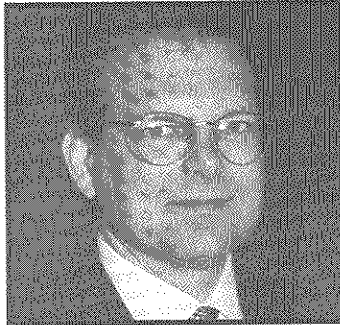




## President's message

**Y**ou're in your office and you get a phone call. It's a marketing representative from XYZ Health Insurance company soliciting your business. You ask if he is a member of the New Jersey Association of Health Underwriters. He says "No." Well, SHAME ON HIM! You continue the conversation and agree to meet with him next week. At that time, you ask if he would like to join our association, and again he says "No." After reviewing XYZ's health insurance related products, you decide to do business with him. Well, SHAME ON YOU!



Gary V. Cupo, CLU, ChFC

An insurance broker is telling a member of our association that half of her income comes from group health insurance. The member asks if she is a member of

the New Jersey Association of Health Underwriters. She says "No." Well, SHAME ON HER!

Do these people realize how much time and money have been spent by our members to ensure the role of the health insurance professional? Is it fair that nonmembers of NJAHU reap the rewards of our efforts? Does there have to be a crisis for people to react?

This month, I would like each and every one of you to think MEMBERSHIP. Who do you know that owes our industry for the livelihood he/she derives from health

***Is it fair that nonmembers of NJAHU reap the rewards of our efforts? Does there have to be a crisis for people to react?***

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insurance related products? Who do you know that would probably join if only asked? There is strength in numbers. Membership needs to grow in any association supporting the interests of an industry.

Our state membership chair Frank Ruggiero and his committee chairs will be in contact with everyone this month to ask these important questions. Please be prepared to respond in the affirmative. "Yes, I do know someone. In fact, I know two or three . . ." Helping the association helps yourself. Those out there helping themselves at our expense should think again.

Our annual state conference is being held on May 14 - 16 at TropWorld in Atlantic City. By then, each chapter should have its slate of officers for the '96 - '97 year. I am amazed at how many talented people are out there who would enjoy the many benefits of serving on these boards *if they were only asked*. It's not too early to start thinking of our candidates.