALENDAR OF EVENTS

[illegible]

Don't Forget: CHRISTMAS AUCTION DONATIONS WANTED!!!

Our Annual Christmas Auction is December 17th, 2014..we are collecting donations to be auctioned off...We want this to be a HUGE success and hope that you will support by bringing an item to be auctioned off. We hope to see you at our Christmas Auction!! Please make note that our venue has changed...We will be holding our meeting and Auction at the Ramada 240 Brownlow Ave.

Books of tickets for the Christmas Basket are ready to be sold. They are \$1 each and all proceeds will be donated to Breast Cancer Research. if you need tickets, they can be obtained by contacting Brenda Vautour at Brenda.vautour@avisbudget.com or Melanie Garrison at mgarrison@wclbould.com

The Tickets need to be in the night of December 17th - Please bring the tickets and the money to the meeting!!





Public Speaking 2014-2015

Please mark the date - February 18, 2015 as the NSIWA Public Speaking Contest!!

The winner of the Public Speaking Contest will represent NSIWA in the National Public Speaking Contest in Brandon, MB in June 10-14, 2015. The Winner will have their registration paid, full airfare and ½ of a standard hotel room with two beds. A monetary prize for 1st and 2nd place of \$50.00 will also be awarded.

PUBLIC SPEAKING CONTEST 2015 – TOPICS

1. If I/we could change just one thing...
2. Remember when ...
3. Fear of the unknown!
4. A world without
5. What's in it for me?
6. Perspectives on the new "Home Equipment Breakdown" coverage
7. Speed – statistically speaking...
8. Earthquakes – Is Canada really at risk and are we prepared?
9. Canada's new Anti-Spam Law
10. Topic of your choice

NSIWA Public Speaking Contest

A Public Speaking Contest will be held each year no later than the March meeting, provided there are at least three (3) contestants. Rules and regulations used are those outlined in the CAIW Constitution & Bylaws (see below).

The following prizes shall be awarded:

Fifty Dollars (\$50.00) to the winner.
Fifty Dollars (\$50.00) to the runner-up.
Certificates will be provided to all contestants.

The following expenses will be paid by the Association for the Winner of the Contest:

- The CAIW Convention Registration fees.
- When required, full airfare to and from Halifax and the site of the Convention, not to exceed the cost of Economy Airfares.
- Hotel Expenses for four (4) nights, based on one-half the nominal rate for room with twin beds and bath, or as otherwise directed by the membership.

Those wishing to enter may do so by contacting me at laura.greening@sovgen.com or 902-492-4970. I will be available for personal tutelage as well as general information on speaking in public to any participant. Officially CAIW Rules and Regulations will be posted in December.

Laura Greening BA CIP CRM
NSIWA Public Speaking Chair 2014-2015

Intact Public Speaking Contest 2015



List of Topics for 2015 Public Speaking Contest

1. If I/we could change just one thing...
2. Remember when ...
3. Fear of the unknown!
4. A world without
5. What's in it for me?
6. Perspectives on the new "Home Equipment Breakdown" coverage
7. Speed - statistically speaking...
8. Earthquakes - Is Canada really at risk and are we prepared?
9. Canada's new Anti-Spam Law
10. Topic of your choice

Regulations for Intact Public Speaking Contest 2015

a. The Speakers

- i. One representative from each Local Association may participate.
- ii. The speaker's topic may be chosen from 1) any one of four words or 2) any one of four categories provided by the Public Speaking Chairman or 3) may be a word or topic of their choice.
- iii. The speech shall be of five (5) minutes duration.
- iv. Before the Contest commences, the speakers will draw for order of speeches.
- v. Speakers will remain outside the room until it is their turn to speak.
- vi. The judges will choose a spokesperson to comment on the speeches.
- vii. The Winner is announced during the Saturday evening banquet.
- viii. The winner of the Public Speaking Contest will be barred from competing until two (2) years has elapsed.
- ix. Deadline March 31st, entries must be received by the Public Speaking Chairman on this date.

- x. Acknowledgement of the entry form shall be forwarded to the Director by the Public Speaking Chairman.
- xi. Chairman to advise Local Association if submissions were accepted or rejected.

b. The Timekeeper

- i. The timekeeper will be arranged by the Public Speaking Chairman.
- ii. The timekeeper will be seated where she can be seen clearly by the Contestants.
- iii. The timekeeper will have a copy of Regulations and know the time allotted for speeches
- iv. The timekeeper will have a stopwatch.
- v. One minute before the end of time allotted each speaker, the timekeeper will stand up and remain standing until one minute has expired and then the timekeeper will sit down.
- vi. For the benefit of the Judges, at the conclusion of each address, the timekeeper will announce the actual time taken.

c. The Judges

- i. The Host City will provide three (3) bilingual judges. (If required).
- ii. During the speeches, the judges will be seated in different parts of the room and shall not confer with each other, or with any other person, from the time the Contest starts until the decision has been announced.
- iii. Judges will use the Official Worksheet and Ballot of the CAIW
- iv. When the judging of each Speaker has been completed, each judge will raise their hand to notify the Chairman that they are ready to proceed.
- v. No speaker shall be penalized for speaking one minute over or under the time allotted. Excessive overtime or under time, will be penalized by deducting a maximum of five (5) points for each excessive minute. Deductions shall be made from the *DELIVERY* Section.
- vi. Apparent reading from a prepared text, other than brief statements obtained from authoritative sources and statistics, will be penalized by deducting points from *DELIVERY* Section at the discretion of the judges.
- vii. Each judge shall fill out the Official Worksheet, total the score of each Speaker and then, according to these totals, give their decision by writing the names of first and second place winners on the Official Ballot.
- viii. Judges will render independent decisions designating the winning Speaker and second place winner.
- ix. The majority opinion of two (2) judges, as to the winner, will determine the result, regardless of the point totals made by the three (3) judges. In the event of a tie, then the total points of the tied speakers shall determine the winner. If the points total is also tied, then the speaker with the highest points for

the ***DELIVERY*** Section shall be the winner. ***DELIVERY*** comprises **VOICE, PHYSICAL, LANGUAGE** and **MANNER** Sections.

x. A suitable gift will be provided by CAIW for presentation to each judge.

xi. A copy of the "Public Speaking Judge's Score Sheet" can be found attached below.

PUBLIC SPEAKING CONTEST JUDGE'S SCORE SHEET

DATE _____

SPEAKER _____ SUBJECT _____

| | | Total Points Allowed | Excellent | Good | Fair | Poor | Score |
|--------------------------------------|--|----------------------------|-----------|-------|--|------|-------|
| Manner | Posture – Dignified Nervous or Relaxed Eye Contact Facial Expression Smile | 10 | 10 | 7 – 9 | 5-6 | 0-4 | |
| Voice | Monotone Low Clear Well Modulated Speed | 15 | 15 | 10-14 | 7-9 | 0-6 | |
| Hands | Unused Visual Aids In Pockets Well-used Emphasis | 5 | 5 | 4 | 2-3 | 0-1 | |
| Humour Anecdotes Illustrations | None Ineffective Out of Place Effective Audience Effect | 10 | 10 | 8-9 | 5-7 | 0-6 | |
| Effectiveness | Interesting Convincing (Achievement of purpose) | 20 | 20 | 15-19 | 10-15 | 0-9 | |
| Grammar | Slang Vulgarisms Slurring Words Abbreviation Double Negatives Vocabulary Phraseology | 15 | 15 | 10-14 | 7-9 | 0-6 | |
| Speech Development and Value | Ideas, Logic, Original Thought structure, Organization | 15 | 15 | 10-14 | 7-9 | 0-6 | |
| Delivery | Proper Use of Notes Excessive Use or Reading | 10 | 10 | 7- 9 | 5-6 | 0-4 | |
| Time | 1 minute over or under No penalty 1 2 minutes over or under Deduct 5 points over 2 minutes over or under Deduct 5 points per | | | | Sub-Total Time Penalty Final Score | | |

CAIW Essay Contest 2014



It is time to think about entering the CAIW Annual Essay Contest! This is a great way to express your opinions on Insurance topics that are relevant in the Industry today!

The Contest is sponsored by long-time supporter Wawanesa Insurance. First place is awarded an engraved trophy which is passed on to the next winner, a keeper trophy and a cash award of \$200.00. Second place receives a cash award of \$100.00

All Essays can be submitted to me prior to March 31, 2015. This is the deadline for essays to be in the hands of the National Chair. If you wish to forward directly please sent to;

Sheila Slowe
c/o The Standard Insurance Brokers Ltd
Box 2890 319 Second St. S.
Kenora, ON P9N 3X8

I am looking into the possibility of emailing the essay(s).

The winners will be announced at the CAIW Gala Banquet in Brandon, Manitoba, June 2015.

2015 Topics are

- Credit Card Scoring in the Insurance Industry – some of the concerns agents, brokers, consumers and regulators have.
- Understanding the Underwriting Cycle
- Professional Development within the Insurance Industry – the Sky is the Limit
- PAL Policies – Why should these be purchased, does Mr & Mrs Smith require when hosting a Christmas Party?
- Insurance Topic of Your Choice.

Guidelines are posted below. We have had several winners from our Association in the past few years – Wanda Mitton in 2012 and Amber McInnis in 2014! Another reason to challenge yourself and have a voice!

Laura Greening BA CIP CRM

ESSAY GUIDELINES

When you have chosen your subject, make notes of every thought which occurs to you immediately. Notes should be very brief, probably one or two words only. Group the notes under headings, "INTRODUCTION", "DEVELOPMENT", "CONCLUSION". Now number the notes in the order in which you intend to use them. Draft the introduction and the conclusion.

What is required?

- 1) Three Letter sized pages, double spaced, Margins; 2.54 cm Top & Bottom, 3.17 cm Left & Right (standard margin defaults)
- 2) Must be type written or computer typed
- 3) Style of type: Font "Arial" Font Type "Regular", Font size "12"
(Microsoft word or Word perfect), (Typewriters must have size 12 type)
- 4) Covering page will need to contain name, address, chapter and title. Title must be the heading on your essay.
- 5) Advise references on separate page.

Failure to comply may result in disqualification.

A formal essay is required. There should be an *Introduction* to the subject, a *Development* of it and a *Conclusion*. (It is not necessary to use paragraph headings to indicate the introduction, development and conclusion).

There are many forms of Introduction used in essay writing - e.g.: a plain statement of fact, an historical reference, an illustrative anecdote, a quotation, a controversial statement. Study the editorial articles in the daily press; they will soon make you familiar with the ways to introduce your subject. Whatever form you use, be sure that it is appropriate to your selected subject.

Then follows the *Development* of the essay. Each paragraph should follow the preceding paragraph in a natural and logical sequence. A paragraph is a small form of essay in itself, containing an introduction, development and conclusion, although, each part may now be only a sentence or even part of a sentence. The final sentence - or conclusion of a paragraph should lead your thoughts into the next paragraph. This continuing development is usual throughout the essay and a sudden change rarely occurs. A change of topic from the preceding paragraph may occur; however, where your essay appears to indicate the development of two or more parallel lines or thoughts, you exhaust each one in turn. In this event, however, you finally bring each thought together and then continue the paragraphs in the usual way.

Finally comes the *Conclusion*. Your essay will have shown the trend of your thoughts and beliefs and your conclusion should be naturally consistent. A good tip is to draft the conclusion as soon as you have decided on your subject. There are several advantages to this, the foremost being that this conclusion becomes your objective, your goal and you direct your writing to that end.

Structure

Attention should be paid to the phraseology used and the smooth flow of language, in addition, of course, to spelling and punctuation.

Paragraphing

Paragraphing should be adequate (neither too many nor too few) and logical.

Sentences

Sentences should be correctly constructed, varied in length and arrangement and well linked.

A good essay is:

- interesting
- original
- mature
- accurate
- clearly understandable
- organized with introduction and conclusion

ESSAY JUDGING

The essay will be judged on:

- essay guidelines
- content and style
- skill in arrangement
- command of sentence structures
- consciousness of word values
- failure to comply with above guidelines may result in disqualification

Save The Date!!!

Feb. 27, 2015 ~ March 1, 2015

Mini-Conference 2015

Theme: “Changing Tides”

Best Western Chocolate Lake Hotel

Planning is underway for

NSIWA Mini-Conference 2015,

So be sure and Save the Date!!!

Cost: \$150. **Covers:** Registration, Two Nights' Accommodation (based on double occupancy), Full Education Day on Saturday, Breaks, Luncheon, Hospitality Suite Saturday Night and Hot Breakfasts Saturday & Sunday.

More Info to follow!

ATTENTION!!!!

MEMBERS OF NSIWA

Please take note of the attached proposed changes to the NSIWA Constitution, ByLaws and Standing Rules.

These changes will be presented to the general membership at the January 2015 business meeting and will be voted on at that time.

If you are planning on attending the January 2015 meeting, please be prepared to discuss and vote on the proposed changes as outlined in the attached document.

Thank you,

***Constitution & Bylaws Committee
December, 2014 – January, 2015***

**PROPOSED CHANGES
NSIWA CONSTITUTION & BYLAWS
JANUARY, 2015**

PRESENT:

ARTICLE 3 – MEMBERSHIP

- c) All Active and Associate Memberships must be approved by the **Executive Board**

PROPOSED:

ARTICLE 3 – MEMBERSHIP

- c) All Active and Associate Memberships must be approved by the **Membership Chair**.

RATIONALE:

Membership is currently approved by the membership chair as opposed to the Executive Board, so the change reflects current practice.

**PROPOSED CHANGES
NSIWA CONSTITUTION & BYLAWS
JANUARY, 2015**

PRESENT:

ARTICLE 4 – DUES

- (b) Any member whose dues are not paid within sixty (60) days after the due date shall be notified in writing of same by the Membership Chairman and, unless dues are paid within fifteen (15) days, her name shall be removed from the membership roll. Due date for Membership dues shall be September 1st of each year.

PROPOSED:

ARTICLE 4 – DUES

- (b) Any member whose dues are not paid within ninety (90) days after the due date shall be notified in writing of same by the Membership Chairman and, unless dues are paid within fifteen (15) days, her name shall be removed from the membership roll. Due date for Membership dues shall be September 1st of each year.

RATIONALE:

This change is recommended by the Executive Board and gives members three months (plus 15 more days) to pay their membership.

**PROPOSED CHANGES
NSIWA CONSTITUTION & BYLAWS
JANUARY, 2015**

PRESENT:

ARTICLE 7 – OFFICERS

There is no present item to change.

PROPOSED:

ARTICLE 7 – OFFICERS

(c) An Officer of this Association shall not hold office in another local Association of CAIW.

RATIONALE:

We have nothing in our Constitution limiting individuals from other CAIW local Associations becoming a member of NSIWA. The Committee recommends that an individual should not be able to be an Officer of more than one local CAIW Association. For example, an individual from Calgary who is Treasurer of the Calgary Association, should not be able to be President of NSIWA at the same time.

**PROPOSED CHANGES
NSIWA CONSTITUTION & BYLAWS
JANUARY, 2015**

PRESENT:

ARTICLE 14 – DISSOLUTION

It shall be a non-profit Association, and no part of the net earnings shall inure to the benefit of any individual member. In the event of dissolution of this Association, all net earnings shall go to a charitable project or projects designated by the membership.

PROPOSED:

ARTICLE 14 – DISSOLUTION

It shall be a non-profit Association, and no part of the net earnings shall inure to the benefit of any individual member. In the event of dissolution of this Association, all net earnings shall go to a charitable project or projects designated by the membership following satisfaction of any outstanding debts of the Association.

RATIONALE:

This change is just to reinforce that any outstanding debts of the Association must be paid prior to any funds being donated to a designated project.

**PROPOSED CHANGES
NSIWA CONSTITUTION & BYLAWS
JANUARY, 2015**

PRESENT:

ARTICLE 15 – AMENDMENTS

- (a) These By-Laws may be amended by a two-thirds vote of the members present and voting at any regular meeting, a quorum having been determined provided that previous notice of the proposed amendment(s) has been sent or given to the membership in writing at least ten (10) days prior to the regular meeting at which it is to be voted upon.

PROPOSED:

ARTICLE 15 – AMENDMENTS

- (a) These By-Laws may be amended by a two-thirds vote of the members present and voting at any regular meeting, a quorum having been determined provided that previous notice of the proposed amendment(s) has been sent or given to the membership in writing at least ten (10) days prior to the regular meeting at which it is to be voted upon. **Once the proposed amendment is passed or defeated, it may not be revisited again for three years.**

RATIONALE:

This is in line with the CAIW Constitution and prevents the same proposals coming to the floor for change when the topic has already been voted on and passed or defeated.

PROPOSED CHANGES STANDING RULES JANUARY, 2015

PRESENT:

Delegates to CAIW Convention

9. The following Convention expenses will be paid by the Association for the two voting Delegates:
 - (a) The Convention Registration fees directly to CAIW Convention Fund
 - (b) When required, **all** transportation costs to and from Halifax and the site of the Convention, not to exceed the cost of Economy Airfares.
 - (c) Hotel Expenses for four (4) nights, based on one-half the nominal rate for room **with twin beds and bath**, or as otherwise directed by the membership.

PROPOSED:

Delegates to CAIW Convention

9. The following Convention expenses will be paid by the Association for the two voting Delegates:
 - (a) The Convention Registration fees directly to CAIW Convention Fund
 - (b) When required, **air** transportation costs to and from Halifax and the site of the Convention, not to exceed the cost of Economy Airfares. **An additional amount will be paid when air transportation is not available or feasible directly to the Convention city.**
 - (c) Hotel Expenses for four (4) nights, based on one-half the nominal rate for **standard double** room, or as otherwise directed by the membership.

RATIONALE:

Proposed change is to bring the standing rule within present day accommodations.

PROPOSED CHANGES STANDING RULES JANUARY, 2015

PRESENT:

Public Speaking Contest

1. The following expenses will be paid by the Association:
 - (a) The Convention Registration fees directly to CAIW Convention Fund
 - (b) When required, **full airfare** to and from Halifax and the site of the Convention, not to exceed the cost of Economy Airfares
 - (c) Hotel Expenses for four (4) nights, based on one-half the nominal rate **for room with twin beds and bath**, or as otherwise directed by the membership.

PROPOSED:

Public Speaking Contest

1. The following expenses will be paid by the Association:
 - (a) The Convention Registration fees directly to CAIW Convention Fund
 - (b) When required, **air transportation costs** to and from Halifax and the site of the Convention, not to exceed the cost of Economy Airfares. **An additional amount will be paid when air transportation is not available or feasible directly to the Convention city.**
 - (c) Hotel Expenses for four (4) nights, based on one-half the nominal rate for **standard double room**, or as otherwise directed by the membership.

RATIONALE:

To bring the transportation costs for the winner of the Public Speaking Contest in line with the NSIWA Delegates.

**PROPOSED CHANGES
STANDING RULES
JANUARY, 2015**

PRESENT:

Insurance Woman of the Year Award

17. Any member receiving the Insurance Woman of the Year Award at the CAIW Convention shall be Honoured by the Association as follows:
- (a) A dinner or reception will be arranged to take place no later than August 15th following receipt of the Award, to which all members of the Insurance Industry as well as the recipient's family will be invited.

PROPOSED:

Insurance Woman of the Year Award

17. Any member receiving the Insurance Woman of the Year Award at the CAIW Convention shall be Honoured by the Association as follows:
- (a) A dinner or reception will be arranged to take place no later than August 31st following receipt of the Award, to which all members of the Insurance Industry as well as the recipient's family will be invited.

RATIONALE:

By extending the date by another two weeks, most people will be back from vacation and this will result in more people being able to attend the reception/dinner.

**PROPOSED CHANGES
STANDING RULES
JANUARY, 2015**

PRESENT:

Miscellaneous

22. The submission for the **CAIW Achievement Award** shall be presented to the Executive Board at the April executive meeting.

PROPOSED:

Miscellaneous

22. The submission for **The Premiere Generale/First General Award** shall be presented to the Executive Board at the April executive meeting.

RATIONALE:

This is a national award and the sponsorship has changed; hence, the name is changed in our Standing Rules.

**PROPOSED CHANGES
STANDING RULES
JANUARY, 2015**

PRESENT:

Miscellaneous

23. The submission for the **Travelers Education Award** shall be presented to the Executive Board at the April executive meeting.

PROPOSED:

Miscellaneous

23. The submission for the **Impact Auto Auction Education Award** shall be presented to the Executive Board at the April executive meeting.

RATIONALE:

This is a national award and the sponsorship has changed; hence, the name is changed in our Standing Rules.

**PROPOSED CHANGES
STANDING RULES
JANUARY, 2015**

PRESENT:

Miscellaneous

27. There is no present rule to deal with this proposal.

PROPOSED:

Miscellaneous

27. The president shall purchase a gift valued up to \$250.00 inclusive of taxes that will be presented to her during the AGM where she is installed as the Immediate Past President.

RATIONALE:

As per the minutes from the November 2011 executive meeting minutes where it was voted the president shall receive an award in lieu of the past president's pin. The value of the award was agreed to be \$250.00 including taxes.

MEMBERSHIP LIST 2014-2015

| | |
|-------------------------------|---|
| Balmas Brad FCIP | MacLeod Lorway Insurance Group |
| Baltzer Heather-Ann CIP | |
| Barker Beverly FCIP | Beverly Barker Ins. Agency/The Co-operators |
| Barnett Steven | Foster & Company |
| Barrie Keith CIP | Insurance Investigative Service Ltd. |
| Bath Selina LL.B. | Wickwire Holm |
| Baxter Jane | DKI Canada |
| Beaulieu Helene QC, FCIP | Cox & Palmer |
| Bingham Ashley IICRC | Paul Davis System Halifax |
| Blacklock Jennifer B.Mgt, CIP | Intact Insurance |
| Blenus Tara FCIP, CRM | Horsnell Insurance/Russell Ins. Group |
| Bond Melanie B.Sc | All-Tech Environmental Services Ltd. |
| Bradshaw Barbara CAIB | Antigonish Insurance Agencies Ltd. |
| Burgher Kelly CIP | Sovereign General Ins. Co. |
| Burke Bill | Burkeco Investigations Inc. |
| Burke Jerri CIP | Travelers Canada |
| Burke Rebecca | Zive Insurance Limited |
| Canning Cheryl B.Sc., LL.B. | Burchells LLP |
| Comstock Melanie B.S., LL.B. | McInnes Cooper |
| Conrod Steve | Speedy Glass |
| Connors Kristina | Portage LaPrairie Mutual Ins. Co. |
| Connors-MacDonald Kim CAIB | Antigonish Insurance Agencies Ltd. |
| Cote Pierre | FirstOnSite Restoration |

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| Curry Zita | Portage LaPrairie Mutual Ins. Co. |
| Devlin Beverley | Aviva Insurance Company of Canada |
| Doane Tina | SystemCare Cleaning & Restoration Ltd. |
| Dolhanty Curtis | ServiceMaster of Cape Breton |
| Dorey Graeme | Avis Budget Group Inc. |
| Down Tracey FCIP | Portage LaPrairie Mutual Ins. Co. |
| Dude Penny | FirstOnSite Restoration |
| Farrell Colleen | Antigonish Insurance Agencies Ltd. |
| Faulkner Michele ACII | Faulkner Recruitment |
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| Forbes Cathy CAIB, CIP | Antigonish Insurance Agencies Ltd. |
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| Garrison Melanie B.A. | WCL Bauld Insurance |
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| Guilbault Val CIP, CAIB | AA Munro Insurance |
| Hanlon Glenda | A.A. Munro Insurance |
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| Heydenrych Pieter CIP | Emergency & Environmental Claims Management Ltd |
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| Hines Rhonda CIP, WETT | Mainview Investigation Services |
| Hori Tom B.A. | |
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| Johnston | Wendy LL.B. | McInnes Cooper |
| Joudrey | Ann | Marsh Adjustment Limited |
| Kaminska | Karen | Economical Insurance |
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| Kenny | Lana CIP | Travelers Canada |
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| McGarvey | Robin | Granite Claims Solutions |
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| Rudolph Jill | Beverly Barker Ins. Agency/The Co-operators |
| Russell Denise | Stanhope Simpson Insurance |
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