



**Holiday Wishes from your Governor Mid-Atlantic Chesapeake Region, CPCU Society**  
**Katie Caple, CPCU, ARM**



I would like to extend a personal *Thank You* and *Congratulations* to **Ben Blackmon** and wish him well in his new role at State Auto Insurance Companies. Ben was recently promoted from Regional President to Vice President of Commercial Field Operations for State Auto and has relocated to headquarters in Columbus, Ohio. Ben served on the Board of the Maryland CPCU Society Chapter for several years, most recently as President-Elect and Chair of Maryland I-Day in 2015. Ben provided valuable insight and leadership to the Chapter and we appreciate all the hard work and dedication that he has provided, both to the Maryland Chapter, and the insurance industry as a whole. Under his leadership, State Auto was recognized as the *2015 Employer of the Year* by the Maryland CPCU Society Chapter! Congratulations to State Auto and to the many other employers that support the Chapter in so many different ways.

With Ben's resignation from the Maryland Chapter Board of Directors, **Jacklyn McIntosh** has agreed to extend her Presidency another year and serve as a mentor to the new Board Members. Thank you Jacklyn, for your continued leadership! I would also like to express my sincere thanks and appreciation to the rest of the Board! Welcome to new Board Members, Brad Phillips, , **Brad Phillips, Phyllis Kariuki, Caty Hartley** and **Grace Jividen!** Welcome back Past President **Deb Wagener**, who is joining the Board as Treasurer! And thank you for your continued service, **Barb Lagas, Nancy Gilgenast, Judy Habermann**, and **Anita Lewis!** And to each Committee Chair, the Chapter could not accomplish all that we do without your support! And finally, to our members, thank you for dedication to the CPCU Society and to each other!



I wish you and your family a peaceful holiday season and a happy and healthy New Year!  
I look forward to seeing you at a Chapter Event in 2016.

*Katie*

**Holiday Wishes from your Maryland CPCU Society Chapter President  
Jacklyn McIntosh, CPCU**



*Thank you* Katie for your wonderful words and all I can do is reiterate and agree. If it wasn't for you, the members, Board of Directors, and the various committees, we would not have accomplished all the goals we set forth to do this year. We had very talented people in 2015 and those who have moved on to other opportunities, we wish you well. Those continuing, we thank you for your dedication; those that are new, we welcome you and look forward to working with you to make 2016 fantastic!

I want to acknowledge all the volunteers this year as well. You have been outstanding and we are so grateful for your participation. *Thank you, thank you!* And finally, our sponsors. We want to give you an abounding applause for your contributions and your support. A big "shout out" to our 2015 sponsors: **RCM&D, Liberty Mutual, Harford Mutual, HMS, Travelers, and State Auto.** Thank you!

Please visit the MD CPCU Society Chapter website often at <https://maryland.cpcusociety.org> for updated information and a look back to 2015. You might even see yourself!

To you and to yours, there is only one wish from all of us:

**A Holiday Wish**

We wish for you a holiday  
That's better than your dreams,  
Filled with peace, good will and hope  
*And to moments that make you gleam.*

Your spirit will overflow with holiday spirit,  
Good food, and holiday laughter;  
And when it's *all said and done,*

We hope that you have a  
*Happy Holiday and a Happy New Year!*

*Inspired by Joanna Fuchs from <http://www.poemsource.com/holiday-poems.html>*

Merry Christmas, Happy Holidays, and Season Greetings including the top 10 languages to convey to you the same sentiment:

*Greseende Kersfees, Milad Majid, Beuone Feste Natalizie  
Feliz Natal, Joyeux Noel, God Jul  
Kung His Hsin Nien bing Chu Shen Tan  
Feliz Navidad, and Mele Kalikimaka*

*Jacklyn*