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THE IBA

SFV

CONNECTION

FALL 2005

INSURANCE BROKERS AND AGENTS OF THE SAN FERNANDO VALLEY



Dignify Our Vocation with High Ethical Standards

CALENDAR OF EVENTS

2005 / 2006

NOVEMBER

- 1 - Town Hall Meeting / Member Agents Only
- 7 - Executive Board Meeting
- 9 - Board of Directors Meeting
- 16 - Company Appreciation Dinner /
Woodland Hills Country Club



DECEMBER

- 5 - Executive Board Meeting
- 7 - Board of Directors Meeting
- 13 - General Meeting /
BJ's Restaurant Woodland Hills



JANUARY

- 3 - Executive Board Meeting
- 5 - Board of Directors Meeting
- 11 - Installation Luncheon
- 18 - IBA West Installation Luncheon

SAVE THE DATE

IDAY - April 6, 2006

Attention All Booster Members:

Would you like to showcase your company & reach out to our total membership?

Contact Marian at
ibasfv@adelphia.net
or call 818-994-7455
for details.



President's Message

Jodie Hyams

Summer has been and gone, but the memories of these past few months are sure to remain imbedded in our minds. We ended on a high note with our summer Sagebrush sizzler. We had good food, good company and good music, making it a great networking event for all who participated. We even saw some new

faces and hope everyone will be back for the event. As we crept into September (scary how quick time flies by!) we sought out new board members for our 2006 slate of officers and directors....and no I can't be President forever! We also held our annual blood drive which was much needed due to the recent hurricanes in the south east. IBA SFV donated \$1,000 to the victims of Hurricane Katrina and will continue to help in any way we can. Unfortunately, right after the hurricanes we were struck with a disaster a little closer to home. With the fires that broke out in Chatsworth our association put together the enclosed list that we thought our members may find useful in passing on to your clients. These are things everyone should be aware of at all times.

October has been great thus far we started off with our first annual Softball game where the Agents creamed the booster members! We even have the pictures to prove it on our website! Thanks to Dawn for chairing an amazing event with a fantastic turn out. We look forward to seeing you all again next year and who knows maybe Boosters will get to take the trophy home one year! Stay tuned for more political news in the next month. IBA SFV will be hosting our annual town hall meeting on November 1st at CM Meiers and several important issues will be discussed concerning the future of our commissioner and recent laws that have passed. Mark your calendar for November 16th when we will host Company Appreciation Night at Woodland Hills Country Club and we will once again need your unwrapped toy for the Ronald McDonald Toy Closet program.

Have a Very Happy Thanksgiving!

Jodie Hyams
President



Be Prepared in Event of Natural Disaster

Jodie Hyams

IBA San Fernando Valley has compiled a checklist of what each homeowner should know to be better prepared in the event of a natural disaster.

Protection

- ✓ If you live near a brush zone, be certain to clear all brush at least 500 feet from your home and structures. This needs to be done at least once a year and especially during the fire season.
- ✓ Maintain your fire alarms and preventative measures. Have a working fire extinguisher in your kitchen and garage and be certain to have smoke detectors on all levels of your home. Check them every year and change batteries as needed.
- ✓ Put in fire resistant plants wherever you can on the property. Succulents such as ice plant can be a good fire resistive ground cover. Don't allow your plants to become dry and pull out any that die before they become fuel for a fire.

For more detailed information on Fire Season see Michael Navarro's article on page 8.

Planning

- ✓ Have at least two escape routes out of the house and out of your neighborhood.
- ✓ Make sure to have video or still photographs of the contents in your home and keep them offsite in a safety deposit box or at another premises or location.
- ✓ Keep all your valuables such as jewelry and important documents including insurance policies in a fire retardant safe that you have easy access to. These safes can be purchased at your local Wal Mart.
- ✓ Keep an updated list of you emergency phone numbers including: hospital, fire dept, police, schools and Red Cross (who can tell you where your closest evacuation center is located). Your insurance agent's and insurance company claims department hotline numbers are also recommended.
- ✓ Review your homeowner policy each year and advise your agent of any changes or additions that have occurred. Your agent can also provide a replacement cost valuation service to verify if you have an adequate amount of coverage. More often than not homeowners are unaware that they are potentially under insured.

If IBA San Fernando Valley can assist you with anything or you have additional questions please call their President, Jodie Hyams at 818-225-6200, ext. 320.



Happy
Thanksgiving

Assemblyman Dr. Keith Richman Visits IBA SFV

by Steven Young



If you weren't able to make it, we had another great general meeting in which Assemblyman Dr. Keith Richman was the speaker. Dr. Richman spoke to us regarding recently passed legislation that will affect the business community, the recently passed budget, the upcoming special election in which we will have the opportunity to

vote for a number of key initiatives that could influence the direction in which California goes in the future, and finally he was quite honest about our emergency preparedness status in the state.

One key bill that was passed that he mentioned was AB 758, which will affect insurance agents and brokers that write general liability for contractors. AB 758 changes the Type I and II wording so that a subcontractor is only responsible for the work that the subcontractor actually does. Governor Schwarzenegger signed the bill into law to be effective January 1, 2006. Dr. Richman was quite honest in stating that the budget is still not where it should be. For example, the state spends less than two tenths of a percent on infrastructure, which is why we have to double the amount of time Mapquest says it will take to get to an appointment. Another item he mentioned that is misrepresented in the media is the education funding. Dr. Richman stated that there is more money allocated to education in this year's budget than at any time in our history, yet the commercials we see say that the governor would like to cut spending and that simply is not true. Dr. Richman also gave numerous examples on how pensions

were drowning the state and many municipalities. He stated that a number of cities were contemplating bankruptcy because of the additional burden from recent changes in pension benefits and that even Los Angeles Unified School District might not be able to continue to operate.

There are a number of propositions that will be decided when we all vote on November 8th. The key business propositions are 74, 75, 76, and 77. For a complete analysis of each proposition and an unbiased view of what happens if you vote yes or no, please go to our website for a great spreadsheet providing this information. The key message Dr. Richman wanted to get out was to not believe the commercials you see on television or hear on radio. Regardless of if they are pro or con, they are usually incorrect.

It was scary to hear what many of us already knew, but Dr. Richman flat out told us that the state is not prepared for any type of emergency like Hurricane Katrina or Hurricane Rita. He stressed the need for all of us to have our own preparations, including water, non-perishable food, blankets, and a first aid kit should all be considered a necessity at your home and office.

Please look for information on the next general meeting. We have the IBA West town hall meeting and our general meeting in December to vote on the incoming directors and officers.

Steven Young
syoung@ibasfv.com

Hurricane Katrina

By: Curt Witeby



David Toms Foundation: The Insurance Brokers and Agents of the San Fernando Valley donated \$1,000.00 to the David Toms Foundation to help children in Louisiana who have suffered as a result of Hurricane Katrina.

David Toms is a 11 time winner on the PGA Tour including the PGA Championship. The mission of the David Toms Foundation is to help children in need and especially neglected children. David and his family live and support many projects in Louisiana.

In the month of September, one week prior to the Presidents Cup Event, David Toms was taken off the golf course on a stretcher during a PGA Tournament in Pittsburg. David was taken to Pittsburg Presbyterian University Hospital in critical condition with an apparent heart problem. The condition was caused from a very rapid heart pulse. Who said golf is not difficult?

David is feeling good and on his way to a speedy recovery. We wish David the best of luck with his health and thank the Toms family and the David Toms Foundation for the charity work they do in the community.



2006 IBA SFV Slate of Nominees

By: Melissa Phillipp



It is the duty of each Immediate Past President to chair the Nominating Committee. The committee is responsible to prepare a list of nominees for the current Board of Directors consideration 30 days prior to the Annual Meeting.

This year the committee presented the following slate of Officers and Directors at our October Board meeting and called for a vote. The vote was unanimous for all candidates.

It is my privilege to present the Slate of Nominees for the 2006 IBA SFV Officers and Directors to our membership for consideration. They are;



Executive Board:



President – Tom Leman, NIA Insurance Group
President Elect – Steven Young, Venbrook Insurance
Secretary Treasurer – Dawn Abasta, LBW Insurance
Immediate Past President – Jodie Hyams, Venbrook Insurance



Board of Directors:



Cheryl Bingham, Scanlon, Guerra, Jacobsen, Burke Insurance
Talin Jabourian, Tri County-Calabasas
Jason Meshekow, GNW Evergreen Insurance
Melissa Phillipp, Insurance West Corp.
Derek Ross, C.M. Meiers
Jonathan Schreter, Hoffman Brown Company
Curt Witeby, Insurance West Corp.
Dave Kern (Honorary), Tri County-Calabasas



The Election will take place at the Annual General Meeting to be held on December 13, 2005. Invitations will be forthcoming to attend the General Meeting luncheon. Elections will be based upon a majority vote of the membership present at the meeting. Further, any nomination for Directors made from the floor at the Annual Meeting will also be voted on.

I would like to thank the members of the 2005 nominating committee for your diligence and commitment to this process. I believe the perpetuation of this Board to be the highest priority on behalf of the Association. To undertake the difficult task of selecting a group of individuals to lead our Association into the future is not only challenging, but holds the greatest responsibility one can ask of another. I am truly grateful to have accepted this responsibility along with my fellow committee members Tom Leman, Derek Ross, Steven Young and Dave Kern.

OFFICERS 2005

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Venbrook Insurance Svcs
818-225-6200
jhyams@venbrook.com
- President Elect** Tom Leman
Northridge Insurance Agency
818-349-5200
tleman@niains.com
- Sec/Treasurer** Steven Young
Venbrook Insurance Svcs
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- Past President** Melissa Phillipp
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Visit our web site @
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DIRECTORS 2005

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- SFV Director** Dave Kern
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- SFV Director** Jason Meshekow
GNW Evergreen Insurance
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- SFV Director** Michael Navarro
GNW Evergreen Insurance
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C.M. Meiers Co.
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- SFV Director** Curt Witeby
Insurance West
805-579-1900
cwiteby@insurancewest.com
- SFV Executive Director** Marian Jocz
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Company Appreciation 2005
By: Tom Leman – President Elect



You do not want to miss this year's company appreciation dinner as it is going to be an absolute blast! Please plan on joining us at Woodland Hills Country Club on Wednesday, November 16th for this exciting evening.

This is a great time of the year when we can enjoy the cooler winter months and witness the closest thing we see to a change in seasons in southern California. It is that time when we begin to feel the excitement of another soon approaching new year full of promises and opportunities. Clearly the holiday season is the perfect time to express our thanks and appreciation to those special individuals and business partners who have supported our industry and our respective agencies. I'm sure you would agree that there are many wonderful people in our industry and many who deserve accolades before their peers. This is one of those rare times when we have the opportunity to acknowledge some that are indeed deserving of special recognition.

We will also introduce a few social service partners that are worthy of our continued support. These are true heroes that work day in and day out often with very little affirmation yet with the knowledge that they perform a good work and make an important difference in the lives of others. This is a time to commend and thank them as well.

Remember that Ronald McDonald joins us at this event and will be accepting unwrapped toys for the Ronald McDonald Toy Closet Program. Last year we donated toys to the Ronald McDonald House of Los Angeles, Ronald McDonald House of Pasadena and Children's Hospital of Los Angeles. The Insurance Brokers and Agents of the San Fernando Valley are the largest donors of toys for the Toy Closet Program. Without our support, they would not be able to have a successful Holiday Party nor would they have a closet full of toys used each day for the children and families that stay at each Ronald McDonald House.

We are very proud of the efforts and support that you, our members and booster members, have selflessly given. With all the natural disasters that have taken place in the world this year, it is the local charitable organizations that have experienced a reduction in contributions and it is critical that we strive to surpass previous efforts made to these special programs. Obviously their needs are not diminishing as they continue to provide help to more and more people.

We look forward to celebrating with you at this year's Company Appreciation and ask that you invite your special friends from our industry. For registration information, see our website at: www.ibasfv.com



InVest
By Dave Kern-CIC



The CPCU Society of the San Gabriel Valley requested a guest speaker from the National InVest Program to attend a breakfast meeting on September 15th at the Brookside Golf Course in Pasadena.

I was given the privilege to speak on behalf of InVest. This was a wonderful opportunity to

not only showcase Monroe and Sylmar High Schools, but also to explain the value of the program. InVest is active in thirty states with approximately two hundred thirty five programs being taught at the high

school and junior college level.

InVest is our farm system to groom potential new employees—whether for the agency system, the insurance companies or the captive agency system. I encourage all of you to review the website for InVest: www.InVestprogram.org

Remember---if you need some additional part time help, both Monroe and Sylmar High School have students that could fit the need. Instructors- Todd Tyni(Monroe) and Dan Loscos(Sylmar) are more than willing to discuss with you(employers) the value of their students.



"PASSING THE TORCH"

by Cheryl Bingham



I want to personally thank Dave Kern, for helping me learn the in's & out's of chairing the Invest Program this year.

Dave got involved in InVest, many years ago, as it was being taught at Monroe High—his alma mater. He realized what a dynamic person the teacher Todd Tyni was and knew we could

help him make a difference for these students. Dave feels that even though not every student will go onto a career in insurance, we are able to assist them in seeing the value of their education and future. When the opportunity came to the Invest Program to assist Sylmar High School, Dave realized it was exciting to know these students really enjoyed the guest speakers let alone they were truly impacted to further their educations

Congratulations to Dave who have been invited to serve on IIABA National committees and task forces. He was selected for his knowledge and experience. "We appreciate his willingness to serve the industry and our national association," said Clark Payan, IBA West CEO.

The mission statement for InVEST is to provide education about the insurance industry and its diverse careers, to encourage the development of trained insurance professionals and to create educated insurance consumers. InVEST is the only insurance education program that strengthens the insurance industry by attracting a large pool of qualified insurance recruits.

If you are willing to give up a few hours of your busy schedule to give your time and knowledge to speak with the students of the Invest program, please contact me at cbingham@sgjb.com or 818-449-0218... It would GREATLY be appreciated. Thank you to all those who have already volunteered. You help making this program a great success.

Special Thanks!

by Jason Meshekow



Fellow IBA Members and Associate Members,

What a year it has been for the IBA SFV. Not only did we have a record number of people turn out for all of the SFV IBA events, but the IBA SFV Golf Day had the biggest turn out to date.

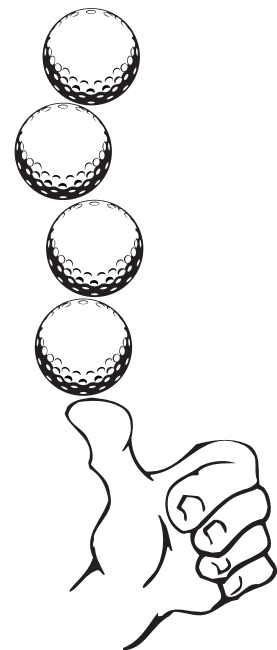
Now that the year is almost over, we are in the planning stages for the 2006 IBA Golf Day, at Robinson Ranch, in early June 2006. Since the response was so positive from all the golfers, and the Valley Course provided a great test of golf for everyone to enjoy, we are planning to have next year's tournament on their other course, The Mountain. The Mountain course will not only provide a true test of course, but its scenic beauty will make each golfer take a moment to think; Why did I get into the insurance business? In any case, we look forward to this event every year, as it's popularity keeps getting bigger.

In closing, I just wanted to again thank all of our sponsors and boosters for this year's golf tournament. If it wasn't for

you, the tournament would never happen. If you are interested in getting an early start on securing the 2006 sponsorship for Golf Day, please contact me for more information.

Fairways and Greens!!!

Jason Meshekow



Fire Season

By: Michael Navarro



As Southern California is still in the fire season, I wanted to take this time to thank the men and women of the various fire departments who fought the Topanga wildfire a month ago. No one can forget the "2003 Southern California Fire Siege" which affected many counties in

Southern California. Two counties that were hit hard were the Ventura and Los Angeles Counties. Thanks to the cooperation, hard work and dedication of different fire departments in pulling their resources together to fight the Simi Valley Fire in 2003 and 2005, many homes and lives were saved. This brings up important steps that everyone should follow to drastically increase the chances of your home surviving a wildfire.

As found on the California Department of Forestry & Fire Protection web site (www.fire.ca.gov), is the list of the following recommendations:

1. Create a defensible space of 100' around your home. The area around your home is the most important. Just watering the surrounding area will not stop the approach of the fire.
2. Try to get 10 to 15 feet of spacing, both vertically and horizontally between shrubs, large plants and trees. Breaks like this in vegetation help slow down an advancing fire and gives firefighters a fighting chance.
3. Plan your landscape to eliminate a continuous path of vegetation. Do not have any combustible fuel within three feet of your home.
4. For landscaping purposes, use of irrigated fire resistant plants is encouraged.. Green lawn, rock, stone and other materials can be used to create an attractive and safe landscape.
5. Clear all vegetation and other flammable materials from underneath your deck. Enclose undersides of elevated decks with fire resistant building materials, or screen mesh with openings no greater than $\frac{1}{4}$ inch.

6. Keep trees trimmed at least 10' from your chimney and trim all dead limbs hanging over your house or garage.
7. Clean all needles and leaves from roof, eaves and rain gutters.
8. Maintain your landscaping with regular watering and weeding to keep it fire safe.
9. Remove wood shingles from your roof and replace with a more fire resistant shingles like clay or composition.

Not just in wildfires, but also in any home fire situation, remember the following:

1. Have a fire safety plan with a primary and secondary exit routs from your house in a structure fire or from your neighborhood in a wildfire.
2. Make sure that your fire detectors are adequate and properly maintained.
3. Once you are safely away from the fire, call 911.
4. For insurance purposes, make sure that you take pictures on semi annual bases of the property inside your residence so that if there is a loss, the insurance company will be better able to pay out any loss.

Additional safety information can be found on the Los Angeles Fire Department's web site at www.cityofla.org/lafd in the LAFD-Earthquake Preparedness publication, dated March 2001. Remember that fire safety starts first with your preparedness, precautions and procedures in place before a fire starts. Hopefully these tools and web sites will help in starting you on your way to protecting your home against wildfires and accidental home fires.

Annual Blood Drive

By: Marian Jocz, Executive Director



The IBA-SFV held their annual Blood Drive in memory of September 11th and had a great turn out. I personally have to say it takes a lot of courage to do this special deed for someone you'll never meet. It was much more in demand as the hurricane's depleted some of the supply.



Thank you to the following:

Yolanda Rodriguez – Tri County Canoga Park

Shonna Bell – Tri County Canoga Park

Whitney Moore – Tri County Canoga Park

Eileen Ingram – C M Meiers

Mylene Schindelmeiser – C M Meiers

Tom Lemman – Northridge Insurance

Carolyn Ragan – Northridge Insurance

Nancy La Mont – Northridge Insurance

Eric Bossuk – Tri County Calabasas

Dave Kern – Tri County Calabasas

Phil Merlin – IBA-SFV



Agents Beat Boosters 18 - 14!

By: Dawn Abasta

This first annual Agents versus Boosters Softball Game and BBQ was a big success. Agents and Boosters from all over came to Reseda park with families in toe. There was a moon bounce for the younger ones and not so younger ones. Face painting for all who wanted and great eats.

Team Captains Mark Kaufman and Derek Ross wasted no time in getting out on the field to warm up their teams. Everyone got in on the fun. My son Nick even did some pitching for the Agents team. Over all we had two teams of about twenty players each.

Once the teams were warmed up it was time to get down to business!! For the first part of the game, the Boosters looked to be the sure winners. They had a good lead and the Agents couldn't seem to catch up. Next thing I know the Agents shot out and took the lead and won it eighteen to fourteen.

The success of this year's event has guaranteed that it will be repeated next year. Please look at our annual calendar and make sure to save the date!! You won't want to miss out next year. Rumor has it that the Boosters are going to seriously BRING IT and make sure that the trophy has their name on it next year!!

Dawn Abasta, CIC
Young Agent Chair



