November is my favorite month. Fall temps mean tall boots, jeans and sweaters. I admit I'm bias because it's my birthday month, but unlike August, November is jam packed.

**November 4**: Fall Back - daylight savings time ends at 2:00 AM - so set your clocks back before bed.

**November 6**: Time to vote! It's a privilege as an American. Think of how many countries in the world don't have the right. Don't take it for granted and let your voice be heard.

**November 11**: Veterans Day (and my birthday). Thank you to all veterans and active military for your service, and to your family for their sacrifices.

**November 15**: First, all IAIP Regional Award Applications are due to your Regional Vice President on November 15. Get those essays polished. You can't win if you don't apply. It's OK to be your own cheerleader. Second, all IAIP local associations and councils are to submit a 990-N or e-Postcard by November 15. It's all done online and is an easy filing process for tax-exempt organizations with an annual gross income of $50,000 or less. Have questions? Contact Beth Chitnis, Executive Director. Third, apply to serve on the International Nominating Committee and be an integral part of the process for selecting the future leaders of both IAIP and the NAIW Legacy Foundation. It is a small commitment with a huge impact!

**November 22**: Thanksgiving. A day of family, food and football for many. Count your blessings and remember those who are less fortunate, especially the victims of hurricanes Florence and Michael and those in Puerto Rico still recovering from Maria.

**November 23 & 26**: Black Friday and Cyber Monday. Both national holidays for a shopaholic like myself. Enjoy yourself or avoid all together, whichever you prefer.

Mark your calendars and set your alarms so you don't miss a thing.

Lisa R Hardin, CPCU, CPIW, AIC, AIS, ASC, DAE, CLP
IAIP Region V RVP

### Board Summary

The board summary from the October 2018 meeting is now available.

### The Road to Reno

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**Find Your Dream Job**

- Personal Insurance Underwriter, Chubb
- Associate Program - Chubb
- P&C Chief Actuary - Pryor Associates
Save the Date for the 2019 International Convention on June 6-8, 2019 in Reno, Nevada! Our Convention website is now live, so check it out!

The Reno and the Lake Tahoe location offers endless opportunities for fun!

Don't miss out on all we have to offer in 2019:

- three traditionally-formatted educational tracks: Industry Trends and CE, Career Development and Association Management
- non-traditional Community Café networking and mini-session track
- keynote Speaker Tony Canas, the Insurance Nerd
- more free time and group tours to explore fabulous Reno and breathtaking Lake Tahoe
- the highly anticipated CWC Speak-off competition

State of the Association FAQs

Please take a moment to review the Frequently Asked Questions (FAQs) received during the State of the Association presentation. And if you have not yet had a chance to watch the presentation, we hope you will take the opportunity to do so.

Thank you to everyone that is helping design what the future holds for IAIP! Your Board of Directors is faced with addressing many questions to rebuild and sustain IAIP into the future. We’d like to have you weigh in on these too and provide your ideas, your suggestions, and your most out-of-the-box thinking. Share your thoughts to help design what the future holds for IAIP!

Award Application Deadline: November 15

Don’t underestimate the value of IAIP awards! Are you excelling in your career? Are you ready to be recognized for your success? Are you new to IAIP and have gone all in? If so, apply for an award today!

CWC Speak-Off Application Deadline: December 10

Are you ready to compete in the Regional Confidence While Communicating (CWC) Speak-Off? Have you completed the CWC course and want to show the members in your region how fierce you can be as a public speaker? Apply by December 10 to compete in the CWC Speak-Off at the upcoming Regional Conferences. The Regional Speak-Off winners advance to compete at the International CWC Speak-Off during the 2019 IAIP International Convention on June 6 at the Nugget Casino Resort in Reno, NV. Registration to the International Convention is COMPLIMENTARY for all Regional CWC winners!

Foundation Grant Recipients
The NAIW Legacy Foundation is honored to award five grants to support educational programming at each level of the organization. Congratulations to the following organizations receiving a 2018-2019 Grant:

- Insurance Association of Greater Houlton, Region I - Local Association CLP Education Grant
- South Carolina Council - 2019 Council Meeting Education Grant
- Region I - 2019 Regional Conference Education Grant
- Region II - 2019 Regional Conference Education Grant
- Region V - 2019 Regional Conference Education Grant

Scholarship Deadline: January 15

Scholarships are offered to individual members for various educational opportunities, to enhance their insurance knowledge, obtain designations or insurance related degrees or to attend IAIP conventions or conferences. The Legacy Foundation is just another source of funds to assist our own members with their educational goals. Scholarship Applications are due by January 15, 2019.

Leadership Deadlines

International Nominating Committee: The International Nominating Committee presents the candidate(s) for International Secretary along with the proposed slate for the Legacy Foundation Directors. The Nominating Committee Application is due to the IAIP President by November 15.

International Secretary: The International Secretary will be elected via an electronic vote prior to the 2019 Convention and serve during the 2019-2020 membership year culminating as President in 2023. The Candidate Form is due to the IAIP President by December 1.

Legacy Foundation Directors-At-Large: Two Legacy Foundation Directors-At-Large will be appointed to serve a two-year term for the 2019-2021 membership years. The Candidate Form is due to the IAIP President by December 1.

Regional Nominating Committee: The Nominating Committee Application is due to the Regional Vice President of your Region by December 1.

Regional Vice President: The Regional Vice President positions that are available for election at the 2019 Regional Conferences are for Regions I, III, V and VII with a two-year term. The Candidate Form is due to the Regional Vice President of your region by January 15.

IAIP eLearning
Presented by Marcia Tepp, AINS, ARM, AIAF, ARP, CPCU, CPIW

Join us on Wednesday, November 21 for the webinar The 2018 Tax Changes - How Will They Impact You? In 2017 the tax code was changed significantly affecting individuals and businesses. Tax rates changed, deductions were eliminated, and personal exemptions are now gone. What changes are going to affect you? Participate in this webinar on the 2018 tax changes to understand the affect the changes will have on the taxes you pay.

This webinar is complimentary for IAIP members and $15 for non-members and includes downloadable student guide. Pre-registration is required to receive the webinar access link. No refunds for event after purchase. Webinar qualifies for IAIP Education hour for CIIP and DAE designations.

Register Today!

Membership Satisfaction Survey Summary

Earlier this year, the IAIP Membership Satisfaction Survey launched with a positive response rate of 18% of the active members! The national average for this type of survey is only 10-15%. A sincere thank you to those that participated in this survey and know that your voice is being heard and helping shape the future of our community.

In the Executive Summary, we share our overview of results, analysis strategy, overall observations, identification of areas of improvement and the associated action plans. Thank you again for your input.

#GivingTuesday

Celebrated on the Tuesday following Thanksgiving and the widely recognized shopping events Black Friday and Cyber Monday, #GivingTuesday is the day where charities, families, businesses, community centers, and students around the world will come together for one common purpose: to celebrate generosity and to give. The Legacy Foundation, dedicated to the development of educational programs for insurance professionals, offers a great way to give back to the insurance industry. Donations will be used to:

- Develop education courses
- Fund educational seminars and workshop
- Fund keynote speakers
- Support members, local associations, councils and regions through the scholarship and grant programs
Make a note to give back by donating to the Legacy Foundation on #GivingTuesday on Tuesday, November 27. Or today! You don’t need to wait! Does your employer offer a company match program for charitable donations? If so, take advantage of a #GivingTuesday donation that can be matched by your company.

Cyber Monday

The busiest shopping season of the year is approaching. Following your Black Friday shopping, plan to shop with IAIP on Cyber Monday, November 26 and take 15% off your shopping cart when you order education products. Watch for more details coming soon on this one-day education sale!

FIT Professionals

Join us on our virtual journey from St. Louis, MO to Reno, NV - the location of the 2019 IAIP International Convention! You can do it alone, or get a team together. What a great team building project for a local association or council!

The driving distance from St. Louis, Missouri to Reno, Nevada is approximately: 1,836 miles or 2,955 km. You have until the Convention (June 6, 2019) to travel this distance via your daily exercise routine. Keep track of your activity with an exercise log or your FIT device.