

WHAT MAKES A GOOD PHOTO?

The first characteristic of a good photo is **TECHNICAL QUALITY**. In other words, the photo must be correctly exposed, revealing an accurate reproduction of colors and a proper balance between highlight and shadow areas. In addition, unless certain areas of the photograph have been purposely blurred for effect, the image must be sharply focused. Aside from being technically superior, all good photos have an immediate **IMPACT** upon a viewer. Impact is created in a variety of ways: by capturing action at the best possible moment; by presenting an ordinary subject in a non-ordinary way; by eliminating objects that draw attention away from the main point of interest; and by selecting a point-of-view that takes advantage of dramatic lines, masses, color and motion. Here are some general hints for taking good pictures.

- **KEEP IT SIMPLE.** A good image contains one basic idea even though it may consist of a number of related parts.
- **MOVE IN CLOSE.** Moving close to a subject eliminates non-essential elements and adds emphasis to important subjects.
- **KNOW YOUR LIGHTING EFFECTS.** Be aware of your light source and the highlights and shadows created by it. Also, different types of lighting can produce various effects and moods.
- **WATCH THE BACKGROUND.** Before you snap the picture, be sure to look beyond the subject. A perfect picture can be ruined by a confusing, jumbled background.
- **LOOK FOR THE UNUSUAL.** There is nothing ordinary about good photos. Look for something different: night scenes, spectacular or subtle color, humor, interesting motion, unusual patterns, dramatic lighting or a unique viewing angle.



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2014 CALENDAR PHOTOGRAPHY CONTEST

Deadline March 31, 2013

2014 CALENDAR PHOTOGRAPHY CONTEST

The moment has arrived to submit your best photos in Westfield's Calendar Photography Contest for the Westfield Insurance 2014 Calendar. **(PLEASE SEE CONTEST RULES FOR COMPLETE DETAILS.) ENTRIES WILL BE ACCEPTED UNTIL MARCH 31, 2013.** All Westfield agents and their employees, Westfield policyholders sponsored by their agents, Westfield employees, Westfield retirees and Westfield Bank customers who are amateur photographers are eligible to enter. So start reviewing your photos today. You may already have a winning picture. Get your camera out and start shooting — there's still time to take new photos!

Choose photos that others will enjoy. The judges will give favorable consideration to seasonal landscapes, human interest, unique color or action shots. **MAKE SURE YOUR PHOTOS ARE FREE FROM WRINKLES, SCRATCHES, FINGERPRINTS, DUST OR DIGITAL NOISE.**

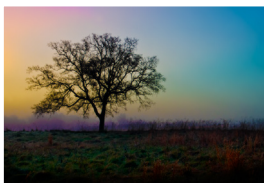
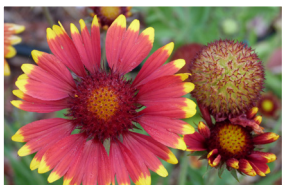
Good luck! We are looking forward to judging your entries.

HERE'S HOW TO ENTER

To enter Westfield's Calendar Photography Contest for the Westfield Insurance 2014 Calendar, complete the contest entry form and identify each photo with the photographer's name and address. Rules and entry forms are also available on Westfield Insurance's web site. To access go to www.westfieldinsurance.com and click on About Us at the bottom of the page. The "2014 Westfield Calendar Contest" link is listed on the left. **Policyholders will need to submit their entry forms through their agent.**

**ENTRIES MUST BE MAILED TO:
2014 Westfield Calendar Photo Contest
Great Lakes Integrated, attn: Koz Radivoj
4005 Clark Avenue
Cleveland, OH 44109**

ENTRIES MUST BE POSTMARKED NO LATER THAN MARCH 31, 2013. *Photos will not be returned.* Agents will also be notified of contest winners. For general questions regarding the contest, entries or eligibility, contact Erin Myers at 330.887.8400 at Westfield Insurance.



CONTEST RULES

1. Competition is open to Westfield agents and their employees, Westfield policyholders sponsored by their agents, Westfield employees, Westfield retirees and Westfield Bank customers who are amateur photographers. Policyholders wishing to enter the contest must submit their entries through their agent rather than directly to Great Lakes Integrated.
2. **ENTRIES MUST BE POSTMARKED BY MARCH 31, 2013.** Participants may enter up to a **MAXIMUM OF THREE PHOTOGRAPHS.**
3. **THE FOLLOWING FORMAT MAY BE ENTERED:**

Original, full color, **HORIZONTAL FORMAT DIGITAL IMAGES, WITH 5X7 PHOTOGRAPHIC PRINT. Digital images MUST BE TAKEN BY AT LEAST A 6.0 MEGAPIXEL DIGITAL CAMERA SET AT 3,000 X 2,000 PIXELS** or larger at 72 dpi in either JPEG or TIFF format and submitted on a CD-ROM along with a 5x7 photographic print for judging. All submitted images can be on one CD-ROM.
Nothing will be returned so please do not send your only copy.

TWO IMPORTANT NOTES:

- **A 5X7 PHOTOGRAPHIC PRINT MUST BE SUBMITTED WITH ALL FORMATS FOR JUDGING.**
 - **VERTICAL FORMAT PHOTOS WILL NOT WORK FOR OUR CALENDAR LAYOUT AND WILL NOT BE JUDGED.**
4. **PARTICIPANTS MUST OWN ALL RIGHTS** to photos submitted. Photos must not have been previously reproduced for any other calendar or commercial use.
 5. The judges will select only one photo per participant as a winner. Submitting an entry in the contest constitutes acceptance of all rules.
 6. Carefully pack the photos inside protective cardboard or glassine envelopes. Great Lakes Integrated or Westfield Insurance will not be responsible for loss of, or damage to, photo entries.
 7. The winners will receive 35 free calendars. With the submission of a photo for the 2014 Westfield Insurance Calendar Photo Contest, the photographer (or "you") grants Westfield Insurance (or "us") the irrevocable right to publish winning photographs, along with appropriate identification, as recognition in any additional manner, including advertising, greeting cards, post cards and website. The photographer (or "you") also affirms to be at least eighteen (18) years of age at the time of submission.

WINNERS TO BE CHOSEN IN MAY 2013 AND CONTACTED VIA EMAIL