



GOTCHA Covered....

Volume 18 Issue 8

April 3, 2009

Leadership

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Gail Bradley, AAI,
CPIW DAE

Vice President

Donna Coombs,
LUTCF, AAI,
CPIW

Secretary

Patsy Lachat, AAI, CPIW

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CPIW, DAE
Jeannie Upright
Barbara Kressler, CIC,
CPCU, CPIW, DAE
Dee Musgrave,
CISR, CPIW

WEB-SITE

www.ipsv.net

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Presidents Message....Gail Bradley, AAI, CPIW, DAE

Another Regional Conference has come and gone and IPSV was once again a force to be reckoned with when it came to awards. A complete report will be in my Delegate report.

Donna did a great job in securing last month's speaker - Jeffrey Dohrmann presented a very informative program on harassment.

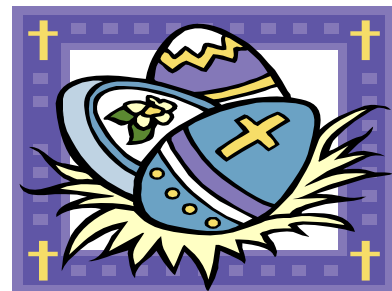
Hopefully you have all received the email regarding the INS 21 class to be held in May - if not please contact Dee for more complete information and spread the word to anyone that you know that may be interested in taking the class..

We will be electing our new officers at the April meeting so hopefully you can all come to the meeting. The program will be presented by Pam & Patsy on how our laws are made and the American Government and I am

sure they will do a great job so come and show your support.

Council Director, Pat Egges, will be installing our new officers at our May meeting and she will be bringing us news from National headquarters and updates to the national websites and other improvements being offered. We need to have a good showing at the May meeting also so put the date on your calendars.

Happy Easter and I will hopefully see you at our April meeting.



April

Secretary Minutes....Patsy Lachat, AAI, CPIW

Association Monthly Meeting
March 18, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's Inn in Lightstreet on 03/18/2009. President Gail Bradley called the meeting to order at 6:05pm. Donna Coombs welcomed and introduced our guest and speaker, Jeffrey C. Dohrmann, Esquire, with the law firm Rieders, Travis, Humphrey, Waters and Waffenschmidt in Williamsport. President Bradley read the collect.

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Secretaries Minutes Continued from Page 1

Members in attendance: Gail Bradley, Jeannie Upright, Betty Rafalko, Patsy Lachat, Cindy Kline, Donna Coombs, Carla Buma, Debra Musgrave and Pamela Stetler.

After dinner, Donna gave a short biography on our speaker, Attorney Jeffrey Dohrmann and he gave a very informative talk on Sexual Harassment.

Cindy Kline won our 50/50 drawing.

The secretary's report of the January meeting, as printed in the newsletter, was reviewed and accepted. Pam handed out copies of the Treasurers Report and we discussed what to do with our 2 CD's. Patsy made a motion to put the amount of the first CD in our general fund and renew the second CD. Donna seconded the motion and after a voice vote it was passed. The report was then accepted and filed for audit.

Business meeting: Donna, Membership Chair, spoke with Danielle of 1st General Services and they may become a \$50.00 sponsor for our website. She also let everyone know she had 4 booklets for the Columbia/Montour Women's Conference being held at Danville Middle School. You can also check their website for additional information.

Dee, Education Co-chair advised that she and Barbara Kressler are putting together an INS 21 class. Barb will be the instructor and it will be held at Keystone Headquarters on Route 11. They are filing for the CE credits before setting a date for the classes. Please contact Dee if interested in attending.

Jeannie, Safety chair, handed out materials from Puroclean and Travelers.

Patsy, Legislative chair, advised that she and Pam will be doing a Legislative presentation for the April meeting.

Jeannie, Sunshine chair, had nothing new to report.

Nominating Committee: Patsy presented the following slate of officers and board for 2009 – 2010 to be voted on at the April meeting:

President – Gail Bradley

Vice President – Donna Coombs

Secretary – Patsy Lachat

Treasurer – Pamela Stetler

Board – Jeannie Upright, Carla Buma, Debra Musgrave and Barbara Kressler

Old Business: Gail mentioned and everyone agreed how great our website is. Please be sure to check it out.

Gail, Jeannie and Patsy will be attending Regionals in Buffalo, March 22 – 25.

New Business: We discussed having 2 meetings over the summer instead of trying to meet in January and February or to make sure we have snow dates in place for our winter meetings. This will be discussed further at the next board meeting.

Also, handed out was the Insurance Professional of the Year Award Questionnaire and qualifications. A copy of the form is enclosed with the newsletter for those who were not at the meeting. Please consider applying.

Gail mentioned that Brenda received a letter from Millville High School about our \$50.00 scholarship. Pam check and it is in our budget so we will let them know we are doing this again this year.

Correspondence – there was none.

Donna reminded everyone to give her their Women's Center donations that they brought so she could drop them off.

After all present participated in For the Good of the Cause and member visions, and there being no more business to discuss, the meeting was adjourned by President Gail Bradley at 8:00pm.

Respectfully submitted,
Patsy Lachat, Secretary

Membership....Donna Coombs, LUTCF, AAI, CPIW

We won the Region I award for membership! We're not sure how we qualified to win this award, but perhaps it's because in this era of declining membership, we are growing slowly and steadily, one insurance professional at a time. As long as we continue to reach out to the insurance community and wholeheartedly welcome potential new members to our meetings, we will continue to grow. How we treat our fellow members, and their employers who are still providing financial support, is a key issue in the viability of our group at all levels, as we go forward. At the local level, our group actively practices treating "every one" as "each one" would like to be treated – and this makes me proud to be a member of the Insurance Professionals of Susquehanna Valley! We are a good example for other local as-

sociations, as well as the state, regional, and national levels of our organization. Perhaps that's why we are "award winning".

Just a few Public Relations notes: The shelter of The Women's Center was very pleased to receive our overflowing laundry basket of cleaning supplies & paper products after our last meeting.

Today, I spoke to First General Services and they are sending their \$50 check to sponsor our web site. I am going to "work on" the local Enterprise car rental office for our next sponsorship.

Happy Spring!

Safety....Jeannie Upright

The Unsafe Driver

What is an unsafe driver?

- *has a series of minor crashes or near misses
- *is unable to concentrate
- *is unable to read ordinary signs
- *gets lost on familiar roads
- *has difficulty judging distance
- *accidentally hits the gas pedal instead of the brake
- *violates traffic rules
- *drives too slowly

Is unsafe driving age related?

Age alone is not a factor for identifying unsafe driving; however, safe driving skills may be more difficult for an older driver.

Who can report unsafe drivers to PennDot?

Physicians, Pa. law requires all physicians and other persons authorized to diagnose and treat disorders and disabilities to report anyone diagnosed as having a condition that would impair their ability to drive. (15,000 reports/year)

Law Enforcement, following a crash or traffic stop, if the police feel the driver has some impairment. (2,000 reports/year)

Concerned relatives or friends (500 letters/year)

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Legislative....Patsy Lachat, AAI, CPIW

Insurance Professionals of Susquehanna Valley took home the first place Legislative award at Regional Conference in Buffalo! A special "thank you" to all who sent letters, emails, participated in the elections, etc. Together we can accomplish quite a bit!

As you may have noticed in the Leg Reg Reviews, both the House and the Senate in PA have important bills that will be coming up for a vote shortly. Please be sure to let your voice be heard and email or call your congressman/woman with anything you feel strongly about including the PA Budget.

Quite a few of us have been sending letters to our senators in Washington regarding ovarian cancer. The following is an excerpt from an email I received from the Ovarian Cancer National Alliance:

Thursday, March 26, 2009 (WASHINGTON, DC): Senators Edward Kennedy (D-MA) and Kay Bailey Hutchison (R-TX) introduced the bipartisan 21st Century Cancer Access to Life-Saving Early Detection, Research, and Treatment (ALERT) Act today, which aims to expand and accelerate research to help find effective treatments and better preventive measures for cancer patients. The 21st Century Cancer ALERT Act is a wide-ranging cancer bill addressing issues from research to workforce shortages to coordination of care.

The 82-page bill offers solutions to many issues that are vital to the ovarian cancer community including the importance of early detection tests, development of biomarker tests, access to cancer care for underserved populations and expansion of access to clinical trials.

"The 21st Century Cancer ALERT Act marks a beginning of hope for ovarian cancer patients and their families because ovarian cancer is a disease that has not seen significant lessening of mortality rates since the War on Cancer was declared more than 30 years ago," says Cara Tenenbaum, Senior Policy Director for the Ovarian Cancer National Alliance. "Federal funds and support are essential to finding a cure for ovarian cancer and we will continue to work with the Senate to ensure that the bill's promises are fulfilled."

Be sure to let your congressman/woman in Washington know how you feel about this issue.

PA's primary election is 5/19/09 and the last day to register to vote is 4/20/09.

A reminder that we will be hosting a Breakfast meeting with Representative Richard Mirabito, 83rd Legislative District, Lycoming County, PA House of Representatives, on Friday, April 24, 2009, 8:30am, at Portabella's. If you plan to attend, please call or email me so I can get a count.

**I
P
S
V**



Regional Winners of Legislative and Safety Awards

Education....Dee Musgrave, CISR, CPIW

April 2009 Education Report

Pa Agent's Duty to Read Policy

Throughout the country, there are differing standards as to an insurance agent's duty to read the policies he or she sells, and then to advise the insured of the language. In the majority of states, an insurance agent does not have an affirmative duty to advise a client regarding the adequacy of a policy's coverage. Instead the insured is obligated to read the policy and raise questions concerning coverage within a reasonable time after issuance. A minority of states, however, hold that an insurance agent holds himself or herself out as an expert in insurance matters. Because of this, these states make it a duty for an agent to read policies and confirm that the coverage provided is that which was requested by the insured. Pennsylvania is one of these states.

Such a standard was upheld by the Pennsylvania Superior Court in 2003, in the case of *Pressley v. The Travelers Property Casualty Corporation*. In *Pressley* the insured sought to have her mother added to her automobile policy. The agent informed the insured that this was possible, and that a new policy would be issued. The new policy however contained an exclusion which prevented coverage for the mother. Shortly after this policy was issued, the mother was killed in an accident. When the insured sought coverage, she was informed by the carrier that the mother was not covered. The insured admitted that she did not read the new insurance policy to confirm that her mother was covered.

The Superior Court held that "an agent is required to exercise the skill and knowledge normally possessed by members of that profession to make sure that the coverage sought by the insured is the coverage received." Looking at the facts of the case, the Court stated that the insured "has a right to be covered by what she was told she was covered and to get what she thought she bought."

The strongest language comes from the Court when it discusses situations where an insured receives a policy containing changes in the coverage for which he or she originally applied. The Court held that "when the insurer elects to issue a policy differing from what the insured requested and paid for, there is clearly a duty to advise the insured of the changes so made. The burden is not on the insured to read the policy to discover such changes, or not read it at his peril... When the insurer elects to issue a policy differing from what the insured requested and paid for, there is clearly a duty to advise the insured of the changes so made... The burden is not on the insured to read the policy to discover such changes.

Under the standard in Pennsylvania, affirmed by the Superior Court, an insurance agent has a duty to read all policies issued, confirming that the policy language provides the coverage requested by the insured. Failure to do so could lead to substantial liability.

Taken from the IA&B website
Respectfully submitted by
Dee Musgrave
Education Co-Chair

Delegate Report.... Region 1 Conference

Patsy, Jeannie & I arrived at the Seneca Niagara Casio & Hotel in Niagara Falls NY on Sunday afternoon about 2:30 PM. We registered at the conference and Patsy and I reported to credentials and then we had "officially" arrived at conference. We attended the ribbon cutting ceremony and after meeting and greeting friends we attended the welcome party since we had no business to attend to the first evening.

Monday morning we manned the fund raising table and walked around in our "Easter Bonnet" to attract customers. The attendance was only about half of what was expected so sales were slow but we still enjoyed our time visiting with old friends and making new ones like we always do at conferences.

At 4:30 on Monday we attended the Meet The Candidates - Delegates Briefing meeting hosted by Denise Beardsley - chairman of the Nominating Committee.

At 7PM we attended the dinner where the first business meeting was conducted. RVP Bonnie Adams opened the meeting and the colors were presented followed by the Pledge of Allegiance, the singing of The Star Spangled Banner and O Canada.

RVP Bonnie Adams introduced those seated at the head table and conference chairman Connie Smith welcomed everyone followed by a welcome from Rae Dzialak, President of the host association - The Insurance Women of Buffalo. Following the Collect greetings from the Region 4 RVP was read. Ruth Goodwin gave a report from ISFA and reported that money is available that is not being used and encouraged people to apply for scholarships.

The Keynote Speaker was Marat Clark and she gave a very enjoyable speech and was impressed by what NAIW represents and encouraged everyone to persevere in all that they do.

A memorial service was conducted to remember those members who have passed away since the last conference with a candle lighting ceremony and a choir singing You'll Never Walk Alone.

The meeting was adjourned at 9:25 PM.

Tuesday morning began with CWC and there were 5 great speakers. It is always very impressive to see those women stand up and give their speeches.

The business meeting began shortly after CWC. Bonnie Adams gave the report of the RVP where she spoke about last summer's outstanding Mini Board meeting and she spoke about each of her state Council Meetings that she attended over the past year. She thanked everyone for their support over that last year and promised to give the National Board any opinions that you may want to express.

Joi Wilson, Int'l Sec'y, then gave a report from headquarters and spoke about the updated website and said there are four areas that are being addressed. The first is the financial issues - audits have been completed, expenses are being streamlined as much as possible as we lose members in order to keep up with expenses. IRS 990 forms have been completed and filed and will be required on an annual basis.

The second area had to do with the staffing at corporate headquarters. The con-

National Association of
Women, International
6528 E. 101st St.
Suite D-1 PMB #750
Tulsa, OK 74133
Toll Free: 800-766-6249
Fax: 918-743-1968
E-Mail:
JoinNAIW@NAIW.org
Website: www.naiw.org

Local Association President
Gail Bradley
570-000-0000
brado@ptd.net
Newsletter Editor
Barbara A. Kressler
570-473-2814
bkressler@keystoneinsgrp.com

We are on the web
www.ipsv.net

State Council on the Web
www.naiw-pa.com



Charity Up Date

The following are items that are desperately needed, please include these in your weekly shopping list and bring to our monthly meetings.

- Feminine products
- Toiletries – soap, shampoo, toothpaste, etc
- Cleaning supplies such as cleansers, Lysol based products (germ control)
- Antibacterial wet wipes
- Laundry detergent
- Garbage bags
- Fresh fruits and/or vegetables

Donna will be happy to collect at our meetings & drop off at the center, next day.

THANK YOU FOR ALL THE ITEMS THAT HAVE BEEN BROUGHT IN, KEEP IT COMING!

Upcoming Events....

Association Meeting	April 15, 2009
Legislative Breakfast Meeting	April 25, 2009 @ 8:30 AM
Association Meeting	May 20, 2009
National Conference	May 27-31, 2009 New Orleans, LA

Program & Menu....

April 15 dinner meeting to be held at Portabella Catering with dinner being served at 6:00 PM.

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by April 12th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

Birthdays....

April -
4/21 Barbara Kressler

Reminder....

- **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**
- **Bring in your items for the Women's Center**
- **Save those aluminum soda and beer, etc., tabs for the Ronald McDonald House**

Safety.... Continued from Page 3

How can an unsafe driver be reported?

Send a letter to:

PennDot

Bureau of Driver Licensing

P O Box 68682

Harrisburg, Pa. 17106

The letter must contain the author's name, address, phone, best time to contact, info about the person you are reporting: name, address, relationship, specific medical condition.

Reports are confidential and are not released to the driver.

What does PennDot do with the report?

The PennDot Medical Unit reviews the form, then determines:

-the driver can keep their license, as no impairment to safe driving exists.

-the driver may have restrictions for corrective lens, driving during daylight hours only, vehicle modifications

the driver can no longer drive safely and the license is revoked

the driver may be required to submit to further medical evaluations or complete a driver's skill test

If a driver disagrees with PennDot's decision, they may file an appeal.

Resources are available locally for educating, screening, or testing drivers through AAA and AARP.

Developed by the Lycoming County Health Improvement Coalition's Safe Communities Task Force funded through PennDot's Dept. of Transportation's Bureau of Highway safety and traffic Engineering.

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vention director has taken a new job and a new person - Amy - is being trained to replace Melissa. Also each Nat'l Officer will be visiting headquarters on an annual basis to become more familiar with the staff and operations.

A third area was the Wall of Honor. It has still not been decided how the wall is going to be constructed and quotes are still being obtained. Quotes are also being taken on furniture for the board room and a plaque will be hung listing the donors to the board legacy fund.

The fourth area was member benefits. The board has decided to eliminate the 5% credit card charge and coverage has been extended for the credit cards to use American Express and Discover. Also member eligibility has been expanded to include anyone that has any dealings with the insurance industry. She also spoke about the new website and members should be able to get information in a faster manner.

Joi also reminded everyone about the WEB CE's and discounts are given to NAIW members. She also spoke about the scholarship monies available that are not being used.

She spoke about how some people wanted to know what NAIW is known for. It was decided that there are three things that we want to be known for. - Insurance Education - Skills Enhancement - Leadership Development

Sec'y Wilson ended with thanks and said that we are looking forward to the future.

The meeting continued with there being no recommendations from the Recommendations committee to be voted on and no standing rules or bylaws changes to be discussed.

The nominating committee placed the following names into nomination - RVP for 2009-2010 - Bonnie Adams - Delegate to Nat'l Nominating Committee - Dotty Matyka and Alt Delegate to Nat'l Nominating Committee - Donna Mescall

Elections were held and the above were elected.

After Bonnie gave a few remarks on being re-elected as RVP the Confirmation of Bids for Future Conferences were presented.

2010 conference will be held April 8-11 2010 in Manchester NH

2011 will be in the Philadelphia area

2012 was bid to be held in Rhode Island

Reconfirmation of Mini Boards - 2009 - Mt Laurel NJ

2010 - Salem Mass.

2011 - Williamsport Pa - IPSV will host

2012 was bid on by Maine - Freeport

After reading a message from the Region 7 RVP the meeting was adjourned at 11: AM

The awards luncheon followed at 12PM. After RVP Adams welcomed everyone and introduced the head table lunch was enjoyed and then the awards were given.

The CPIW/CPIM and DAE certificates were given to all members who had received those designations since the last conference.

The awards were presented as follows:

Roberta L White Membership Award - winner - Insurance Professionals of Susquehanna Valley, runner up - Insurance Professionals of Lancaster Co.

NAIW of Atlantic Co Perpetual Attendance Award - winner - NAIW of Reading

Barbara A Barret CPIW/CPIM Award - winner - Insurance Professionals of Greater Harrisburg, runner up - Hartford Association of Insurance Women.

Delegates Report Continued from Page 9

Margaret M Horvath Education Award - winner - Hartford Association of Ins Women, runner up - Insurance Professionals of Sussex County

Mary Karatsanos Education Award - Donna Wiik

Legislative Award -winner - Insurance Professionals of Susquehanna Valley, runner up - Insurance Professionals of Lancaster Co.

Public Relations Award - winner - Insurance Professionals of Greater Portland, runner up - Insurance Women of Mercer Co

Lee Allen Traveling Safety Award - winner - Insurance Professionals of Susquehanna Valley, runner up - Insurance Professionals of Greater Portland.

**Newsletter Award - winner Cat A - Insurance Professionals of Sussex Co; Cat B - NAIW of Northern NJ; Cat C - Insurance Professionals of Greater Harrisburg; Cat D - tie - Champlain Chapter & Mass. Assoc of Ins Women
Overall Winner - Ins Prof of Greater Harrisburg**

The Claims Professional of the Year - Karen Welker - Ins Prof of Greater Harrisburg

The Rookie of the Year - Ashley Dunevitz - Insurance Women of Buffalo

The Insurance Professional of the Year - Debra C Kuhne - Waterbury Assoc of Ins Women

The Underwriter of the Year - Gail Bradley- Insurance Professionals of Susquehanna Valley

The AAMGA Achievement Award - Susan Hawthorne

Scholarships where presented to - Donna Wiik - Becky Adams - Denise Snyder - Patrice Hieronymus - Susan Hawthorne - Valerie Stark - Sharon Seney - Cara Curtis

**CWC - winner - Mary Ann Dion
runner up - Raffaella Dzialak**

The First Timers presented a poster with notes to Joi Willson - Nat'l Sec'y

After closing remarks by Bonnie Adams the luncheon was adjourned.

Group photos were taken at 6:30 following by the banquet.

Wednesday morning ended the conference with breakfast and the closing meeting. RVP Adams gave her introductions and the Resolutions committee gave a fun filled report and after closing remarks and the retirement of colors the meeting adjourned at 9:10 AM to be reconvened in Manchester NH on April 8th 2010.

Thank you for allowing me to represent our association at this year's conference as your Delegate.

Gail Bradley

Region I "Fun" Report

I picked up Gail and Jeannie at 9:45am on Sunday 3/22/09 to head to Niagara Falls. Gail was so excited to go that she arrived at Jeannie's house at 9:10. Two hours into the trip, I decided it was time for our first feeding and suggested the Savona Diner, a place where Jeannie and I had eaten before. After missing the turn and thinking it had closed, we were able to find it and had a good lunch! The weather was cloudy and it sleeted a little but the roads were good, all in all. Somewhere in New York, off the beaten path on a two lane road (since we followed the gps) Jeannie spotted a "flock" of deer. We then saw one dead along the road and Gail said "that one didn't make it – he must have fallen out of the sky". To make matters worse, then Jeannie saw a herd of durkeys! – not sure what was in her lunch!

Well in keeping with my inability to follow signs, I took the wrong way into the hotel and ended up in line for the casino and not to check in. Luckily a very nice valet guy let us through the traffic so we could get to the hotel part. We got checked in, (the rooms were fabulous), registered, got our "goodies", watched Jeannie make and lose money at the casino and relaxed until the welcome party. By the time we showed up there, for some reason now none of us could talk, something about a garter belt? Then to keep with tradition, we proceeded to put the stars from the table on our foreheads and cheeks. The real party animals that we are, we were back in the room watching a movie by 9:00pm. Unfortunately the next morning after her shower, Gail still had a red stain on her forehead from her star.

At lunch on Monday, we sat with the girls from Pittsburgh, Peggy Duffy, Dawn (aka Cindy) and Deb – yes that's right – we didn't scare them off in October. After manning the fund raising table for the day, we spent a few dollars in the casino and then went up to the room for cocktails and snacks. Please ask Gail and Jeannie what matches and "locked and loaded" means. I had shoulder exercises to do each day and they both had great fun making fun of them – what is Patsy doing???? Well, it was topped by my "Happy" dance that I did after my daughter called to tell me she was on a break with her boyfriend – did I mention that no one in the family liked him? At dinner we sat with the Pittsburgh ladies again. Peggy showed us photos of her wedding – she ran off to Vegas the end of February and got married – their kids and some family members went along – beautiful! Sometime during dinner Jeannie finally realized that she will be on State Council with Peggy beginning in July.

I would like to mention that we never missed breakfast or any other meal for that matter. You know me, I plan everything around food! Did I mention that all the food was fabulous???

At the awards luncheon on Tuesday IPSV won 3 first place awards (yay us) but the best award was Gail winning the Professional Underwriter of the Year Award – way to go Gail! Good thing we ordered a corsage for her to wear to the banquet. After the luncheon we changed and headed to the Canadian side of the falls only to have to deal with the _itch from _ell. She took her job wayyyy too seriously. The weather was chilly but sunny and we saw 2 rainbows and Jeannie got some great pics. On the way back into the US the border guy was much nicer but "Jean" got reminded of the need for a passport before June. After we got back to the room, my daughter called to say she had broken up – not just a break. At that point, Gail did a "happy" dance for me.

We got all "gussied" up, toasted Gail on her success and went to the banquet. We even got there in time to be in the PA pic. We had another great meal and danced to "Disco Duck" – think the Wedding Singer – I kid you not, they had a guy who looked like Elton John on the drums, a ZZ Top/Dr. Hook bass player, Sonny Crockett/KC on guitar and a tiny female singer, but they were really good!

At the final breakfast/business meeting, we discovered that the one girl from Pittsburgh that we had been calling Dawn for 2 days was actually Cindy Sypien. She gave me her business card and I said "is your middle name Dawn?" She said no, why would it be and we told her we thought her name was Dawn. Not sure why she always answered to Dawn but she did. We all got a good laugh from that.

Before going home, we made a side trip to Seneca Lake to a few wineries and had lunch at Bleachers – Big Johnson's was closed – (sad face!). We arrived back in Nisbet by 4:30pm.

If laughter is the "best medicine" then we are all going to live to be 100+!

Hope you can all make the next State Council day in Pittsburgh.

Your Alternate Delegate,

Patsy Lachat, AAI, CPIW

Region I Professional Underwriter of the Year, Gail Bradley

Congratulations!



**We are so Proud,
And Wish you Success
At Nationals**