



Perspective

The JPIA Bids Farewell To A Great Man And Leader

By now, very few do not know of Wes Bannister’s passing. On the evening of December 10, 2009, he lost a long hard-fought battle with cancer and passed away at home in Huntington Beach.

Do we begin by telling of all his accomplishments, the committees on which he served, the offices he held, and the businesses that he ran? There have been other articles and press releases listing all his accomplishments and accolades for his many achievements. They are extensive.

This does not encompass all of them, but here are a few. Wes Bannister served on the Orange CWD’s Board of Directors and was appointed to the Metropolitan Water District of Southern California’s Board representing MWD of Orange County. He was at one point the Mayor of the City of Huntington Beach and the Republican Nominee for the California Insurance Commissioner. The Governor of California appointed him to the California FAIR Plan Board and he had been continuously reappointed to that position.

Wes belonged to many organizations, but he was a part of our world too, the JPIA world, and here he became an indelible part of our history. Not that he strived for that goal; he only did what was normal for him—his best to do what was right and to genuinely care about people.

Wes first served on the JPIA’s Executive Committee in 1992. Soon after, he was elected Vice President and served until June of 1996, when he left the Committee. Wes served again on the Executive Committee in January 2001 and became Board President in November 2005; he served in that position until his passing.

To the JPIA’s Board members, Executive Committee, and staff he was a leader, compatriot, and friend.

“Wes Bannister was one of a kind and will never really be replaced. First, he had a complete background in insurance and the insurance industry that he was in for over 40 years. Second, he knew how to inspire people to get them to display and use their best talents. In the long run, those talents have paid big dividends for the JPIA in the efficient/successful way the agency has conducted itself and flourished over the 30 plus years. Third, Wes was a genuinely nice guy, a gentleman in every sense of the word and always

ready to help anyone at any time. Wes never put anyone down for any question and always took the time to point out another point of view. He was a true friend, a giant in our insurance industry/JPIA and will be missed.” said his fellow JPIA Executive Committee member, W.D. “Bill” Knutson of Yuima MWD.



Dan Klaff, JPIA’s Chief Executive Officer, stated, “As we move into 2010 and reflect on our past 30 years of success we cannot forget that Wes Bannister was instrumental in getting us there. He has been part of this organization since 1992 in some capacity or another; as

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JPIA's representative of the Orange County Water District to Executive Committee member and finally as Chairman of the Board. He will be missed. However because of his past leadership, the JPIA will continue to flourish."

"I had known of Wes for several years and even then had great respect for him. However, after I joined him on the JPIA Executive Committee, I got to know Wes a lot better and had even much more respect for him. He was a great person. Wes excelled as a people person and a businessman, as well as others. Wes always made me feel, not only welcome, but special. Wes was warm, cared about people and really recognized an individual's abilities. Wes made assignments based on one's ability and interest, and then turned them loose. As a result of his style, he got great results. As a result of his life long experience in the insurance industry, he really knew the insurance business and had a vision of what it took to make JPIA successful, both from a good business strategy as well as great customer service. Wes was committed to carry out the mission of JPIA. It is too bad

he was never Commissioner of Insurance for the State of California, for he would have done such great things for all of the State. For all of his abilities I'm sure that God has appointed him to be the Insurance Commissioner of Heaven.

Wes, Donna and I really miss you and will always remember your warmth and caring about us." - Jerry and Donna Gladbach. Jerry is the JPIA Director from Castaic Lake Water Agency.

JPIA Executive Committee member, Melody McDonald of San Bernardino Valley WCD stated, "I'm just going to miss him terribly and this organization benefited greatly from this man. He was a man with tremendous wisdom especially on insurance issues."

JPIA's Chief Financial & Operations Officer, Walter "Andy" Sells, stated, "Wes' knowledge of both the water and insurance industry made Wes inestimable to the JPIA. His skill as a leader gave him the ability to interact at all levels of our organization. He encouraged input from everyone. The great success of the JPIA can be tied directly to much of his input and leadership."

The many statements and comments from those who knew Wes better than I tell me that there was much that I did not know about him and my sense of loss only grows for having missed so much of such an amazing person's life.

Written by: Sylvia Robinson, Publications & Web Editor

How To Reach JPIA

Phone:

916.535.7500 or 800.231.5742

Voice Mail:

916.535.7510 or 800.535.7899

Fax:

916. 965.6847 or 916.535.7517

E-mail:

claims@acwajpia.com
videos@acwajpia.com
training@acwajpia.com
member@acwajpia.com

Web Site:

www.acwajpia.com

Address:

5620 Birdcage Street, Suite 200
Citrus Heights, CA 95610-7632

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Lending Library Update

JPIA has added four new programs to its ever-growing Lending Library. Members are welcome to view these new programs; call Jody Murphy at the JPIA, (800) 231-5742, extension 3156, or send an e-mail to videos@acwajpia.com.

Fundamentals of Excavator Operation 280.37.1 (On Site Productions) (12 minutes each) (DVD) This program contains five topics on the fundamentals of excavating.

1. The Excavator - This program serves as an introduction to excavators. It begins by identifying the various parts and components of the machine. Maintenance concerns of excavators are covered in detail as well as pre-op inspection.

2. Trench Digging - Digging trenches is the most common work task expected of excavators, and this program does an excellent job of covering common trenching procedures.

3. Trench Servicing and Backfilling - This program shows bedding procedures that are common to utility installation and how they are performed.

4. Loading Haul Units - Loading trucks is one of the most common

tasks that an excavator operator will face. This program covers the main aspects of this procedure that will ensure success for future operators.

5. Benching and Sloping - Benching is a cut and fill process that is fundamental for performing many basic excavator operations. It is used in attaining a proper machine setup as well as pioneering roads. This program covers the fundamental process of excavator operation so that operators can apply these principles to their own job.

Care and Candor: Making Performance Appraisals Work 180.11.E (Coastal) (18 minutes) (DVD) When managers use care, candor, and collaboration during a performance appraisal, they empower employees to succeed. Strengthen your relationships with your employees and improve company productivity with this program, which outlines the rule of intention and attention, SMART goals, and two-way communication principles. This program can be viewed in English or Spanish.

It Only Takes A Second II 400.04.1 (Aurora Pictures) (5 minutes) (DVD) This video features all new footage of mistakes and bad

choices we all too often make. Viewers won't forget the powerful accident re-enactments and dramatic consequences illustrated in this motivational video. It's a great meeting opener for any safety topic! This program makes you think safety.

GIS for Water Utilities 520.43.1 (AWWA) (24 minutes) (DVD) It's estimated that approximately 80 percent of all asset information is geographically referenced. Many utilities have converted their paper maps to electronic formats so they can be used by a GIS—a powerful computer-based information management system designed to work with data referenced by geographic coordinates. A GIS allows utility operators and managers to determine where their assets are located, for example, the location of valves, water mains, hydrants, and meters. A GIS also lets users update, analyze, and display information about those assets. As a result, a GIS can reveal important information that leads to better decision making.

Written by: Jody Murphy, Administrative Assistant II

Revised Professional Development Program Guide Now Online

The Professional Development Program (PDP) Guide has been updated for 2010 and is now available on the JPIA website. For those of you not familiar with the PDP, it is a benefit of JPIA membership, which offers employees the opportunity to improve skills and learn methodologies relevant to water industry work. Certifications in the specialty areas of Supervisor Basics, Human Resources, and Operations are offered. Each requires about 40 hours of coursework and is open to any and all member employees.

The PDP Guide has been updated to reflect the elimination of the Risk Management Certification; it was considered redundant since all the courses were also required in the Supervisor Basics and Operations specialties. (Individuals currently enrolled in the specialty will

not be impacted). The other important update is the new requirement that all courses be completed within four years of enrollment in the Program. This will translate to participants keeping current in the topics presented and ensure that what is learned is fresh and up to date.

Over 300 member employees have taken advantage of this important benefit and have become certified through JPIA and have received a beautiful plaque listing their specialty area(s). Another 800 are enrolled and working on their professional development. For complete information, visit the JPIA's website at www.acwajpia.com and click on Training, then encourage your staff to participate in this dynamic, no-cost benefit of membership in JPIA.

Written by: Patricia Slaven, Training Specialist

JPIA Purchases A Building!

The JPIA proudly announces the arrival of its newly purchased office building. The building was purchased for almost half of its original asking price, which was a savings of over \$2 million.

The new office is located in Roseville just six miles north of the current office facility. Roseville, California is currently one of the top ten fastest growing cities in the United States and will provide improved access and economic strength to the JPIA.

At the May 2009 Board of Directors' meeting, a motion was passed giving the Executive Committee the authority to negotiate and secure either the upgrade or replacement of the current office facilities. An Ad-Hoc Committee was formed to evaluate and establish which of three options would best suit the JPIA.

1. Remodel the current office facility;
2. Purchase and remodel an existing building; or
3. Buy land and build a new facility.



The Committee determined, after extensive evaluation of all options, that the second choice would best suit the JPIA and be the most economical use of funds.

The new facility will provide the JPIA staff with an improved work environment including new ergonomic work stations, an on-site training facility, enhanced security, and a much needed highly-efficient climate control system.

The new facility was previously owned by California State Auto Association and, at the time, was built well above the building standards. Plans are underway to remodel and bring the building to current ADA standards.

It is anticipated that the JPIA will be in its new facility before the end of 2010. For updates on the building progress, you can visit the JPIA's website at www.acwajpia.com.

Written by: Bobbette Wells, Administrative Assistant II

Positive Results For The JPIA's Workers' Compensation State Audit

From November 2 - 19, 2009, the Audit Unit of the Department of Industrial Relations, Division of Workers' Compensation, conducted an audit of the JPIA's Workers' Compensation claims as required by California Labor Code. The purpose of the audit is to make certain that injured workers promptly and accurately receive the compensation to which they are entitled.

The Audit Unit is required to conduct a profile audit review (PAR) of each adjusting location of California workers' compensation claims at least once every five years. A profile audit review consists of a review of key claims performance areas such

as timeliness and accuracy of benefits and proper notification. Audit subjects that do not meet or exceed profile audit review performance standards are subject to a full compliance audit and are assessed penalties.

A low performance rating reflects good claims performance and a high rating reflects poor performance. For audits in 2009, the performance rating must be below 1.76686. The JPIA's performance rating was 0.21112. This score is one of the lowest (best) of any of the PAR audits performed in the last five years throughout the state.

In addition to the PAR, the Audit Unit conducted a routine investiga-

tion of the JPIA's utilization review procedures. The purpose for this type of the investigation is to make certain that the adjusting location has complied with the requirements for requests for medical authorization. If the adjusting location's performance rating meets or exceeds the 85 percent performance standard, the investigation is successfully concluded. The performance rating for the JPIA was 100 percent.

The audit results reconfirm the JPIA's commitment to providing excellent service to its members and their injured employees.

Written by: Dianne Salvador, Workers' Compensation Claims Manager

The Property Program's Coverage

This is the third article in a series of technical discussions to assist members in evaluating their insurable property.

Within the Memorandum of Property Coverage, the following additional types of property are covered, provided that the property is timely reported to the JPIA and is on the Schedule of Values and an appropriate premium is paid: Buildings and Other Structures, Fixed Equipment, Personal Property, Vehicles, and Mobile Equipment.

In addition, there is some automatic additional coverage for certain losses that result from damage to a member's covered property.

1. Loss of Income: Members have coverage up to \$10 million for loss of earnings if a covered peril damages covered property.

Example: Electric power revenue lost due to mechanical breakdown of covered hydroelectric equipment.

2. Loss of Rental Value: Members have coverage up to \$10 million for lost rental income because a covered rental property is damaged or destroyed by a covered peril.

Example: Coverage would replace rent lost when a member's residential structure rented to a tenant burns down.

3. Accounts Receivable: Members have coverage up to \$100 million for the monetary loss if a member loses Accounts Receivable records because a covered peril damages or destroys a covered property item.



Example: If a building fire destroys the member's billing records, then the coverage would pay for uncollected receivables or the cost to reconstruct the records.

4. Valuable Papers: Members have coverage up to \$100 million for loss of maps, drawings, computer data, software, billing records, books, and files; this type of property does not need to be listed on the Property Schedule, with the following exception.

The antique value of maps, books, or other documents, cannot be covered without a special endorsement; JPIA requires an acceptable appraisal on file, prior to issuing the endorsement.



5. Catastrophic Coverage for Vehicles Garaged on District Premises: Members have coverage up to \$100,000 for catastrophic vehicle loss. This coverage benefits members who self-insure their vehicles, but it is redundant for those who insure their vehicles. It would apply, for example, when a fire destroys a group of vehicles stored overnight in a member's building or yard. There would be coverage even though the vehicles aren't covered for collision and comprehensive (i.e. listed on the Vehicle Schedule).

If a member self-insures vehicles, is the standard \$100,000 limit enough to cover the loss or damage of many vehicles due to a building

fire, hailstorm, sandstorm, or tornado? If not, consider increasing it.



6. Extra Expense: Members automatically have coverage, up to a \$10 million sub-limit, for the additional expense required when a covered property is damaged by a covered peril.

Example 1: A member's covered emergency generator is damaged by a covered peril, and it's necessary to rent a temporary generator until the original one can be repaired.

Example 2: The member's main office burns down, and it is necessary to rent temporary office space, furniture, and office equipment until the office is rebuilt.

Example 3: A member's covered pump station burns down due to a covered peril, and the member has to purchase water in order to meet contractual obligations to customers, the extra expense related to the purchase of water would be reimbursed.

Contact the JPIA's Member Services staff at (800) 231-5742 or by e-mail at member@acwajpia.com if you require higher sub-limits for any additional coverage or for any questions concerning the property schedule.

Written by: Chuck Wagenseller, Cost Estimator

From The Conference Meeting Rooms

The fall 2009 Conference was held at the Town & Country Resort and Convention Center in San Diego with the JPIA's events starting on Monday, November 30, 2009.

The first meeting of the day was with the Workers' Compensation Program Subcommittee. Mr. Knutson, Chair, reported that the Subcommittee had reviewed recent legal decisions and legislative updates and had also reviewed the latest actuarial report. The Subcommittee will meet on January 21, 2010, to set rates for next July.

The Risk Management Subcommittee also met that day. Subcommittee Chair, Joan Finnegan, reported that it had reviewed the Liability, Property, and Workers' Compensation Programs loss data. Neither of the Subcommittees had any recommendations at that time.

The Executive Committee met next and approved the application

of Laytonville County Water District for participation in JPIA's Workers' Compensation Program.

The Board of Directors met later in the day and ratified the Executive Committee's acceptance of Joshua Basin Water District as a member of the JPIA.

Mr. Gladbach, Chair of the Building and Property Ad Hoc Committee, provided an update on the status of the office facilities project. (See separate article)

Mr. deBernardi, JPIA's Director of Finance, reviewed the summary of the highlights for the September 30, 2009, fiscal year end. The audited year-end financial statements will be presented to the Board at the spring 2010 conference in Monterey. He also reviewed the Investment Portfolio for the JPIA as of September 30, 2009, noting that interest rates have continued to fall. For the month of September, the LAIF rate was at 0.90

percent; JPIA's annualized yield for the month of September was 2.1 percent, which is approximately 111 basis points more than LAIF for the same period.

Mr. Sells, JPIA's Chief Financial & Operations Officer reviewed the loss reports for the Liability, Property, and Workers' Compensation Programs. He also announced the recipients of the H.R. LaBounty Safety Awards. (The list of winners is in the shaded box below.)

Mr. Klaff then invited everyone to the JPIA's 30th Anniversary Reception and thanked the sponsors for their support. The list of sponsors included Kronick, Moskovitz, Tiedemann & Girard; William G. Malone of WGM & Associates; Daley & Heft; LaMore, Brazier, Riddle & Giampao-li; and Barmasse & Cohen.

Written by: Jeanette Waterstradt, Executive Assistant to the CEO

H.R. LaBounty Safety Award Winners — Fall 2009

El Dorado Irrigation District

Emil Hickman - \$100

Fallbrook Public Utility District

Robert Munger - \$150

Helix Water District

Larry Moon - \$100

Merced Irrigation District

Leo DeLeon - \$100
Bill Gonzalez - \$100
Tony Vega - \$100

Mesa Consolidated Water District

Wellness Committee - \$200

Orange County Water District

Glen Arrieta - \$75
Barrier Operations Group - \$100
John Bonsangue - \$50
Steven Clark - \$75
Pat Lewis - \$100
Boyd Lypka - \$100
Jimmy Pennella - \$75

Pajaro Valley Water Mgmt Agency

Jesus Martinez - \$150
David Parra - \$150

Rancho California Water District

Nathan Vance - \$200

San Dieguito Water District

Mark Piskor - \$150
Jose Preciado WD - \$75

San Luis & Delta Mendota WA

Jess Duran - \$100
Mark Garcia - \$100

South Feather Water & Power Agency

Charlie McCauley - \$200

Sweetwater Authority

Peter Arrant - \$150
Richard Emerson - \$75

Tahoe City Public Utility District

Eric Paieri - \$75

Yuima Municipal Water District

Jolyn Duff - \$100
Matt Munaco - \$100

JPIA Presented Three Seminars At The Fall Conference

During the fall 2009 conference in San Diego, the JPIA presented three seminars. The first was entitled Flawless Program Performance and was conducted by Dennis Viera, Director, LM 21 Operating Excellence, from Lockheed Martin.

Mr. Viera's presentation focused on sharing the benefits and results that Lockheed Martin has been able to realize by applying a Lean Approach and Principles. In every process driven organization, there are value added and non valued features. Lockheed Martin is using Lean as a way to produce a better product while eliminating waste and variability from its processes. Lean practices, or LM 21 Operating Excellence as they call it, is the cornerstone of Flawless Program Performance.

The second session of the morning was Best Practices. It was presented by JPIA's staff members: Walter "Andy" Sells, Chief Financial & Operations Officer; Dick Damon, Liability/Property Claims Manager; and Peter Kuchinsky II, Sr. Risk Management Consultant.

In this session they introduce members to the Best Practices concepts being developed by the JPIA and its members. The goal of the Best Practices Group is to prepare and present a series of training sessions to introduce JPIA members to the guidelines and procedures that can help them identify, manage, and maintain the infrastructure and assets of their districts. By helping members in these areas, the JPIA hopes to reduce the pool's exposure to losses resulting from infrastructure failures and improper maintenance.

The final session of the day was Sexual Harassment Prevention for Board Members and Managers (AB1825).



Lou Reinkens of Tahoe City PUD; Nancy Stangel, JPIA's Director of Administration; Dennis Viera of Lockheed Martin; and Walter "Andy" Sells, JPIA's Chief Financial & Operations Officer.

This session was conducted by Nancy Stangel, JPIA's Director of Administration, and Dick Damon, JPIA's Liability/Property Claims Manager.

This revised course revolved around an actual case where the accused goes through the cycle of "chaos" that developed as a result of the accusation of sexual harassment.

During the course, attendees were guided through the sexual harassment investigative process. The program also covered the emotional aspects of harassment and the importance of creating a safe work environment where employees can report sexual harassment violations without fear of shame or retaliation.

Written by: Sylvia Robinson, Publications & Web Editor

JPIA To Offer Exciting Webinars in 2010

We are excited to announce that JPIA will now offer live, instructor-led, web-based training to its members beginning in 2010. If you have a computer with internet access and speakers (or headset), you can obtain informative, interactive training right at your desk or wherever you are. JPIA is offering this service at no cost to members as we continue to strive to meet the needs of the districts to remain in compliance, lower liability, and increase employee engagement.



The courses will be conducted by JPIA trainers on topics relevant to the water industry and most classes offered will meet the Professional Development Program specialty requirements. This delivery method will save districts money since employees will not have to travel and they will experience less time away from the workplace. We hope this format will allow you to take advantage of this additional benefit available to JPIA members. So grab your mouse and your phone and get started on a new learning path. We look forward to seeing you on the web! Check out the listing of classes on the JPIA website, under Training and Webinars.

Written by: Patricia Slaven, Training Specialist

Executive Committee Election To Be Held At The Spring 2010 Conference In Monterey

There will be an Executive Committee election during the JPIA's Board of Directors' meeting to be held on May 3, 2010, at the spring conference in Monterey, California.

This election will fill two Executive Committee member positions, each for a three-year term, and one Executive Committee member position for the remainder of its term, one year. The incumbents are Merle Aleshire of Valley Center Municipal Water District, Joe Dion of Citrus Heights Water District, and Melody McDonald of San Bernardino Valley Water Conservation District.

The election will also fill the office of President for the remainder of its term (one year) and the office of Vice President for a three-year term. The incumbent Vice President is Joan Finnegan of Municipal Water District of Orange County.

Candidates for the election must be elected or appointed directors of the JPIA member that they represent and must have been appointed by that district to be on the JPIA's Board of Directors. Further, candidates for

the election must also be representatives of JPIA members that participate in all three of the pooled Programs: Liability, Property, and Workers' Compensation.

Each candidate must also receive concurring in nomination resolutions from **five** other JPIA members.

The submission of the nominating resolution, the five concurring in nomination resolutions, and the candidate's statement of qualifications is the sole responsibility of the nominating member. These nominations must reach the JPIA office at 5620 Birdcage Street, Suite 200, Citrus Heights, CA 95610 by the close of the business day (4:30 p.m.) on **Friday, March 19, 2010**.

Final notice of the qualified candidates will be included as part of the Board of Directors' meeting packet, which will be mailed on or before April 19, 2010, to those who request a meeting packet.

The nominating procedures and copies of the nominating and concurring in nomination resolutions can be found on the JPIA's website.

Written by: Sylvia Robinson, Publications & Web Editor

ACWA /JPIA Mission Statement

The ACWA Joint Powers Insurance Authority is dedicated to consistently and cost effectively providing the broadest possible affordable insurance coverages and related services to its member agencies.