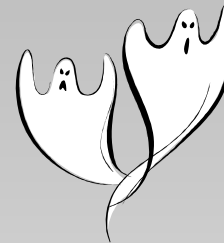




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Presidents Message: Texas Council Meeting

October 7th and 8th was the Texas Council meeting held in Salado, Texas and hosted by the Bellaire Association. To start off I have to thank Enterprise for the rental car Linda, Mary and I drove and even more thanks to Margaret for providing the gift certificate to defray costs.



Upon arrival we got settled in our rooms and put on our red polos for the evening events. Of course the first comments were “OMG look who is here, I haven’t seen you in ages.” There were many condolences to Margaret and many were sorry she and Anita had to miss the meeting.

After attending the Delegates Briefing, Nominating and Public Relations meetings a Reception was held and dinner was on our own. I will add if ever in Salado try the Stagecoach Inn Restaurant and the “Tomato Asp-ic” although all the food was great. The evening ended with the Hospitality Suite sponsored by Bellaire.

The meeting started at a decent hour for a Saturday of 9 PM after a “grab and go” breakfast in the Bellaire hospitality suite. First on the agenda was the CWC speak-off, with only two of us competing. Then on to business which was conducted by Beverly Morris, CISR,CPIW—TX Council Director as follows: Reports were given by Patty Smestad, CPIW,ACSR,DAE— Region VI RVP , Linda Beckner—Public Relations, Membership Development—Pam Schofield, CIC,CPIW,DAE, Bylaws/Recommendations—Dee McCullough standing in for Margaret Parker, Awards Report—Jackie Young AIS,CPIW, Council Funds—Dolly Paden-Rea, CPIW,DAE, Audit —Dianne Robinson, All Local Association Reports from each President. I also, gave the report of the Insurance Scholarship Foundation of America. After Beverly Morris, CISR,CPIW gave the Council Director’s report based on the theme of “Get Back To Where We Once Belonged”.

Nominations and Elections were held with the following officers elected: Brenda Hornyak, ACSR,CISR, CPIW—Texas Council Director, Debby Gilliam, CPIW,DAE,AINS—Public Relations and Regional Delegate— Ashley Hansen, CPA,CPIW and Alternate Delegate—Sharon Bryan, CIC,CRM,ARM,AAM,CPIW,DAE (Installation followed right after with International President Joi Wilson, CRIS,CPIW,DAE officiating)

A recommendation was made and passed to drop the TX Council Website when International has it’s new website which will provide for Texas Council to be on it’s website. This was to defray the cost.

At the Awards luncheon CWC Brenda Hornyak, ACSR,CISR, CPIW was announced the winner. And will represent Texas at Regional. The luncheon speaker was extremely entertaining and up lifting, you might have heard him at Regional in New Orleans, Mr. Steve Morgan.

Bellaire did a great job and it was announced next years state meeting sponsored by North Texas will be held at T Bar M in New Braunfels October 12– 13. It was a delight to represent Houston NAIW again and to see old friends and make some new.

Happy Halloween

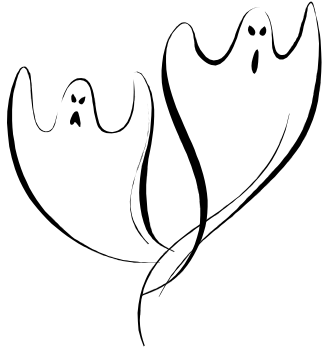
Terry Webb, CPIW



HOUSTON NAIW, INC—ELEVENTH ANNUAL GOLF CLASSIC

The eleventh annual golf classic was held at Riverbend Country Club on September 19, 2011.

We had 18 teams, 18 hole sponsorships, 2 putting green sponsors, 2 beverage carts, 2 Lunch & Dinner sponsors, Hole-In-One Sponsor and closest to the pin and longest drive sponsor.



The winners were:
 First Place: McClelland & Hine of Houston, L. L. P.
 Second Place: RPS/Leicht
 Third Place: Discover Re

It was a great fun event. Weather was great.
 Thank you to all members who came out to help for this event.



Second Place



First Place



Third Place



Last Place



Longest Drive- Josh Williams



Closest to the Pin- Duane Graves



New Ways of STEALING... People sure stay busy Trying to cheat us, don't they?



SCENE 1. A friend went to the local gym and placed his belongings in the locker. After the workout and a shower, he came out, saw the locker open, and thought to himself, 'Funny, I thought I locked the locker...
Hmm, He dressed and just flipped the wallet to make sure all was in order. Everything looked okay - all cards were in place... A few weeks later his credit card bill came - a whooping bill of \$14,000!

He called the credit card company and started yelling at them, saying that he did not make the transactions. Customer care personnel verified that there was no mistake in the system and asked if his card had been stolen... 'No,' he said, but then took out his wallet, pulled out the credit card, and yep - you guessed it - a switch had been made. An expired, similar credit card from the same bank was in the wallet. The thief broke into his locker at the gym and switched cards.

Verdict: The credit card issuer said since he did not report the card missing earlier, he would have to pay the amount owed to them. How much did he have to pay for items he did not buy? \$9,000! Why were there no calls made to him to verify the amount swiped? Small amounts rarely trigger a 'warning bell' with some credit card companies. It just so happens that all the small amounts added up to big one!

SCENE 2. A man at a local restaurant paid for his meal with his credit card. The bill for the meal came, he signed it and the waitress folded the receipt and passed the credit card along. Usually, he would just take it and place it in his wallet or pocket. Funny enough, though, he actually took a look at the card and, lo and behold, it was the expired card of another person. He called the waitress and she looked perplexed. She took it back, apologized, and hurried back to the counter under the watchful eye of the man. All the waitress did while walking to the counter was wave the wrong expired card to the counter cashier, and the counter cashier immediately looked down and took out the real card. No exchange of words --- nothing! She took it and came back to the man with an apology..



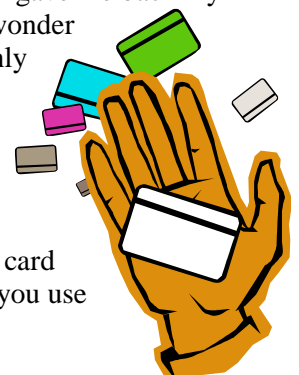
Verdict: Make sure the credit cards in your wallet are yours. Check the name on the card every time you sign for something and/or the card is taken away for even a short period of time. Many people just take back the credit card without even looking at it, 'assuming' that it has to be theirs.

FOR YOUR OWN SAKE, DEVELOP THE HABIT OF CHECKING YOUR CREDIT CARD EACH TIME IT IS RETURNED TO YOU AFTER A TRANSACTION!



SCENE 3:

Yesterday I went into a pizza restaurant to pick up an order that I had called in. I paid by using my Visa Check Card which, of course, is linked directly to my checking Account. The young man behind the counter took my card, swiped it, then laid it on the counter as he waited for the approval, which is pretty standard procedure. While he waited, he picked up his cell phone and started dialing. I noticed the phone because it is the same model I have, but nothing seemed out of the ordinary. Then I heard a click that sounded like my phone sounds when I take a picture. He then gave me back my card but kept the phone in his hand as if he was still pressing buttons. Meanwhile, I'm thinking: I wonder what he is taking a picture of, oblivious to what was really going on. It then dawned on me: the only thing there was my credit card, so now I'm paying close attention to what he is doing.. Now I'm standing there struggling with the fact that this boy just took a picture of my credit card. Yes, he played it off well. Needless to say, I immediately cancelled that card as I was walking out of the pizza parlor.



All I am saying is, be aware of your surroundings at all times. Whenever you are using your credit card take caution and don't be careless. Notice who is standing near you and what they are doing when you use your card. Be aware of phones, because most have a camera phone these days.

Verdict: Never let your card out of your sight, if possible.....check again and again! Before you hand your card to the cashier make sure they aren't on the phone.

The Houston NAIW, Inc. 2011 to 2012 officers:

President— Terry Webb, CPIW

President Elect—Membership—Judy Koudelka, CISR

Vice President—Education—Mary Browder

Secretary—Jane Bock

Director 1—Immediate Past President—Joanne Pearson, CIC, CPIW, ACSR

Director 2—Treasurer—Margaret Parker

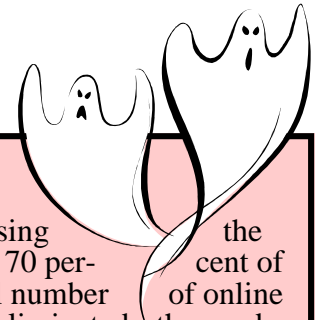
Director 3—Public Relations—Norma George, CPIW

Director 4—Finance—Carolyn Tennison

Director 5—Program—Sharon Klien, ACSR



**HAPPY
BIRTHDAY!
ELIZABETH
CLAY - 10/18**



Internet Insurance Activities Increase by Jim Gavin, Education

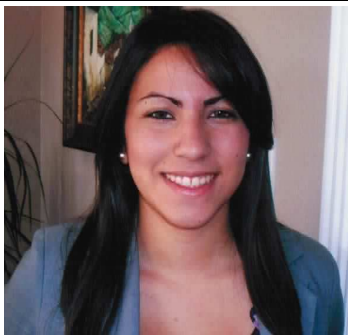
A recent study released by ComScore confirms that increasing numbers of consumers are using the Internet to research and receive quotes for personal auto insurance. The study indicates that 70 percent of recent shoppers went online to receive quotes – up from 63 percent two years ago. The total number of online quotes submitted was over 37 million, double what it was in 2004. But the Internet has not eliminated the need for the customer to talk to an agent.

Only 20 percent of respondents in the study actually completed the sale online. The other 80 percent contacted a local agent either in person or by phone to complete the transaction. In addition to offering the best price, consumers purchase through local agents because they like having a real person to visit with or call. That value is reflected in the study that shows that 70 percent of those who purchased online have seriously considered changing their auto insurance compared to 50 percent who used a local agent.

The use of the Internet for information and quoting will continue to increase. Agents need to meet this challenge with an online presence that offers information and multiple quotes through multiple carriers. But closing the sale will still involve a friendly, professional staff.

Scholarship Recipient

My name is Isabel Cristina Bravo and I was born on April 25, 1990. I was born and raised in Houston, TX but my family is originally from Venezuela. I graduated early from Westfield High School and quickly began my college career. I then enrolled at Lone Star College- North Harris where I also began to work at the Financial Aid Office as a work study. I was then offered a permanent position at the Financial Aid Office. After receiving an Associates Degree in Liberal Arts I decided to apply to C.T. Bauer College of Business at the University of Houston. I was accepted on the spot and am expected to graduate with a Bachelors in Business Administration in Finance and minor in Management in May 2013. I am currently the membership director in a non profit organization called SIFE- Students in Free Enterprise where we build projects to help the community.



Again thank you NAIW for the opportunity you have given me!

Calendar 2011/2012

- October 25—Houston Fire Fighter Calendar
- November 8—Election Day– Please Vote
- November 15—Thanksgiving Meeting
- November 24—Thanksgiving
- December 13—Christmas Party
- December 25—Christmas
- January 24—CE Program
- February 28—Birthday Month
- March 1-3—Region VI Conference, Norman, OK
- March 27—CE Program
- April 24—Election of Officers
- May 22—Industry Appreciation Dinner
- June 6-9—National Convention, Dallas, TX
- June 26—Installation of Officers