

THE BLUENOSE BUGLE – JANUARY 2015 EDITION



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Presidents Message

Happy New Year!!!



I hope everyone enjoyed their Holidays!! For me, it was an amazing time with family and friends and as much as I enjoyed that time, I am glad to get back to normal eating and scaling back on the “cheer”. January is always a time for people to start their resolutions, and many of us will commit to losing weight, quitting smoking, eating healthy. I wish you much luck in your resolution endeavors!!

On that note, I would like to suggest that if you are looking for a challenge with big rewards, that you consider entering into our Public Speaking contest being held in February (see details inside the bulletin). Not only will you expand your Professional development, you have a chance to **WIN** a flight and hotel stay in Brandon, Manitoba in June to compete at our CAIW National Convention!!! Please contact Laura Greening – Chair, she would be ecstatic to hear from you.

You may have seen the invite already, and if not, it's in the Bulletin...our 23rd Annual Wine and Cheese is being held on February 5th, at the Marriott Harbourfront...this is the biggest Insurance event of the year. We hope to see you there!! You will also notice that membership has it's privileges, as members now pay a lower rate than non members. Jerri Burke and her committee are hard at work to make it a memorable event for 2015.

AND....the registration for our Mini Conference went out on Friday, and is here in the Bulletin...a stellar line up of speakers are arranged and plans are underway to give our membership and opportunity of a weekend of Education, Professional Development and Networking.

AND a HUGE thank you to all that attended our Christmas Auction & General Meeting on December 17th – We had a crowd of 84 persons attend. Together we raised \$3113 for the Cancer Society from our Basket Draw – A special thank you to our sponsors, if it wasn't for your generous support, this would not be possible!!

Presidents Message con't

Christmas Basket Sponsors:

Insurance Institute of New Brunswick
AA Munro – Cape Breton
AON
Belfor
Intact
C3 Legal
Strum Consulting
WCL Bauld
Foster & Co.
Marsh Adjustment Bureau
ServiceMaster of Canada
Stanhope Simpson
Rochon Environmental
Joyce Jennings

Canavan's Central Appraisals Ltd
Sovereign General
The Guarantee
Portage Mutual
Paul Davis Systems
Ecclesiastical
Avis Budget
McInnis Cooper
Zive Insurance
Plant Hope Adjusting
SystemCare
S. Young Investigations
SCM Insurance Services
DKI Canada

We would also like to thank all the attendees to brought auction items. It was an amazing time and huge success!

Our winners of our Christmas basket draw were: Grant Kimball – Angus Miller & Graham Campbell of Marsh Adjustments!

The tops seller of tickets for the Christmas basket draw was DENISE RUSSELL of Stanhope Simpson – She sold over **570 tickets!!** Awesome job Denise!

Here's hoping everyone has an amazing 2015!!!

Yours In Fellowship,

Lynne Gerhardt
NSIWA President

GENERAL DINNER MEETING
JANUARY 21ST, 2015 – RAMADA DARTMOUTH
\$40

PLEASE RSVP TO TAMARA HIGGINS BY FRIDAY
JANUARY 16TH AT 4PM

thiggins@pds.ca

Member speaker:

Diane Penney

Topic – CAIW Midterm Report

Guest Speaker

Richelle Williams

Topic – Our Creativity and Letting it Flow

***artwork – Richelle Williams**

www.richellewilliams.com



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)



JANUARY BIRTHDAYS

PAULA CREELMAN	JANUARY 2ND
KAREN KAMINSKA	JANUARY 7TH
TAMARA HIGGINS	JANUARY 11TH
CHRISTY SILVESTRI	JANUARY 11TH
DARRIN TAYLOR	JANUARY 12TH
ZITA CURRY	JANUARY 13TH
TRACEY DOWN	JANUARY 15TH
NANCY DAY	JANUARY 22ND
BRETT MACAULAY	JANUARY 29TH
KRISTA MACNAUGHTON BROWN	JANUARY 31ST





Will Be Hosting Their

23rd ANNUAL WINE & CHEESE

DATE: THURSDAY, FEBRUARY 5, 2015

PLACE: HALIFAX MARRIOTT HARBOURFRONT HOTEL
NOVA SCOTIA BALLROOM
1919 UPPER WATER ST., HALIFAX, N.S.

PRICE: MEMBERS - \$50.00
NON MEMBERS - \$60.00



TIME: 5:30 PM TO 9:30 PM

ENTERTAINMENT, HORS D'OEUVRES, CASH BAR, LOTS OF LAUGHS

A donation will be made on each registrant's behalf to Feed Nova Scotia

Please complete registration below and return with cheque payable to NSIWA to Deb MacDougall or Jerri Burke, Travelers Canada, 300 – 100 Venture Run, Dartmouth, NS B3B 0H9 – dmacdoug@travelers.com or jburke5@travelers.com
All registrations must be received no later than January 30, 2015.

.....

NAME: _____

EMPLOYER: _____

EMAIL: _____

REGISTRANTS: _____

AMOUNT ENCLOSED: _____

****NO REFUNDS AFTER JANUARY 30, 2015 - SUBSTITUTIONS WELCOME.**

COME OUT AND JOIN IN THE FUN!!!!!!

Mini-Conference 2015

Theme: “Changing Tides”

Feb. 27, 2015 ~ March 1, 2015

Best Western Chocolate Lake Hotel

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.

Full Day Seminar Topics are:

- Social Media is like Word of Mouth on Steroids
 - Life, Health & Wealth
 - Safe Place/Safe Space
 - Belly Dancing 101

Registration Form is attached

What does your \$150.00 registration fee include?

Hotel Room (Fri & Sat)
(based on double occupancy)
Saturday Education
Saturday Breakfast
Saturday Nutrition Breaks
Saturday Luncheon
Sunday Breakfast
Registration Kit
Fun
Prizes

Registration desk will open
Friday evening from 7:00 PM -
8:00 PM and Saturday morning
from 8:00 AM - 9:00 AM

*****Please note this is a
members' only event*****

Make cheque payable to NSIWA and
return with registration to:
Deb MacDougall
c/o Travelers Canada
300 - 100 Venture Run
Dartmouth, NS B3B 0H9
dmacdoug@travelers.com
P: 902-492-5710 F: 902-492-1742

REGISTRATION FORM

NAME: _____

EMPLOYER: _____

ADDRESS: _____

CITY: _____

PHONE NO.: _____

FAX NO.: _____

EMAIL: _____

AMOUNT ENCLOSED: _____

ROOMING WITH _____

DIETARY CONCERNS? _____

Registration deadline - January 27, 2015

No refunds after January 27, 2015

Member substitutions welcome.

*NSIWA will make all hotel
room reservations.*

Education, Professional Development and Networking



"CHANGING TIDES"

*Members' Mini-
Conference
Presented by NSIWA*

*February 27 - March 1,
2015*

*Best Western
Chocolate Lake
St. Margaret's Bay Rd.
Halifax, NS*

Cost \$150.00 per person

*Join us for a weekend of
education, food, fun and
prizes!!!!!!*

“CHANGING TIDES”

Saturday, February 28, 2015

9:00 AM – 10:15 AM	SOCIAL MEDIA IS LIKE WORD OF MOUTH ON STEROIDS <i>Speaker: Monette Pasher Owner, Sea Communications</i>
10:15 AM – 10:30 AM	BREAK
10:30 AM – 11:45AM	LIFE, HEALTH & WEALTH <i>Speaker: Bev Barker, Co-operators</i>
12:00 PM – 1:30 PM	LUNCH
1:30 PM – 2:45 PM	SAFE PLACE/SAFE SPACE <i>Speaker: Dolly Mosher Domestic Violence Case Coordinator</i>
2:45 PM – 3:00 PM	BREAK
3:00 PM – 4:00 PM	BELLY DANCING 101 <i>With Serpentine Studios</i>

****Hospitality Suite open at 7:00 PM*****



This cute baby is only to get your attention! Now that we have it, please see the right side of this page! Appreciate it.



Special Awards

Time is fast approaching when we will require all members to complete the attached Special Awards questionnaire. This needs to be completed and returned to our attention within the next two months.

Please take the time to fill out. We will remind you and we are available to help if you need it.

Keep in mind these questionnaires are compiled and put in a submission that is then sent to CAIW for review. The successful Association will be presented with an award during the annual CAIW banquet night.

Forward your questionnaires to
Pcreelman@portagemutual.com or
ttdown@portagemutual.com





Impact Auto Auction Education Award
Member profile

LAST NAME _____ FIRST _____

**** FOR THE PERIOD JANUARY 1, 2014 TO DECEMBER 31, 2014 ****

Did you participate in insurance education instruction or continuing education course instruction? ____ NO ____ YES If yes state the course title, date and organization the services were performed on behalf of (ie: Insurance Institute, Broker's Association, Risk Manager's Association, college, university).

Have you spoken on an insurance related topic at any association meetings, seminars, workshops (other than part of your regular employment)?

_____ NO _____ YES If yes how many _____ Please include Date;
Topic & Who you spoke of Behalf of

Have you written an insurance related education article that has been published _____ NO _____ YES If Yes provide a copy of the publication and indicate where it appeared and the date.



**Empowerment
Through Education**
*Living A Dream,
Building A Future*

List any tutoring services you have provided with respect to insurance education or other continuing education courses. Include topic title, content, date and organization.

Did you participate in marking final examinations? ___ NO ___ YES
If yes what course title, date and organization.

Highlight your personal involvement with NSIWA. Include any executive or committee position this 2014 term and duties.

Did you serve on any other organization involved in Insurance education
___ NO ___ Yes
If yes, which organization, position, duties and term of service.

Provide details of any continuing education and personal development include seminars and courses noting the date or term, duration, content and organization that presented it. This includes any education speakers at our general month meetings.

Do you hold any designations? Ie. FCIP, CAIB, CIP, CI, B.A., Bsc, LLB

Please indicate when you received your designation.

PLEASE COMPLETE AND RETURN TO
Tracey Down or Paula Creelman

By fax 902-835-7975/ email
address
tdown@portagemutual.com or
pcreelman@portagemutual.com





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 1 2 minutes over or under over 2 minutes over or under	No penalty Deduct 5 points 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

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

Creelman Paula	Portage LaPrairie Mutual Ins. Co.
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
Ferguson Margot M.S., LL.B.	C3 Legal
Forbes Cathy CAIB, CIP	Antigonish Insurance Agencies Ltd.
Foster J. Charles LL.B.	Foster & Company
Garrison Melanie B.A.	WCL Bauld Insurance
Gerbasi Sylvie CGA	ServiceMaster of Cape Breton
Gerhardt Lynne	Travelers Canada
Greening Laura B.A., CIP, CRM	Sovereign General Ins. Co.
Guilbault Val CIP, CAIB	AA Munro Insurance
Hanlon Glenda	A.A. Munro Insurance
Harris Robin	Carstar New Minas
Heydenrych Pieter CIP	Emergency & Environmental Claims Management Ltd
Higgins Tamara	Paul Davis Systems
Hines Rhonda CIP, WETT	Mainview Investigation Services
Hori Tom B.A.	
Huntington Scott BBA, FCIP	MacLeod Lorway Insurance Group

Jennings	Joyce	Honorary Member
Johnson	Deborah FCIP, CRM	Zive Insurance Limited
Johnston	Wendy LL.B.	McInnes Cooper
Joudrey	Ann	Marsh Adjustment Limited
Kaminska	Karen	Economical Insurance
Keddy	Jennifer BSc, CIP, CAIB	WCL Bauld Insurance
Kenny	Lana CIP	Travelers Canada
Khammash	Luma B.Comm, CIP	Aviva Insurance Company of Canada
Kinsman	Erin CAIB	AA Munro Insurance
Kozak	Roslyn CIP, CAIB	RMS Risk Management Services
Langille	Laura BA, IICRC	Paul Davis Systems Halifax
LeBlanc	Melissa CIP	Aviva Insurance Company of Canada
LeBlanc	Monique CIP	Insurance Institute of New Brunswick
Ley	Janet CIP	Marsh Adjustment Limited
Locke	Kelly B.A., CHRM, CIP	Intact Insurance
Macaulay	Brett P.Eng.	Stantec Consulting Ltd.
MacDonald	Erika LL.B.	Foster & Company
MacDonald	Janet CIP, B.P.R.	Marsh Adjustment Limited
MacDougall	Deborah CIP	Travelers Canada
MacEachern	Genevieve FCIP	Intact Insurance
McGarvey	Robin	Granite Claims Solutions
MacInnis	Amber B.A., CIP	Pictou Mutual Insurance
MacLean	Anne	Antigonish Insurance Agencies Ltd.
MacNeil	Amy	Manulife Financial
Madore	Lucie	Marsh Adjustment Limited

Martin Annie CIP	Aviva Canada
McAlpine Lottie A.C.	Honorary Member
McEachern Sunni	MacDonald Chisholm Trask Ins.
McLean Heather	Basin Insurance Brokers Ltd.
MacLeod Kristy	CBI Health Group
McNaughton Brown Krista CIP	Aviva Insurance Company of Canada
Meery Dave	Carstar Automotive Canada Inc.
Merrick Brian W.BA, Bcomm, Ctech, EP	Rochon Environmental
Mitchell Adele CIP	The Personal Insurance
Mitton Wanda WRT, ASAC, VMT, B.Sc.	Power Vac Belfor
Moreau Tammy	Foster & Company
Morgan-Westall Joanne CIP	Crawford & Company (Canada) Inc.
Mpagi Flavia ACII	
Murray Nancy QC, LL.B.	C3 Legal
Orman Teresa	Honorary Member
Patterson Ann Marie	ServiceMaster of Hal-Dart
Penney Diane Pilon Amber BA	Honorary Member Intact Insurance
Profit Talia LL.B.	Cox & Palmer
Pushie-Burgher Jennifer	Conestoga Rovers and Associates
Reyno Jenny	Insurance Institute of Nova Scotia
Rhuland John BComm CIP	Totten Insurance Group
Richards Lisa LL.B.	Ritch Durnford
Richardson Natalia FCIP	Intact Insurance
Roberts Leslie CIP, CAIB (Hons)	Salvatore Insurance
Robertson Tiffany L.	Burchells LLB

Rockwell Devon	Totten Insurance Group
Rudolph Jill	Beverly Barker Ins. Agency/The Co-operators
Russell Denise	Stanhope Simpson Insurance
Salkus Gary	Belron Canada Apple Auto Glass
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Sperry Paula BBA, CAIB	Mahone Insurance Group
Stuart TraceyB.Comm, FCIP, CRM	Ecclesiastical Insurance
Sutherland Launa	ClaimsPro Inc.
Taylor Brenda	Desjardins Financial Security
Taylor Darrin	Belfor
Theriault Gilberte	Honorary Member
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Vardy Diana	Travelers Canada
Vautour Brenda	Avis Budget Group Inc.
Venturini Gladys	Honorary Member
Wight Lisa LL.B.	Taylor MacLellan Cochrane

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Young	Barbara	Merit Ins. Premium Financing
Young	Jacque	Avis Budget Group Inc.
Young	Sherry B.A.(Hons), C.F.E.	S. Young Investigations Inc.

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2014 – 2015

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