



# Insurance Women of Greater Danbury

Volume 3, Issue 4

The Association of Insurance Professionals

Inside this issue: Meeting Notice, President's Message, Committee News, Announcements and Birthdays

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**Legislation:** Quinton Johansen  
**Membership:** Evelyn Sandberg  
**Commtiy Service:** Patti Lake  
**Education:** Fatima Doyon  
**State Day:** Helen Chappuis &  
Mary Kay Andrews  
**Nominating:** TBA  
**Audit:** TBA



**Thank you to our vendor/supporters!**  
(see our web page; iwgd.org)

## Meeting Notice

### HAPPY HOLIDAYS

IWGD

WEDNESDAY DECEMBER 9, 2009

AT THE

STONY HILL INN

BETHEL, CT

XMAS PARTY

YANKEE GRAB BAG

DON'T FORGET A WRAPPED GIFT

\$10.00 LIMIT

CASH FOR GOLD

5:00 TO 6:30 FOR NON MEMBERS

MEMBERS -NO TIME LIMIT

DINNER 6:30PM

DINNER CHOICES:

PRIME RIB W/BAKED POTATO & VEG

STUFFED SHRIMP W/RICE & VEG

CHICKEN CORDON BLEU

\$30.00

CHICKEN CAESER SALAD

COST \$26.00

DINNER INCLUDES SALAD, DESERT, AND COFFEE & TEA

CONTACT MARY KAY.ANDREWS, AT 1 800 801 8013 OR EMAIL:

MARYKAY.ANDREWS @ SUTHERLANDINS.COM

PLEASE RESPOND BY DECEMBER 7, 2009

# **PRESIDENTS'S MESSAGE**

**I.W.G.D.**

**DECEMBER 2009**

*The holidays are upon us!!!! Time for joy and to be thankful for all that we have.*

*What a meeting we had in November. We can thank our guest speaker, Tom Gromak, for the wonderful turnout. Remember to social network responsibly.*

*We also decided the theme for State day in 2010, which we will be hosting. "Ride the Rails to Success."*

*Our fundraising debate was also decided. The poinsettias for Meals on Wheels are set for the beginning of December. All the children's' items that we have and are collecting for the Danbury School Nurses program will be collected at our December meeting by Patti Lake. I look forward to more discussion on our fundraising in 2010.*

*Our annual Christmas Party will be our December meeting where we will conduct our traditional "Yankee Grab Bag." Don't forget to bring a wrapped gift for the occasion worth no more than \$ 10.00.*

*I am proud that we are including something different this year at our Xmas meeting. And that is hosting the "Cash for gold" both for members & non-members. Service Team of Professionals will be donating the cocktails and munchies for non-members beginning at 5:00 - 6:30 PM. Thank you Tyler.*

*Keep on smiling.....See you all on December 9th. .*

*Respectively yours,*

*JoAnn P Belfiore, LUTCF*

*President IWGD*

## ***Membership: Evelyn Sandberg***

Evelyn is putting together our 2009/2010 membership list, when it is completed it will be posted on the "For members only" web page.

Bob Livieri joined as a member of IWGD – this is his official WELCOME!

[RMAIIV@sbcglobal.net](mailto:RMAIIV@sbcglobal.net), 203-506-2140

## ***Safety: Helen Alves deAssis***

### **What is On Your Web Site?**

Whether simple or complex, large or small, the number of easy-to-use web site design products on the market today make it increasingly easy for amateur designers to post family history on the Web.

These sites have been a great resource to far-away grandparents, aunts and uncles, and a great way for loved ones all over the world to share in the joy of weddings, a new baby, or even the purchase of a new home.

The problem is, however, that this information is not only available to Aunt Tilly, but to every other user on the Internet.

Recently, some healthcare sources have been warning against parents posting too much information about their newborns on the internet. Why? Because someone who has nothing better to do than surf using the keyword "baby" may come across photos of your newest addition, and decide they must have him or her for themselves. If your site goes so far as to include your last name and home town, it won't be difficult for them to locate your house.

The same goes for family members of any age, or even for possessions such as that new car you're so proud of. Unstable people may take a look at how idyllic your life looks on the family web site, and decide they need a piece of it.

So what is the answer? Take your site off altogether? Probably not. But here are some tips to keep in mind when putting your information on the Web:

Make your site as "generic" as you can. Your family will recognize who "Brittany," "Josh" and "Dad" are without you entitling the site, "The Smithson Family Page." By doing that, now a potential predator will know that Brittany's full name is Brittany Smithson, and will have a photo of her.

Avoid pictures of your house and do not mention where you live. Grandma and Grandpa know you live in Twin Falls, so don't reiterate it. Keep photos of license plates and street numbers cropped out as well.

Include email addresses for contact information, but not your mailing address or area code and phone number. Exclude anything that may help a stranger zero in on you, such as a

hospital where your child was born, what elementary school your third-grader just entered, and even the name of the company you've just been promoted in.

What's the likelihood that having a Web site for your family to enjoy will lead to tragedy from a stranger? Not large. However, as we all try to navigate the relatively new world of the Web as the first generation to do so, things that will be common sense safety in 30 years is still new to us. Keep it generic enough to trip up someone you don't know, yet informative enough to delight your parents in Miami.

Then again, if the whole idea of publishing your life on the Internet makes you uncomfortable, you can always email individual images to your private email list.

### **Following article donated by Sylvia Malinski**

CPSC Recall Hotline: (800) 638-2772  
CPSC Media Contact: (301) 504-7908

"Town Hall on Toy Safety": CPSC Talks to Parents About New Rules Aimed at Making Toys Safer

NEW YORK, N.Y. - At a Town Hall meeting held in New York City, CPSC Chairman Inez Tenenbaum was joined by parents and consumers to talk toy safety. The discussion centered around new federal safety rules that are in place for toys that will give American consumers greater confidence when they go shopping this holiday season. Chairman Tenenbaum informed the audience that starting this year:

- \* federal limits for lead in paint on children's toys dropped to 90 parts per million, which is among the lowest in the world;
- \* toys for children 12 and younger must now be tested and certified that they meet the new lead in paint limits;
- \* children's toys cannot be made or sold with more than 300 parts per million of total lead;
- \* children's toys cannot be made or sold with more than 0.1% of six prohibited phthalates;
- \* and most children's toys now fall under mandatory standards, instead of voluntary ones.

"It is important to make safety a priority when making your holiday toy purchases this season," said Chairman Inez Tenenbaum. "CPSC has worked hard this year to give parents and grandparents greater confidence that the toys they seek to purchase have enhanced safety protections for children."

So far in calendar year 2009, CPSC has had 38 toy recalls, which is down from 162 in 2008 and 148 in 2007. Toy recalls involving lead paint are also down. This year there has been 14 recalls involving lead, down from 63 in 2007 and 85 in 2008. CPSC attributes this decline to increased enforcement at the ports, cooperation with other nations, consumer awareness and education and compliance by the industry with new federal safety rules.

For 2008, the Commission has reports of 19 toy-related deaths and about 172,700 hospital emergency room treated toy-related injuries (pdf) to children under 15. Almost half of these injuries, approximately 82,300 were to children younger than 5 years of age. Most of the deaths were associated with drowning, motor vehicle involvement, or airway obstruction from a small toy or small part of a toy.

Here are some safety steps consumers can take while shopping this holiday season:

- \* Scooters and other Riding Toys - Riding toys, skateboards and in-line skates go fast and falls could be deadly. Helmets and safety gear should be worn at all times and be sized to fit.
- \* Small Balls and other Toys with Small Parts - For children younger than age three, avoid toys with small parts, which can cause choking.
- \* Balloons - Children can choke or suffocate on un-inflated or broken balloons. Keep un-inflated balloons away from children younger than eight years old. Discard broken balloons at once.
- \* Magnets - For children under age six, avoid building or play sets with small magnets. If magnets or pieces with magnets are swallowed, serious injuries and/or death can occur.

Once the gifts are open:

- \* Immediately discard plastic wrappings or other packaging on toys before they become dangerous play things.
- \* Keep toys appropriate for older children away from younger siblings.
- \* Charging batteries should be supervised by adults. Chargers and adapters can pose thermal burn hazards to young children. Pay attention to instructions and warnings on battery chargers. Some chargers lack any device to prevent overcharging.

Along with educating the public, CPSC is equally committed to working with foreign and domestic toy manufacturers, importers, and retailers to help them understand and comply with these new requirements, while keeping their doors open and their businesses competitive.

To see this release on CPSC's web site, please go to:  
<http://www.cpsc.gov/cpsc/pub/prerel/prhtml10/10039.html>

This message is from the U.S. Consumer Product Safety Commission, an independent federal regulatory agency, located at 4330 East West Highway, Bethesda, MD 20814 Toll-free hotline: (800) 638-2772

Thank you.

### ***Community Service: Patti Lake***

The collection of children's hats, gloves, socks, etc. for the Danbury Nurses's drive is still on going. We will have one more opportunity to bring donations of those clothing items to our December meeting. Items will be delivered in January.

The Poinsettia purchase will take place tentatively on December 3<sup>rd</sup> per Jan at Stew Leonards. She will let me know the exact date, if the 3<sup>rd</sup> won't work for her. I informed her that the delivery to Meals on Wheels needs to take place on December 7<sup>th</sup> or 8<sup>th</sup> and Jan assured me we will have them on time.

Crystal Restoration and Paul Davis Restoration both donated \$100 to make our poinsettia donations the success that it is! We were able to purchase 70 poinsettia plants for delivery to Meals on Wheels.

### ***Announcements***

Christina Aguilar of Paul Davis Restoration was in a very bad auto accident. She is on the mend and hope to see her at the Holiday party.

Hellen Alves de Assis has opened a new office:

The Allen Agency, 40 Newtown Road, Danbury, CT 06810

Let's wish her good luck!!

When doing your Christmas cards this year, take one card and send it to:

A Recovering American Soldier c/o Walter Reed Army Medical Center, 6900 Georgia Avenue, NW, Washington, DC 20307-5001. Our Soldiers, Sailors Marines and Airmen who can't be home with their families would be most appreciative. Thanks.

Anne DeVestern

### ***Birthdays***



Kathy Frost 12/31st