



Insurance Women of Greater Danbury

Volume 3, Issue 6

The Association of Insurance Professionals

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

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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

IWGD

WEDNESDAY FEBRUARY 10, 2010

AT THE

STONY HILL INN

BETHEL, CT

NETWORKING

5:30PM TO 6:15PM

DINNER 6:15PM

OUR SPEAKER

ARIELA SARAI

CONTROLLING OUR FEELINGS

COMING FROM THE HEART

LICENSED AVATAR MASTER

DINNER CHOICES:

TOP SIRLOIN WITH BAKED POTATO & VEG

SALMON WITH RICE & VEG

CHICKEN MARSALA WITH POTATO & VEG

CHICKEN CAESER SALAD

COST \$26.00

DINNER INCLUDES SALAD, DESERT, AND COFFEE & TEA

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

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PLEASE RESPOND BY FEBRUARY 8, 2010

PRESIDENTS'S MESSAGE

I.W.G.D.

FEBRUARY 2010

February is Heart month and also the month our meeting's topic will be health. We will celebrate this by inviting Ariela Sarai to speak at this month's meeting, Ariela is a psychotherapist who will speak to us on the feelings and emotions we encounter on a daily basis. With all of us influenced by the corporate world of insurance, this should prove to be very interesting.

What an advantage to all of us who attended January's meeting!!

Our topic was legislation and we could not have had a better speaker than Toni Boucher, our state senator.

She spoke about our state leaders' issues with our state budget. I am sure I need not remind you of the ramifications on our state budget due to the recession. Her information was an eye-opener, which is helping us prepare for these issues we will most likely encounter in our businesses in the coming years.

The count down is on for State Day. Preparations are already in the works. The board has made some decisions regarding this and we will present them at this month's meeting.

State Day is a function is which we will need the help of every member. Please plan on attending the February, April & May meetings.

Keep on smiling.....See you all on February 10th.....

Respectively yours,

JoAnn P Belfiore, LUTCF

President, IWGD

Membership: Evelyn Sandberg

Thank you to Evelyn, the Membership list is completed. (Unfortunately, I'm working on the configuration; it's my skills not Evelyn's). As soon as it is readable it will be posted on the web.

Please know the IWGD's welcome new guests – invite someone, bring someone. Tyler is doing a fabulous job with her marketing skills inviting new people, shy introverted person that she is!!!!

Safety: Helen Alves deAssis

Hi ladies, below is my speaker for the February meeting, she will talk about "Coming from The Heart"

Ariela Sarai, Licensed Avatar® Master

Ariela has worked with people for over 20 years. After receiving her B.A. in religion from Columbia University in 1990, she spent almost 2 years in India- first volunteering for Mother Teresa, then studying Tibetan Buddhism. She considers herself fortunate to have met both Mother Teresa and the Dalai Lama. These experiences have infused her work with compassion and dedication.

Upon her return to the U.S., Ariela received her Masters in Social Work from the University of Pennsylvania. She then became a Licensed Clinical Social Worker (LCSW) in CT. In 2000 she took the Avatar course and developed a foundation of Personal strength and inner peace. In 2002 she became licensed to teach the Avatar course.

Ariela also serves as the Educational Coordinator for the Elite Chapter of Business Networking International (BNI). She has appeared as a featured speaker for various organizations including the National Association of Professional Organizers, various police forces, The Happiness Club, and weight-loss clinics.

Ariela conducts local ReSurfacing® workshops and teaches the Avatar course around the country. She is happily married and has an 11 year old son. She has helped many people successfully create the most amazing life they could imagine!

I also have for safety:

A Healthy Heart Woman

♥ **Fruit and veg fest** - go for 5-a-day or more. Treat yourself to a colorful and varied selection to give your body the vitamins, minerals, fiber and antioxidants it thrives on

♥ **Fiber fashion** - choose high fiber, wholegrain foods and pulses, such as porridge, popcorn, brown rice and lentils

♥ **Fat wary** - avoid foods high in saturated and hydrogenated fats (often hidden in processed foods). Instead, favor foods and oils that are rich in monounsaturated and omega 3 fats (olive and rapeseed oil, avocados, walnuts, pumpkin seeds and tofu)

♥ **Salt smart** - don't exceed your 6g a day. Ditch the salt cellar and keep an eye on sneaky salt sources in processed foods, take-away, cereals, bread, cheese and stock cubes

♥ **Savvy chef** - cook from scratch with wholesome ingredients and use food labels to help you make the best choices for your heart. Even if others aren't keen on the foods that you know are heart-friendly, make sure you cook them for yourself

♥ **Well oiled** - oily fish are rich sources of heart friendly omega 3s. Eat fish like mackerel, sardines, salmon and herring twice-a-week to help keep your heart healthy

♥ **Drink-wise** - one or two units a day can be included in a balanced and varied healthy heart diet. After the menopause, one unit of red wine a day may even help protect against heart disease, but then, so can a glass of red grape juice. Avoid excessive or binge drinking as this will harm your health and heart. Alcohol is also high in calories, so watch your waistline

♥ **Finding time** - protect your 'me' time and indulge in some enjoyable energy boosting exercise. From swimming, running, cycling, to taking a class or doing a sponsored event, there's plenty to suit all shapes and fitness levels. Get together with friends so you can motivate one another or share childcare. Remember to pamper yourself too; it will help manage those stress levels

It's never too early or too late to look after your heart. Keep yourself informed and aware and keep risk factors at bay. Take heart disease seriously and live a healthy heart lifestyle now, so you can look forward to a healthier, happier future.

Baby days

During pregnancy, you are looking after two hearts and so it is essential to eat a nutritious diet, not smoke and avoid alcohol. After the birth, by returning to the same healthy lifestyle you had before pregnancy and adjusting your appetite and portion sizes again, you will slowly, but surely, get your weight back under control.

The menopause

A woman's risk of heart disease increases with age, but rises steeply after the menopause. Before the menopause, levels of the hormone oestrogen and other factors are associated with healthier cholesterol levels, reduced blood clotting and relaxed arteries, preventing arteries from 'furring up' and keeping blood pressure healthy. After the menopause, levels of estrogen drop and other risk factors for heart disease are more likely to be present, so women are more at risk. During and after the menopause, it's worth ensuring that your lifestyle habits are fine-tuned to give you

The best heart health after the change in hormone levels. Ask your doctor about a heart MOT to get to know your cholesterol and blood pressure levels, especially if you have a family history of high cholesterol or premature heart disease, or if you have some of the other risk factors. Hormone Replacement Therapy (HRT) can be sometimes prescribed to help women cope better with the changes that accompany the menopause. Your doctor will advise you on the risks and benefits that are particular to you.

Polycystic ovary syndrome (PCOS)

Some women suffer from a condition known as Polycystic Ovary Syndrome, a hormonal imbalance where regular ovulation is impaired. The symptoms and their severity vary greatly from woman to woman but PCOS sufferers should be aware that it can increase their risk of developing heart disease. Women with PCOS tend to have many of the risk factors for heart disease, such as obesity, excess abdominal fat, higher LDL levels and diabetes. If you have PCOS and some of these risk factors, it is important that you get your lifestyle right to reduce your risk of developing heart disease, but always ask your GP.

Caring women

Looking after your heart health will not only benefit you, it can benefit those around you. Whether you are a partner, sister, mother or grandmother, you can include those you care for in your heart healthy lifestyle, passing on your good habits and positive attitudes towards health.

Warning Signs of Heart Attack

- Sweating
 - Shortness of Breath
 - Discomfort or pain between the shoulder blades
 - Chest or abdominal discomfort or pain spreading to the shoulders, neck, arm or jaw
 - Chest discomfort, pressure or burning
 - Indigestion or gas-like pain
 - Anxiety or nervousness
 - Dizziness or fainting
 - Unexplained weakness or fatigue

Act Immediately! Warning signs can hit everyone differently, so don't take any chances.

Let me know if you need anything else!

Thank you!

Education: Fatima Doyon

I will have applications for the student scholarships and Mary K. Gigliotti member scholarship at the February meeting. We are all set with a speaker from Big I for the April Industry meeting.

*RobKat Training and Servpro topic "Water Mitigation" 4/7/2010 applications will be available at the meeting. (See attached)

Fatima

Legislation: Quinton Johansen

I hope everyone at the January 2010 meeting came away with a better understanding of the State Budget and its process from our guest speaker, State Senator Toni Boucher. She was an excellent speaker and presented facts without any partisan spin. I might add that even in prosperous times, the budget can be a very contentious matter.

On the Federal level, we all need to keep our eyes on the Health Care Reform legislation. Yes, haste can make for problems but the system needs reform.

Contact your legislators at the State and Federal levels. They do respond. A hand-written letter gets very good response. Let them know your concerns.

Community Service – Patti Lake

On Tuesday, January 12, 2010, Bernice, Fatima and I went to Park Street School in Danbury and delivered four boxes on winter clothing items. They were extremely appreciative of our efforts and thank all of us for our hard work.

Birthdays



There are no February Birthdays, please let me know if I missed someone??



Barn Insurance

Larry's barn burned down and his wife, Susan called the insurance company, "We had that barn insured for fifty thousand and I want my money. "The agent replied, "Whoa there, just a minute, Susan. Insurance doesn't work quite like that. We will ascertain the value of what was insured and provide you with a new one of comparable worth. "There was a long pause before Susan replied, "Then I'd like to cancel the policy on my husband."

Mark Your Calendars!



In association with **RobKat Training**
is offering a
3 Hour State Accredited

Continuing Education Course
April 7, 2010

at: **COMFORT SUITES**
89 Mill Plain Rd., Danbury CT

Course Topic:

Water Mitigation

*Leak causes and effects on structures, unseen damage
and proper mitigation procedures.*

Registration and Details attached.

This course is being offered free of charge to area
Insurance Agents, Property Managers and Realtors