



# GOTCHA Covered....

Volume 17 Issue 8

April 1, 2008

## Leadership

**President**  
Jeannie Upright

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DAE

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AAI, CPIW

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CPIW, DAE  
Patsy Lachat, AAI, CPIW  
Barbara Kressler, CIC,  
CPCU, CPIW, DAE  
Dee Musgrave, CISR, CPIW

## WEB-SITE

[www.ipsv.net](http://www.ipsv.net)

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## Presidents Message....Jeannie Upright

Thank you, Barbara Kressler for setting up the program for our March meeting. As always, Ted Wampole from Liberty Mutual was very informative. His "Saving Gas and Driving" program gave us a lot of tips on how to save gas in our daily ventures. If you have any safety questions or something to share, please contact Barbara.

There will also be a guest speaker this month from the newspaper; I urge you to attend and bring a guest.

Many of our members attended the Regional Conference in March. Thank you to those members who completed the award forms. I know it takes a lot of personal time to complete them and I appreciate your efforts. And to all members, thank you for your time and talents that

continue to make IPSV a "recognized" association! You can read about those recognitions in my Delegate's Report in this newsletter.

IPSV will be helping with the Spring clean-up at Camp Victory this year. If you were not at the meeting and wish to participate, please contact Gail Bradley for further information.

IPSV has several public relations activities coming up; please check the newsletter for times, dates, and needs.

To all members I wish you a **HAPPY SPRING!!**



## Secretary Minutes....Donna Coombs, LUTCF, AAI, CPIW

### Association Monthly Meeting

The Insurance Professionals of Susquehanna Valley met on Wed. March 19<sup>th</sup> at Portabella's in Lightstreet.

Members attending were Jeannie Upright, Patsy Lachat, Brenda Weaver, Gail Bradley, Carla Buma, Barbara Kressler, Pam Stetler & Betty Rafalko.

President Jeannie Upright called the meeting to order at 6:15 PM and introduced our guest speaker Ted Wampole, from Liberty Mutual Insurance Co.

The Secretary's report was reviewed and accepted as printed in the newsletter.

The Treasurer's report was reviewed and accepted as handed out and will be filed for audit.

After Jeannie read the Collect, dinner was

enjoyed by all in attendance.

Our guest speaker for the evening, Ted Wampole, presented a very informative program titled "Fuel for Thought – a Consumer Guide to Improving your Gas Mileage". Included in the presentation were tips on how to access the latest fuel prices using [aaa.com](http://aaa.com), as well as a website to find the most and least fuel efficient vehicles ([fueleconomy.gov](http://fueleconomy.gov)).

Patsy won the 50X50 drawing, after already winning 2 gas cards from Ted.

After the program, the committee reports were given as follows:

Membership & PR – Gail reported that she invited all state council members to the

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## Minutes.... continued from page 1

meeting in April. Our guest speaker for this meeting will be Jim Sachetti, Editor of the Press Enterprise who will present "How to Better Market your Association". Also she reminded everyone that we will be meeting at Camp Victory at 10:00 AM on April 19<sup>th</sup> – we will be painting so bring brushes and also anything from their "wish list" which is printed in the newsletter. Please let Gail know if you will be able to help. The Blood Mobile will be Sunday, May 4<sup>th</sup> at the Columbia Mall. Gail will have a sign up sheet at the next meeting. Jeannie will be meeting with the Red Cross director to get materials, time, what is expected of us, etc. Gail also reminded everyone to check out the photos from Regional Conference on our website.

Education – Barbara Kressler announced that the CPCU Society of Northeast PA will be holding an INS 21 class in Wilkes-Barre. You can attain the API designation after successfully completing and passing exams for INS 21, 22 & 23.

Nominating Committee – Brenda, as chair, nominated the following slate of officers and board members for the 2008 – 2009 term of office: President – Gail Bradley; Vice Pres – Donna Coombs; Secretary – Patsy Lachat; Treasurer – Pam Stetler; Board – Brenda Weaver, Barbara Kressler, Jeannie Upright and Debra Musgrave. Brenda then asked for a discussion on IPSV's Standing Rules, Article 6, PA State Council, Regional and National Delegate reimbursements. She asked that we amend this to pay registration fee up front and then the delegate would be reimbursed for the rest of their expenses when they submit their report and receipts. After discussion, Brenda made a motion to amend per above and the motion was seconded by Gail. The motion was passed and the Standing Rules will be amended.

Education – Barb Kressler thanked everyone for all their help and activities and for helping complete the award form as IPSV took 1<sup>st</sup> place for safety at Regionals. Continued on page 6

## Legislative....Patsy Lachat, AAI, CPIW

Highlights from an editorial in the Williamsport Sun-Gazette:

Believe it or not the presidential primary in Pennsylvania will mean something this April for the first time since Jimmy Carter was seeking the Democratic Party nomination 32 years ago in 1976.

The one conclusion that came out of March's "Super Tuesday" was that the Democratic nomination can't be resolved anytime soon and the state carrying the most delegate/superdelegate bounty between now and the party convention is PA.

So, let the visiting begin. Both candidates have already begun to make stops in the Wilkes-Barre/Scranton area as well as State College, not to mention the Pittsburgh and Philadelphia areas. Former President Clinton was in Williamsport the last weekend of March but neither candidate has been to the Susquehanna Valley yet.

Here in our mainly rural region most of us are of modest means. We're scared about the economy, can't afford the gas prices, are gasping under the weight of health care costs and are trying to figure out how to keep our siblings from leaving us for greener pastures the second they get their high school diploma or college sheepskin. We want practical details and solutions to our concerns and we want a health care solution. However, if it's going to be government-provided, tell us how it won't bankrupt the middle-class under the weight of increased federal spending and expensive bureaucracy.

When the primaries are all over suppose one candidate has accumulated more votes and another has more delegates,

who really should be the party's nominee? Beyond that, why are super delegates – in most cases, this is a fancy name for professional politicians – being given such a heavy, possibly deciding, voice in this race? What a poor excuse for nominating someone to the office that is supposed to house the leader of the free world.

The good news is that the timing of Pennsylvania's primary election is a blessing rather than a penalty as originally thought. The candidates will have to listen to PA like never before and they will have to campaign here.

More Legislative info:

Over the past month, more people than ever have registered to vote and more voters were changing to democrats due to the above mentioned presidential race. The good news is that there has been an increase of younger voters for the first time in recent history.

Also, don't forget about some hotly contested primaries in the U.S. House – Rep. John Peterson's seat and Rep. Chris Carney has 2 challengers. There are also several state contests that could get interesting as well as local ones.

Important dates:

Election Day is April 22, 2008 – be sure to make your voice heard!

Friday, April 25, Breakfast meeting with Senator John Gordon at Portabella's – 8:30 AM (please note the change in location)

## Membership....Gail Bradley, AAI, CPIW, DAE

Another year is nearing an end and what a great year it has been!

We were runner up for PR at Regional conference in Lancaster and won the perpetual attendance award for having the highest percentage of our membership present at the conference among other awards - we are still a force to be reckoned with!

Remember that we will be working at Camp Victory on Saturday April 19th at 10AM and we will be painting so bring some paint brushes along and wear your old clothes - we will finalize any details at the April meeting.

Also remember that we will be helping at the Red Cross Bloodmobile on Sunday May 4th at the Columbia Mall in Buckhorn and we will have a sign-up sheet at the April meeting for this event also.

As we come to a close for the year keep in mind that we

still need to help our association continue to grow. Invite a friend to a meeting or to our June picnic and introduce them to what we have to offer.

Thanks for your work in selling the February lottery tickets. We made a few hundreds dollars but we need to put on our thinking caps for next years fund raiser.

Our speaker for the April meeting will be Jim Sachetti, editor from the Press Enterprise, and he will be speaking to us about how to market our association better and get our name into print even though we do a pretty good job of doing that already! I have invited all of the State Council members to join us and I am awaiting their replies as to whether or not they will be able to attend. If you know of someone who may benefit from this program , even if not in insurance, please invite them to join us.

Gail Bradley  
PR & Membership Chairman

## Education....Brenda Weaver, ACSR, CPIW, DAE

### Set Yourself Apart

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## Safety...Barbara Kressler, CPCU, CIC, CPIW, DAE

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### FARM SAFETY

There are approximately 3.1 million men and women who work on America's 2.3 million farms and ranches. According to Accident Facts published in 1990 by the National Safety Council, farm accidents and other work-related health problems claim as many as 1300 lives and cause 120,000 injuries a year, most of which are preventable.

Farmers must handle a variety of agricultural chemicals and other toxic and/or irritating substances. Many materials are hazardous and can be fatal if not used and stored properly, especially with inquisitive youngsters around. Farmers are also exposed to dust, sun, noise, and other farming health hazards.

According to a report published by the National Safety Council in its "Accident Facts" 1989 edition, machinery overturns have the highest fatality rate. This fact was contained in a 1988 report for 10 states. These ten states contained one third of the tractors located in the United States.

### General Statistics of Farm Accidents

According to "Accident Facts " these are the statistics for farms:

- Tractor accidents on farms cause the highest number of fatalities with tractor overturns accounting for 44 percent of all tractor fatalities.
- Fruit farms have the highest work injury rate among various specified agricultural operations (233 injuries per million hours of exposure). The 1989 rate for all farms is 20.0 compared with 4.2 for all industry.
- Males have a higher injury rate than females and hired workers have higher injury rates than family members.

### Contributing Factors in Farming Accidents

*Emergency Preparedness-* Hospital and emergency medical care are not usually available within a reasonable distance; the farmer and his family do not have the ability or time to deal with an emergency until professional help arrives.

*Age of workers-* Farm surveys indicate that the injury rate is highest among children age 15 and under and adults more than 65 year of age.

*Protective Equipment-* It has been estimated that the use of protective equipment, such as seat belts on tractors, could prevent up to 40% of all farm work injuries.

*Equipment and Machinery-* The majority of farm accidents and fatalities involve the use of machinery. Proper machine guarding and equipment maintenance in accordance with the manufacturers recommendation(s) helps in avoiding accidents.

### Special Care for Children - Farm accidents claim as many as 300 children's lives per year.

#### Recommendations for Accident Prevention

The following steps are recommended:

- Make accident prevention a management as well as a personal goal. Develop an awareness of hazards on the farm and make a conscious effort to prepare for emergency situations including fires, vehicle accidents, electrical shocks from equipment and wires, and adverse health effects from chemical exposures.
- Reduce your risk of injury and illness with preventive measures. Read and follow instructions in equipment operator's manuals. Follow instructions on product labels for safe use, handling, and storage.
- Conduct routine inspections of your equipment to determine problems and potential failures that may contribute to or cause an accident.
- Conduct meetings with employees and family members to assess safety hazards, discuss potential accident situations, and outline emergency procedures.
- Be especially alert to hazards that may affect children and the elderly.
- Minimize hazards by careful selection of products you buy, by providing good maintenance of tools, buildings, and equipment, and establishing good housekeeping procedures.

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## WOMEN'S CENTER

The Women's Center in Bloomsburg is our charity for this year. We have the following projects going for them:

Any old/unused cell phones, please bring to the next meeting. The Women's Center is recycling them to raise money. Thank you to all the members that collected phones and continue to do so.

**Please bring one or two of the following items which is on their Wish List: Cleaning Products, Paper Products (toilet paper, paper towels, etc.) Non perishable foods, and Presents for Children & Mothers.**

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### Upcoming Events....

April 16	Association Meeting
April 19	Camp Victory Clean Up
April 22	Election Day
April 25	Breakfast with Senator John Gordner, Portabella's 8:30 AM
May 4	Bloodmobile, Columbia Mall
May 21	Association Meeting
June 4-8	67th NAIW National Convention, Scottsdale, AZ

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### Program & Menu....

March dinner meeting will be held at Portabella Catering in Lightstreet, @ 6PM on April 16, 2008.  
Menu: Pasta with Red Sauce or Alfredo Sauce along with meatballs or sausage, toss salad, garlic bread, chef's choice of appetizer.

Please e-mail [brenda@gordnerinsurance.com](mailto:brenda@gordnerinsurance.com) and make your reservation by April 14. Last minute adds are ok. If you need to cancel your reservation the day of please call me at GordnerCoombs Insurance 570-458-6015.

**Cost is \$14.00 per person / Please note the increase in price is a direct result of an increase of \$1.00 from Portabella's.**

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### Birthdays....

April  
4/21 Barbara Kressler

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### Reminder....

- **Bring donations for Women's Center and **Camp Victory** to any meeting.**
  - **Code your cell phone with your emergency contact labeled ICE, In Case of Emergency**
  - **Be sure to check out our web site often, as well as the PA State Council web site and the National web site. Addresses on page 4.**
  - **National Conference is June 4-8, 2008, in Scottsdale, Arizona**
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## Safety....continued from page 4

- Provide rollover protective structures, protective enclosures, or protective frames as appropriate for farm tractors.
- Use seat belts while the tractor is in operation.
- Make sure guards for farm equipment are put back on after maintenance to protect workers from moving machinery parts.
- Review material safety data sheets (MSDSs) and labels that come with chemical products.

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**Communicate information concerning hazards to all workers. Prevent pesticide poisonings and dermatitis caused by chemicals by ensuring that protective measures recommended in the MSDSs or labels are taken.**

- Take the necessary precautions to prevent entrapment and suffocation caused by unstable surfaces of grain storage bins, silos or hoppers
- Be aware that methane gas, carbon dioxide, ammonia and hydrogen sulfide can be present in unventilated grain silos and manure pits in quantities sufficient to cause asphyxiation or explosion.

### Benefits

The benefits of accident prevention include reduced work injury and illness costs such as worker compensation insurance premiums, lost production and medical costs. A safer more healthful workplace also improves worker production and morale and prevents human suffering.

### Summary

OSHA is raising the level of awareness concerning the need for improved farm safety. The U.S. Department of Agriculture's Extension Service helps in funding state efforts. The Department of Health and Human Services through its National Institute for Occupational Safety and Health (NIOSH) is conducting research to determine how best to prevent farm accidents and illnesses. This is one of a series of fact sheets highlighting U.S. Department of Labor programs. It is intended as a general description only and does not carry the force of legal opinion. This information will be made available to sensory impaired individuals upon request. Voice phone: (202) 523-8151. TDD message referral phone: 1-800-326-2577.

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Legislation – Patsy also thanked everyone for all their help as IPSV won 1<sup>st</sup> place at Regionals for legislation. Also she announced that our breakfast meeting with Senator Gordner will be on Friday, April 25. She had contacted the Inn at Turkey Hill and they had a room fee of \$100.00. The membership thought this was too high and Brenda volunteered to contact Portabella's to see if we could hold the meeting there with a cost of \$9.00 per person for breakfast. Pam also handed out flyers about a Legislative Luncheon on Thursday, April 10 at noon at Mulberry's Restaurant in Danville. Featured guest speakers are Representative Robert Belfanti and Senator John Gordner. If you are interested in attending, please contact Pam.

Gail announced that IPSV will host NAIW Mini Boards in 2011. There will be much discussion, planning, etc to follow.

After For the Good of the Cause the meeting was adjourned at 8:30 PM.

Respectfully Submitted  
Patsy Lachat, Acting Sec'y



**NAIW REGION I CONFERENCE**  
**March 6-9, 2008**  
**Eden Resort Inn & Conference Center**  
**Lancaster, Pa.**

The 2008 conference theme was hosted by 5 associations, known as "Cinco Synched". They were Ins. Prof. of Greater Harrisburg, Ins. Prof. of Lancaster County, Ins. Women of York, NAIW of Reading, and South Central Ins. Associates. Their theme was "Simplicity", with an Amish tone!

Members from IPSV traveling on Thursday were Jeannie Upright, President and Delegate, Gail Bradley, V.P. and Alternate Delegate, Patsy Lachat, and Brenda Weaver. We arrived at the Conference, checked in, and went to our rooms, freshened up and then attended the Welcome Party.

Friday began with a 7am continental breakfast, after which Gail and I registered at the credentials desk. We had "officially" arrived! We all attended classes until noon, such as, NAIW 101, Self Defense, and Ethics.

Gail and I attended the Meet the Candidates and Delegates Briefing from 5pm until 7pm. By this time the other IPSV members, Donna Coombs, Barbara Kressler and Pam Stetler had arrived for dinner and the 1<sup>st</sup> business meeting which was called to order by Region I Vice President Ruth E Goodwin, API, CPIW, DAE. Presentation of the Colors was done by Boy Scouts Of America Troop 40, Dallastown, Pa. and accompanied by Michael Lyter of the Highland Bagpipes. After the Pledge of Allegiance, National Anthem, introduction of the head table and the reading of the Collect, we had dinner.

During dinner we were welcomed by the Conference Chairmen, Lisa Lyons, CPCU, APA, AIS, CIPA, CPIW, introduced to the Regional Conference Committee Chairmen, Ruthie Goodwin, API, CPIW, DAE. Jennie Matteliano gave the Adoption of the Credentials report, Mary Corvaia gave the Adoption of the Standing Rules and Conference Program,

Dinner was followed by the Memorial Service for deceased NAIW members in the past year presented by Doty Matyka. Guest speakers for the evening were Ruth Goodwin RVP, Kelly Sexauer, Lisa Gramling, Dixie Watson, Elena Ifkovits, and Joanna Mahoney. They talked about their experiences with NAIW from the stand point of the Rookie Member to the Past National President.

The meeting adjourned at 10:00pm and we returned to our rooms.

Saturday we began with the 7am breakfast, a visit to the vendors in the Exhibitors Hall and Fund Raising Tables proceeded by the CWC speak off at 8am in the Grand Ballroom. There were 6 contestants; Raffaella Dzialek, Jenna Boutin, Leola Hall, Marcia Scadova, Cindy Magno, and April Sanborn. Their impromptu question was; what can you do to help NAIW succeed into the future?

The 2<sup>nd</sup> business meeting was called to order and the head table was introduced by Ruth Goodwin, RVP, at 10:00am. Reports were given by the Ins. Scholarship Foundation of America, the Region I Vice President, the International Representative, the Credentials Committee, the Bylaws and Standing Rules Committee, the Recommendations Committee and the Nominating Committee.

Elections were held for Region I Vice President Elect, Bonnie Adams, Delegate to National Nominating Committee, Dixie Watson, and Alternate Delegate to the National Nominating Committee, Elana Ifkovits. There was a vote taken to set aside the procedure used by NAIW to increase national dues and to raise the dues by \$10.00 for the 2009-2010 fiscal year only; due to increased costs of operations. There has not been an increase since 1990. Forty-six Delegates were present; 38 voted yes and 8 voted no. Region I's vote will be sent to national as 1 of 9 votes and if the majority voted for the increase then a vote will be held at National Conference, if not it will die. After remarks from the RVP-Elect the meeting was moved to the dining room for the Awards Luncheon, due to the fact that we were behind schedule.

The Recognition Luncheon began at 12:15 pm with welcome remarks and introduction of the head table by Ruth E. Goodwin, RVP, followed by the recognition of new CPIW/M's and DAE's.

Nine Region I Education Scholarships were awarded. For a complete listing, see me for the official Program Book. Unfortunately, no IPSV members received any. The awards won by our association were as follows: Legislative Award, first place; Perpetual Attendance Award, first place; Public Relations, runner-up; Safety Award, first place; Education Award, runner-up.

Other awards given out were Rookie of the Year, Kelly G. Sexauer; Claims Professional of the Year, Donna Wilk; Insurance Professional of the Year, Suzanne Orvis; Professional Underwriter of the Year, Carol Hooper; and Communicate with Confidence winner was Marcia Scadova and Leola Hall, runner-up.

This meeting was adjourned at 2:00pm after closing remarks by Ruth E. Goodwin RVP. We had the afternoon free.

Our Pennsylvania group picture was taken at 6:35pm, followed by a cocktail reception, dinner, closing remarks, presentation of gifts, announcements, and entertainment.

Sunday morning began with breakfast and the 3<sup>rd</sup> Business Meeting called to order at 8:30am by Ruth Goodwin, RVP. The head table was introduced, the report of the Resolutions Committee was given by Audrey Nudelman; remarks were made by the International Representative, Janelle Duffy; the RVP, Ruth Goodwin, and the Conference Chairman, Lisa Lyons.

Reconfirmation bids were made for the 2009 Conference by the Ins. Women of Buffalo; 2010 Conference by the Ins. Women of the Main Line (Pa.); for 2008 Mini-Board in Buffalo, NY; 2009 NAIW Cumberland/Salem Counties; 2010 Boston and 2011 in Williamsport hosted by IPSV!!

The Region I Conference 2008 was adjourned at 9:15am by Ruth Goodwin, RVP.

*( all credentials information not listed here, can be seen in the official conference attendance sheet, which you can get from me)*

### Regional 2008 FUN report

It was 8:30 AM and I was waiting for Brenda, Jeannie & Patsy to arrive as we had decided to meet at my house at 8:30. Ok it is now 8:40 and no one is here yet - did I have the wrong meeting place?? I got on the phone to call Patsy's cell phone just as Jeannie & Patsy pulled into my driveway. They did not see my car or Brenda's and said to each other - are we at the right meeting place? I came outside and eased their worries but where was Brenda? She arrived about 10 minutes later - and why was she late? You will have to ask her about that!

Anyway we finally got on the road about 9AM with Della leading the way and Stella on guard to make sure that she did not steer us wrong!

Della does not really like those vibrations that happen along the way!

As we approached the Lancaster area, Patsy took a Cage Stoch ride and then we took a little side trip to do some shopping before arriving at our hotel. Thanks to Patsy & Brenda we ALMOST had adjoining rooms! As we toted our luggage to our rooms I could hear giggling in the elevator but it was not moving - what were those women doing? They finally decided that just pushing a button was not enough to get those elevators moving.

After settling into our rooms - which were side by side - we went to the Welcome party where we met up with Betty and guided her along her way. We then retired to Jeannie's room for a **night cap** and then off to bed. Brenda & I in one room and Patsy & Jeannie in another since my room-mate- Donna had not yet arrived.

Friday morning was filled with seminars & workshops. Donna arrived around noon and she and Brenda had their box lunches while Patsy, Jeannie & I met up with Patsy's sister for lunch at Garfield's. After we had returned to our rooms after lunch we were driven out into the hallway by the fire alarms ringing! That sure got our hearts to pumping however it had just been a clumsy construction worker bumping the alarm.

Barb & Pam arrived and while the others went to seminars, Brenda and I went to check out Princess Pam's suite and Barb's efficiency apartment. Pam's suite was overlooking the pool with a huge living room, bath and bedroom and balcony and not 1 but 2 TV's. Barb's condo had a complete kitchen with table set to dine and a fireplace! I don't know how those two rated for the same room price!!

After dinner Barb & Pam retired to their palaces while the rest of the commoners went back to Jeannie's room for a **night cap** before retiring for the evening.

Saturday morning began with CWC followed by the business meeting which some of us had to SNEAK into, but before we went downstairs to the days events - can you guess who dropped their name tag into the toilet??

At the Awards Luncheon IPSV again cleaned up and Donna magically turned into Brenda not once but twice - and before we had left for the weekend THREE times!

Since the weather was so bad we decided to for-go another shopping trip and stay in the room and visit and have a glass of wine or two while we waited for the Hospitality suite to open back up so that we could take our puzzle pieces in and also pick up a door prize that I had won. Can you guess what I won - a bottle of wine!! So back to the room we went to enjoy some more chatting and wine tasting before we had to get ready for the group photo and the banquet.

While we were getting our photos taken Pam went back to our room as we had forgotten to give our President her corsage to wear for the evening - she thought we had forgotten about her! After we were seated at the dinner table we presented Patsy with a bouquet of black roses as she will soon be turning the BIG 5-0 and we usually celebrate her birthday at Regional conference.

The after dinner entertainment was so exhilarating that after Pam & Barb left for home, we went back to Jeannie's room and rented a movie and had a **night cap**! Do you see a theme here??

Did you remember to turn your clocks ahead!!

Sunday morning consisted of breakfast and the final meeting and Jeannie had the nerve to stand up and bid on Mini Boards for 2011!!

After saying our good-byes to all of our regional friends we started home.

If you ever ride with Donna as I did on the way home be sure that she stays on the right side of a divided highway so that the on-coming cars do not get alarmed!!

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We arrived back at my house about noon and Patsy, Jeannie & Brenda were just getting ready to leave my house so we said our goodbyes.

Another Regional Conference had come and gone and again IPSV had left their mark. Next time won't you join us on our travels?

Gail Bradley  
Alternate Delegate

### CAMP VICTORY WISH LIST

Archery Supplies—targets—bows & arrows. Pavilion Supplies—Ping Pong Paddles & or balls. Cup Dispensers for water cooler. Megaphone. Cash Donations.

# Our president at Work!



# Regional Conference 2008

