Bronx Westchester South Welcomes Governor Peter and First Lady Karen

The **BRONX WESTCHESTER SOUTH** Division - held its annual Governor's visit as a holiday luncheon at the Eastchester Lake Isle Country Club. Governor Peter Mancuso and First Lady Karen were warmly greeted by 90+ Bronx Westchester South Kiwanians.

Lt. Governor Sr. Anne-Marie Kirmse hosted an afternoon of festive holiday music where young vocalists Maria Failla and Gillian Munsayac and violinists Helen Hess and Kirsten Smayder entertained the group.

The Governor and First Lady were presented with many gifts and awards.
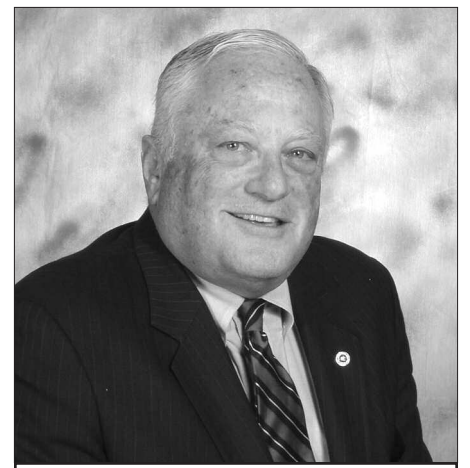
The luncheon was ended with a "celebration of light." The ceremony included each club in the division lighting a candle as LG Sr.

Anne-Marie paid tribute to their community service.

As a special surprise, IPLG Don Ciota (also NY District Chair for Special Olympics) donated $1000 to Special Olympics. BWS followed in kind with additional generous donations of $3000 in Don's name to recognize his term as Lt. Governor last year.

Also honored was Riverdale President Doug Hickey who received a Kaiser Award for all his efforts on behalf of Kiwanis.

The program concluded with a touching performance of *"You Light Up My Life,"* dedicated to Sr. Anne-Marie. *"That's my favorite song,"* she announced. *"I never thought you'd sing it to me."*

Risk Management
Steve Bernheim

General Liability- What is it and why do I care?

Every Kiwanian, Sponsored Youth, volunteer, spouse and anyone working at a Kiwanis project or function as well as your Club, District and Kiwanis International is fully covered for liability exposures by the Kiwanis Liability insurance policy. We pay for this important coverage as part of our annual dues. In our litigious society we need this protection.

A very important coverage that is part of this policy is non-owned Auto Liability. Suppose you are taking five Sponsored Youths to the Fall Rally and there is a serious accident. Whose insurance covers your car and the injuries to the children and the other car? In most states, the insurance on your car is primary, which means that it protects you and Kiwanis. Your policy only provides $100,000 of coverage and the costs are much great than $100,000. Kiwanis International's non-owned Auto Insurance takes over and the full liability limit is available to protect you and Kiwanis.

Most club projects and functions are covered by this policy, however there are a few exceptions, and these are important. If alcohol, is sold the policy does not provide coverage. This means if any money changes hands, in anyway, for the consumption of alcohol there is no coverage. You need to buy a special Events policy to cover this Liquor Liability exposure. Other areas where there is limited or no coverage include the use or aircraft, bungee jumping and other hazardous events. If you are not sure if your event is covered by this policy call the Hylant group at (800) 678-0361, or call New York District Risk Manager DPLG Steve Bernstein 516-938-0600 or 516-931-6344. Don't assume you have coverage, ask!

Ginny Wuest, BWS southern belle, offered a lighter moment at a recent Bronx Westchester South K-Family Divisional. Her banner boasted "Meet Me in St. Louie Louie." LG Rocco Riti lead the crowd in the song to promote our 2004 International Convention in St. Louis.

Key Club LG Latha Jayakumer and Bronx Westchester South LG Rocco Riti enjoyed dinner and the presentaion about one of the K-Family Projects, Alzheimer's Disease.

Parkway East Kiwanians Always Remember Needy Families

There was no shortage of Parkway East Kiwanians when it came to helping others. Above, back row: Eric Anderson, Ed Wechsler, Bob Cicero, Felipe Martinez and Robert DiMartini. Front row: Mike Wechsler, Len D'Ambrosia and Lou Chiara helped package the food for distribution to their community. They have repeated this worthwhile Kiwanis Club Project for many years and they plan to continue it in the future.

Pictured above: Parkway East Kiwanians working hard, buying over $1000 in food, packaging and delivering it for the needy. (l-r) Todd Cusato, Robert DeMartini, Bob Rizzo, Felipe Martinez, Eric Anderson and Larry Marcotrigliano.