



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa



Presidents Message December 2016

December already!! I am starting to smell kindness and cheer in the air. We have had such an amazing but busy start to the 2016-2017 term. I for one am looking forward to our upcoming Christmas Auction on December 14th 2016.

Our Ways and Means Committee Rebecca Burke and Joyce Jennings are working hard to make sure it's just as Amazing if not better than any other year. Don't forget to bring your donated auction items.

Have you got your tickets for the most sought after Christmas Basket!!! Last year we were able to hand over a cheque for \$2629.05 to the Nova Scotia Cancer Society. Let's make that an even bigger number this year. There is still time to get tickets, contact Rebecca or Joyce and they will be happy to help.

I hope to see a great turn out for this Annual event. For those of you that bring a guest, your name will be put in a draw for a \$25 gift certificate. For those of you unable to attend I would like to wish you and yours a very Merry Christmas.



Yours in Fellowship
Tamara Higgins – NSIWA President

2016-2017 NSIWA ANNUAL CALENDAR OF EVENTS

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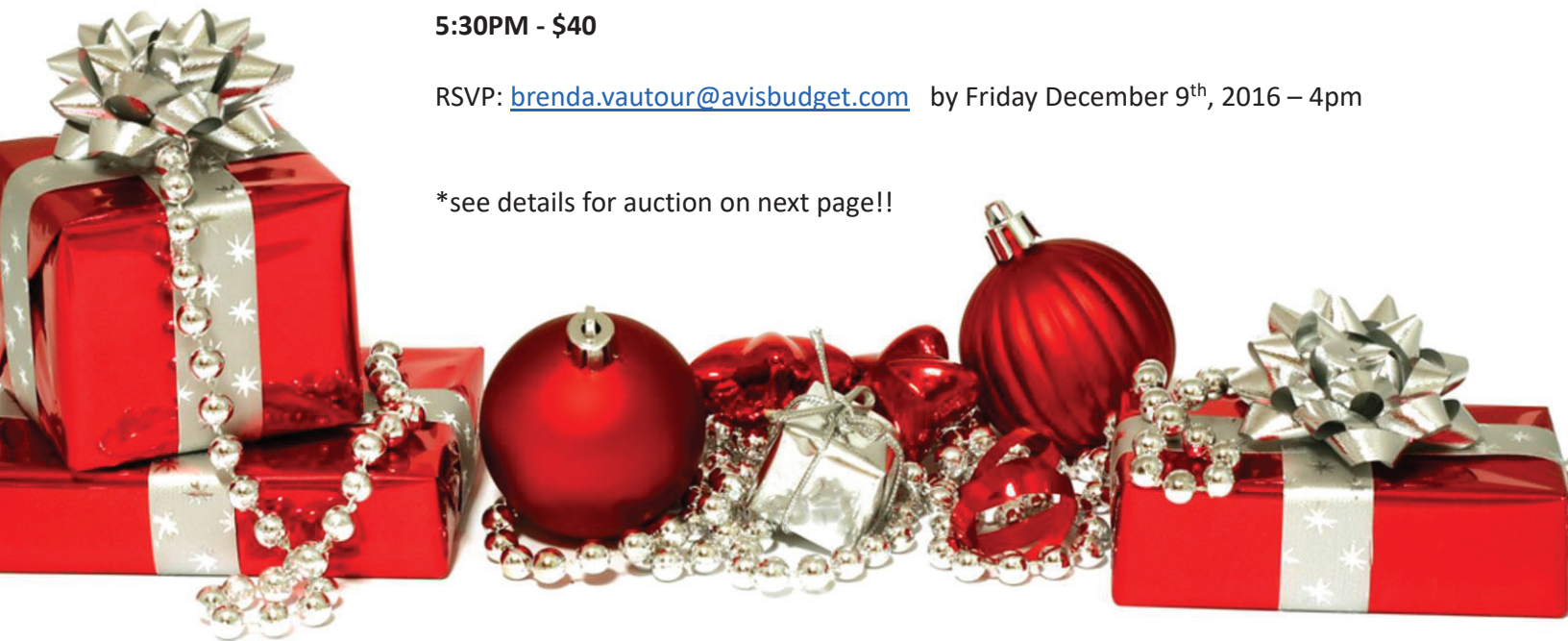
NSIWA CHRISTMAS DINNER & AUCTION

DECEMBER 14TH, 2016 – RAMADA DARTMOUTH

5:30PM - \$40

RSVP: brenda.vautour@avisbudget.com by Friday December 9th, 2016 – 4pm

*see details for auction on next page!!



NSIWA CHRISTMAS BASKET AND AUCTION

**December 14
5:30 to 8:30 pm**

240 Brownlow Ave | Dartmouth, NS

It's time for our annual Christmas Basket and Auction meeting. We have a wonderful basket prepared to be won, the total value of prizes in the basket are well over \$500, if you haven't got your tickets yet, we will have more with us that night.

We will also be having our annual Christmas auction, and as usual will need donations of baked goods, crafts or any item that you have prepared to donate. Don't forget to bring some fun money for the auction, we will be accepting cash or cheque.

**Thank you to all of our sponsors, we couldn't do it
without you.**



Permanent List 2016-2017

Heather Baltzer

Diane Penney

Heather MacLean

Gilberte Theriault

Jacquie Young

Colleen Sampson

Tamara Higgins

Leslie Campbell

Brenda Vautour

Denise Russell

Graeme Dorey

Lana Kenny

Annie Martin

Rebecca Burke

Melissa LeBlanc

Joyce Jennings

Debbie Johnson

Lottie McAlpine

Sandra Cox

Paula Creelman

Being on the permanent list does not require you to RSVP to the monthly meetings (but you do have an obligation to cancel if you are not going to be there). If you ARE NOT on the permanent list, you MUST RSVP to:

brenda.vautour@avisbudget.com

If you would like to be added to the permanent list, please contact Brenda.

NSIWA MEMBER DECEMBER BIRTHDAYS!!

BETH ROBERTSON

DEC 3RD

MICHAEL BRAY

DEC 3RD

LUCIE MADORE

DEC 4TH

MELANIE BOND

DEC 6TH

STEVE CONRAD

DEC 10TH

MELISSA LOPEZ

DEC 12TH

TINA DOANE

DEC 12TH

JERRI BURKE

DEC 15TH

JESSICA COADY

DEC 17TH

JANET LEY

DEC 17TH

WENDY JOHNSTON

DEC 19TH

AMBER MACINNIS

DEC 21ST

MEGHAN MAHER

DEC 26TH





Special Awards



We compete in 3 special CAIW awards each year.

Time is fast approaching when we will require all members to complete the attached questionnaire. These questionnaires help complete our submissions.

We are available to help if you need it.

The successful Winning Association will be presented with an award during the annual CAIW banquet night. Please take the time to complete the attached highlighting **EVERYTHING** you do.

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



Impact Auto Auction Education Award Member profile

LAST NAME _____ FIRST _____

**** FOR THE PERIOD JANUARY 1, 2016 TO DECEMBER 31, 2016 ****

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.

Did you volunteer this year, which association or organization? Provide brief comments. Please share any articles that highlights your involvement. Include CAIW.

Highlight your personal involvement with NSIWA. Include any executive or committee position this 2016 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 monthly 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



Mission statement:

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



<http://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.

INTACT PUBLIC SPEAKING CONTEST 2017

RULES AND REGULATIONS

A Public Speaking Contest is held each year at the Annual Meeting. A speaker from each Local Association is eligible to participate. The winner receives a large plaque engraved with their name to keep for one (1) year and a small plaque to keep permanently along with a cash award of \$500.00. Second place receives a cash award of \$250.00. Third place receives a cash award of \$150.00. Every contestant receives a certificate, stating the year of the contest, name, etc. Intact Insurance sponsors the contest.

REGULATIONS FOR INTACT PUBLIC SPEAKING CONTEST

The Speakers

1. One representative from each Local Association may participate.
2. The speaker's topic may be chosen from any of the suggested topics or a topic of their own choice.
3. The speech shall be of five (5) minutes duration
4. Before the Contest commences, the speakers will draw for order of speeches.
5. Speakers will remain outside the room until it is their turn to speak.
6. The judges will choose a spokesperson to comment on the speeches.
7. The winner is announced during the Saturday evening banquet.
8. The winner of the Public Speaking Contest will be barred from competing until three (3) years has elapsed.
9. Deadline for entries shall be March 31st
10. Acknowledgement of the entry form shall be forward to the Director by the Public Speaking Chairman.
11. Chairman to advise the Local Association if submissions were accepted or rejected.

The Timekeeper

1. The timekeeper will be arranged by the Public Speaking Chairman.
2. The timekeeper will be seated where she can be seen clearly by the contestants.
3. The timekeeper will have a copy of the Regulations and know the time allotted for speeches.
4. The timekeeper will have a stopwatch.

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5. 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.
6. For the benefit of the Judges, at the conclusion of each address, the timekeeper will announce the actual time taken.

The Judges

1. The Host City will provide three (3) bilingual judges, when required.
2. 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.
3. Judges will use the Official Worksheet and Ballot of the C.A.I.W.
4. 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.
5. 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.
6. Apparent reading from a prepared text, other than brief statements obtained from authoritative sources and statistics, will be penalized by deducting points from the "DELIVERY" section at the discretion of the judges.
7. 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, second, and third place winners on the Official Ballot.
8. Judges will render independent decisions designating the winning speaker, second and third place winners
9. 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.
10. A suitable gift will be provided by C.A.I.W. for presentation to each judge.

Public Speaking Contest Challenge 2017

As mentioned at our October General Meeting we were waiting for the revised Topics for our Annual Public Speaking Contest, please find attached the newly revised Topics now approved by CAIW, which also includes the rules and regulations. Our local contest is being held on March 15, 2017.

I will be contacting the General Membership in hopes to encourage you to participate in our contest.

So before I contact you give this some thought, if someone offered you to speak for only 5 minutes which is the time limit for your speech in this contest, on a topic that you were very passionate about, or use some of that witty humour that I know a lot of our members have, and in return you would have a chance at receiving the following benefits from NSIWA

The winner of our NSIWA Public Speaking Contest will represent our association at the CAIW Convention as a contestant in their Public Speaking Contest being held in Montreal May 24th through May 28th, 2017, Here is a great opportunity to have your way paid to attend this exciting convention, plus the recognition you receive for participating in such a great contest.

The first place winner would receive

- \$50.00 cash award
- Convention Registration Fees (which includes most of your meals)
- Air Transportation Cost (economy class)
- Hotel Expenses for four nights (based on one-half of the nominal rate for standard double room.)

In addition to all the above, there is cash awards to be won at the National Convention,

1st place winner - \$500.00 plus a keeper trophy

2nd place winner - \$250.00

3rd place winner - \$150.00

Intact Insurance is our proud sponsor of our National Public Speaking Contest , and we truly appreciate all their support over the years.

Note:

November General Meeting we will have Chummie MacDonald a Distinguished Toastmaster doing a humorous speech titled " The Golden Years " Chummie will demonstrate how to deliver a winning speech , while referring to our own associations Public Speaking Contest scoring sheet. This valuable information can also be used in Presentations on the job, or other aspects of our lives .

Believe in yourself and take the Challenge.

If you have any questions or concerns please call me anytime

Diane Penney

Home # 902-865-3422

Cell # 902-293-4256

e-mail address diane.penney@icloud.com

Thank you everyone and I know that we will have a great contest, I believe in our association and it's members . Together we can do anything.

Annual Essay Contest Announcement

It is time to start thinking about the Annual Essay Contest. I would like to encourage members to participate in this worthy contest. Let's see some great entries, I know you can do it.

Wawanesa Insurance has again agreed to sponsor this award, and we truly appreciate all their support over the years.

There are two prizes for this award.

First place prize is an engrave plaque that is passed on each year to the subsequent winner, along with a keepsake trophy and a cash award of \$200.00

Second place winner receives a cash prize of \$100.00

The topics that you can choose from are as follows:

- E- Signature Success: A Broker's Perspective
- Opening a different world insuring Drones - Pros & Cons
- Tornado Disaster - In Canada - Really ??
- Fly Boards - How dangerous can it be ??
- Insurance topic of your choice

Guidelines are in the CAIW Handbook and I have also attached a copy for your reference.

There is a few points to remember :

- All essays are to be submitted to the Essay Chairperson , no later than **March 31, 2017**
- The winners are announced during the Saturday evening banquet
- The winner of the Essay Contest is excluded from entering the competition again until 3 years have passed

Please submit all entries to :
Lee Huys, CAIB
C/O Wyatt Dowling Insurance
60 - 11 Reenders Drive
Winnipeg, Manitoba R2C 5K5

Commented [1]:

If you do plan to enter a submission please advise the NSIWA Chairperson for this committee , contact information below:

Diane Penney
Home # 902-865-3422
Cell # 902-293-4256
e-mail address diane.penney@icloud.com

Thank you everyone, Looking forward to some great submissions. If you have any questions or concerns please call me at any time.

Respectfully Submitted
NSIWA - Public Speaking Chair
Diane Penney

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November 1 2016

TO ALL EXECUTIVE, DIRECTORS & ASSOCIATION PRESIDENTS

It's the Annual Essay contest and I am excited to be the new chair for this event. I am asking you to please encourage your members to participate in this exciting contest. There are 2 prizes for this award. I will be anticipating many submissions.

Wawanesa Insurance has again agreed to sponsor this award. First place prize is an engraved plaque that is passed on each year to the subsequent winner, along with a keepsake trophy and a cash award of \$200.00. Second prize is a cash award of \$100.00.

Guidelines are in the CAIW Handbook and I have also attached a copy for your reference.

There are a few points to remember:

1. All essays are to be submitted to the Essay Chair Person with the appropriate cover page no later than **March 31 2017**
2. The winners are announced during the Saturday evening banquet at the Annual Convention
3. The winner of the Essay Contest is excluded from entering the competition again until 3 years have passed

THE TOPICS:

1. E-Signature Success: A Broker's Perspective
2. Opening a different world insuring Drones – Pros & Cons
3. Tornado Disaster – In Canada – Really???
4. Fly Boards – How dangerous can it be??
5. Insurance topic of your choice

Please submit all entries to:

Lee Huys, CAIB
C/o Wyatt Dowling Insurance
60 - 11 Reenders Drive
Winnipeg, Manitoba R2C 5K5

Yours in Fellowship:



Lee Huys, CAIB
Chair Person, CAIW Essay Contest

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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?

Three Letter sized pages, double spaced, Margins; 2.54 cm Top & Bottom, 3.17 cm Left & Right (standard margin defaults)

Must be type written or computer typed

Style of type: Font "Arial" Font Type "Regular", Font size "12"
(Microsoft word or Word perfect), (Typewriters must have size 12 type)

Covering page will need to contain name, address, chapter and title. Title must be the heading on your essay.

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.

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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

Special awards are all about our members and association. This is the time to tell us all about your accomplishments, help our association shine.

Did you write any educational pieces in **2016**. Do you plan to write any articles? Were you published in any newsletter, newspapers, magazine, company website, other associates....please share.

Did you volunteer this year? Were you written about in any articles? Did your efforts show up in a newspaper, magazine.....tell us about it.

Contact: Tracey Down tdown@portagemutual.com

Paula Creelman pcreelman@portagemutual.com



CONVENTION 2018

ATTENTION ALL MEMBER

NSIWA will be Hosting Convention in 2018. Joyce Jennings and Denise Russell are in charge of the door prizes for each of the delegate that attends. As in past convention we have called upon our members for a donation or a gift. However we have decided that for this convention we would ask our members of a Monetary Donation (\$25.00) and the committee will purchase the door prizes for the delegates. When you have decided that you can contribute to our Committee, you can either get in touch with Denise Russell or Joyce Jennings and we would be more than happy to take your donation and your name will be noted.

Respectfully Submitted

Door Prizes Committee

Convention 2018

Joyce Jennings – email : jennj@ns.sympatico.ca – Phone Number – 902-455-8652

Denise Russell – email: drussell@stanhopesimpson.com- Phone Number – 902-454-7198 x231

NOVA SCOTIA INSURANCE WOMEN'S ASSOCIATION

EXECUTIVE OFFICERS

2016 – 2017

PAST PRESIDENT	Lynne Gerhardt IFS Financial Services 250 Brownlow Ave, Ste. 1 Dartmouth, NS B3B 1W9	P: 902-220-2130 F: lynne@ifs-finance.com
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NSIWA Executive 2016 - 2017

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NSIWA Executive 2016 - 2017

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Special Awards	Tracey Down/Paula Creelman	Portage Mutual Insurance	tdown@portagemutual.com pcreelman@portagemutual.com	902-835-1054 902-835-1054
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Wine & Cheese	Jerri Burke	Travelers	jmburke@bellalliant.net	902-492-5732