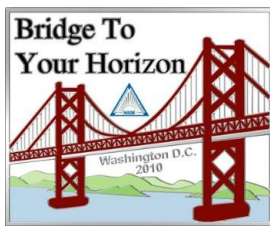




Letter From Your President



NAIW National Convention

June 9-12, 2010
Washington D. C.
Marriot in Arlington, VA

Visit

www.NAIW.org

for more information and to access a printable registration form.

I hope everyone had a great holiday. I am truly blessed with great friends and I am glad they were able to help me bring in the new year.

We've got a lot of good speakers, etc. lined up for the upcoming meetings. Mark the dates on your calendar. We meet the 4th Tuesday of the month except for November and December. We change those dates to accommodate the holidays.

If you haven't signed up for Tiney's Communicate with Confidence (CWC) you should. She does a great job and you learn a lot about

public speaking.

It's not too soon to think about running for an officer or director position. If you have any questions about the duties of the position, please feel free to call me.

See you all on the 26th.

Deb



Thought for the Month:

My policy is to learn from the past, focus on the present, and dream about the future. I'm a firm believer in learning from adversity. Often the worst of times can turn to your advantage. My life is a study of that.

~Donald Trump

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The Common Thread, NAIW, Weaving Us Together As One

NAIW Region VI Conference

Moody Gardens Resort
Galveston, TX
March 11-12, 2010

The registration form is available on www.naiw.org under the Regional Meeting section of the Convention & Meetings.



Zero Premium Life Insurance

It has come to the attention of the Texas Department of Insurance ("Department") that a nontraditional product is being offered in the Stranger-Owned Life Insurance (STOLI) market. Texas agents are being solicited to assist in the sale of what are frequently called "estate maximization plans," "zero premium life insurance" or "no cost to the insured" policies to consumers, most commonly elderly persons between the ages of 65 and 85.

The Department is investigating and gathering details regarding these offerings. This bulletin is to alert you as a Texas

insurance agent to exercise caution with respect to these transactions. Life insurance helps protect the people who depend on the insured for financial support. It can help pay final expenses and other expenses that the insured would have paid for through earnings, including mortgage payments, bills, dependent or child care and college tuition. Insurance agents and companies must be licensed by the Department to legally sell life insurance in the state. Texas law provides that an individual may consent to another person purchasing insurance on his or her life. Texas law also allows owners of life insurance policies to sell existing life insurance

policies to entities called viatical or life settlement providers. Viatical or life settlement providers and brokers are required to hold a certificate of registration issued by the Department in order to do business in Texas. Confirm that all persons and entities involved in your transaction are properly licensed and registered by the Department. Agent, insurer, premium finance companies, and life or viatical settlement provider and broker licensure and registration can be verified at the Department's website (www.tdi.state.tx.us), or through the Department's toll-free Consumer Help Line (1-800-252-3439).



For more information, please visit: tdi.state.tx.us/company/index.html

"Texas agents are being solicited to assist in the sale of what are frequently called 'estate maximization plans'"



Alice Hernandez - 10
January
Sharon Klein - 30



Membership Committee

Houston NAIW along with everyone else is starting a new Decade. If we all work together, we can make Houston NAIW grow and become more successful.

I have been sending out new membership applications to

interested parties, and we should have three prospective new members at our January, 2010 meeting.

All new members that have not gotten a name badge or any member that wants a new badge, please email me how

the name should read, so that I can order badges for these members.

Respectfully submitted,
Joanne Pearson,
CIC, CPIW, ACSR
Membership
Committee Chairman



21 Things Your Burglar Won't Tell You!

1. Of course I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.

2.. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.

3. Love those flowers. That tells me you have taste ... and taste means there are nice things inside. Those yard toys your kids leave out always make me wonder what type of gaming system they have.

4. Yes, I really do look for newspapers piled up on the driveway and I might leave a pizza flyer in your front door to see how long it takes you to remove it.

5. If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Virgin drifts in the driveway are a dead giveaway.

6. If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.

7. A good security company alarms the window over the sink. And the windows on the second floor, which often access the master bedroom-and your jewelry.

It's not a bad idea to put motion detectors up there too.

8. It's raining, you're fumbling with your umbrella, and you forget to lock your door-understandable. But understand this: I don't take a day off because of bad weather.

9. I always knock first. If you answer, I'll ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)

10. Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.

11. Helpful hint: I almost never go into kids' rooms.

12. You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take it with me.

13. A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real television. (Find it at faketv.com.)

14. Sometimes, I carry a clipboard. Sometimes, I dress like a lawn guy and carry a rake. I do

my best to never, ever look like a crook.

15. The two things I hate most: loud dogs and nosy neighbors.

16. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again. **If he doesn't hear it again**, he'll just go back to what he was doing. It's human nature.

17. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?

18. I love looking in your windows. I'm looking for signs that you're home, and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.

19. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address.

20. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.

21. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.



Sources: Convicted burglars in North Carolina, Oregon, California, Kentucky, security consultant Chris McGoey, who runs crimedoctor.com; and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book *Burglars on the Job*.

Wasp and Hornet Spray

On the heels of a break in a beating, self defense experts have a tip that could save your life. A teacher in the art of self-defense has told his students for decades to keep a can of wasp and hornet spray near their door or bed. It is inexpensive, easy to find, and more effective than mace or pepper spray. The cans typically shoot 20 to 30 feet; so if someone tries to break into your home spray the culprit in the eyes.

Fire Ant Killer

If you have fire ants, try this!

An environmentally friendly cure for fire ants has been announced by Walter Reeves on his Georgia Gardener radio program. Testimonial that it REALLY WORKS are coming in.

Simply pour two cups of CLUB SODA (carbonated water) directly in the center of a fire ant mound. The carbon dioxide in the water is heavier than air and displaces the oxygen which suffocates the queen and the other ants. The whole colony will be dead within about two days.

Here's the good side: club soda leaves no poisonous residue, does not contaminate the ground water, and does not indiscriminately kill other insects. Not harmful to your pets, soaks into the ground. Each mound must be treated individually and a one liter bottle of club soda will kill 2 to 3 mounds.

HELP!



Just for Fun!

The following are actual statements found on insurance forms where car drivers attempted to summarize the details of an accident in the fewest possible words. The instances of faulty writing serve to confirm that even incompetent writing can be highly entertaining.

1. Coming home I drove into the wrong house and collided with a tree I don't have.
2. The other car collided with mine without giving warning of its intention.
3. I thought my window was down, but I found it was up when I put my head through it.
4. I collided with a stationary truck coming the other way.
5. A truck backed through my windshield into my wife's face.
6. The guy was all over the road. I had to swerve a number of times before I hit him.
7. I pulled away from the side of the road, glanced at my mother-in-law and headed over the embankment.
8. In an attempt to kill a fly I drove into a telephone pole.

Houston NAIW 2009-2010 Board

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Yummy Armadillo Toes

Ingredients:

- 2 (12 ounce) packages ground sausage (Jimmy Dean Maple Sausage gives it a great flavor)
- 2 (8 ounce) packages cream cheese, softened
- 30 jalapeno chili peppers
- 1 pound sliced bacon, cut in half

Directions:

1. Preheat oven to 375 degrees F (190 degrees C).
2. Place ground sausage in a large, deep skillet. Cook over medium high heat until evenly brown.
3. Drain sausage and place in a medium bowl. Mix with the cream cheese.
4. Cut jalapenos in half lengthwise. Remove the seeds. Stuff each jalapeno half with equal portions of the sausage and cream cheese mixture. Wrap with half slices of bacon. Secure bacon with toothpicks.
5. Arrange wrapped jalapenos in a large, shallow baking dish. Bake in the preheated oven 20 minutes, or until the bacon is evenly brown.

Compliments of Stacey Campo



AICPCU Succeeding together.
EDUCATION • RESEARCH • ETHICS

American Institute for CPCU and Insurance Institute of America

Classes will meet for 15 weeks plus 1-2 review classes.

TUITION is \$185.00 per person, not including books or exam fees. Please order books or other study materials EARLY directly from the Insurance Institute: 1-800-644-2101 or Professional Book Distributors 1-800-848-0773.

CAUTION: Please order course materials that match your projected testing window, and verify they are correct when received before you write on them.

Please prepare Lesson 1 for the first session as that material will be discussed the first day of class.

Detailed Course Description available on CPCU Society Website www.aicpcu.org

Houston CPCU chapter Website has lots of updated information: www.houston.cpcusociety.org

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Please email us with comments/questions to HoustonNAIW@yahoo.com