



GOTCHA Covered....

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CPIW

DAE

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AAI, CPIW

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CPCU, CPIW, DAE
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WEB-SITE

www.ipsv.net

Inside this issue:

Legislation	2
Education	3
Safety	6
Program & Menu	5
Membership	3
Misc	5

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

I want to thank Barbara Kressler for having Ted Wampole as our speaker at the November meeting. His presentation on Distracted Driving was very informative and made you think about the things you do while driving that could cause you to lose focus on your driving.

When you are shopping for your Christmas gifts remember to think of those less fortunate. The Soup kitchen in Danville will be on Saturday December 20th and Brenda still needs some childrens gifts and young boys gifts so if you would like to donate any items please contact Brenda and if you want to volunteer your time to help at the Christmas party contact Pam as she is setting up the job schedule.

Also remember that our Christmas meeting will be held at The Pine Barn Inn and we will be holding our auction with proceeds to be given to the Women's Shelter so bring a wrapped gift or two and money to spend for an evening of fun & games.

The January meeting will be moved up one week to the 14th since that is when Vince Phillips could come and present a one hour CE class. The Class will begin at 6:30 so please be on time so that we can get the meal over by 6:30 and begin

the class. The cost for the 1 CE credit for members will be \$4.50 in addition to your regular \$14 meal cost and if you would like to bring a guest the cost will be \$20 which includes the meal. Let's make Vince's trip to our association worthwhile.

As we begin the new year keep in mind your Visions for IPSV and share them with us at each meeting. We can only make our association better by sharing ideas. If you have a program idea please let us know who to contact and we will work it into our schedule.

Merry Christmas - Happy New Year and may all you holiday wishes come true.

Words to Live By....

" The really lucky people do not necessarily have the best of everything. They are the ones who make the most of whatever life throws at them"



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

Association Monthly Meeting November 19, 2008

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 11/19/2008. The meeting was called to order at 6:02pm by president, Gail Bradley. Gail welcomed our guest, Ted Wampole, our

speaker.

Members in attendance: Gail Bradley, Jeannie Upright, Debra Musgrave, Barbara Kressler, Carla Buma, Donna Coombs, Patsy Lachat, Betty Rafalko, Pam Stetler, Charlotte Stetler, Barbara Karchner, Brenda Weaver, and our newest member, Cindy Kline.

Continued Page 2

Minutes.... continued from page 1

After dinner our speaker, Ted Wampole, from Liberty Mutual, gave an excellent program on Distracted Driving, as well as handing out chap stick to everyone.

Carla Buma won our 50/50 drawing.

The secretary's report of the September meeting, as printed in the newsletter, was reviewed and accepted. The treasurer's report was reviewed and accepted as presented, and filed for audit. However, Pam pointed out that our one CD is earmarked to move to a separate account for Miniboards, once our fundraising has reached that amount. After discussion Betty made a motion and Charlotte seconded to make this transfer.

Business meeting: Donna, Membership chair, welcomed our newest member, Cindy. She asked if Dee knew where Jenn Michaels was and hopes that she comes back. Jean MacDermott's membership application to Nationals was denied; however Jean will still come to our meetings occasionally. Also, Donna will call John, at National headquarters and ask if we can appeal their decision. Peggy Duffy, State Membership Chair, is doing conference calls once a month and sending a report to each local Membership chair on how to get new members. She mentioned: A. Putting emergency contact information in your local member directory, B. Surveying members, which Gail is already doing with our "vision" portion for the Good of the Cause, C. Having Report Card Meeting – what are we doing, where are we, what to change, etc., D. Advertising on a local cable channel, which Donna will check on, E. Provide newsletter to non members and E. Attend a Career Fair at local colleges.

Donna has only heard from Vince Phillips about our website ad. Our picture was in the paper from Council Day, and Donna reminded us all to bring in donations for the Women's Shelter.

Dee, Education Co-chair, reported that Brenda received an email from Jeff Coup regarding two of his employees that were interested in starting to take the CPCU classes. Dee asked if there was any interest and if anyone wanted to be an instructor. She will put out feelers in the area.

Jeannie, Safety chair, handed out 80 Fire Safety bags at her office for Halloween, and had the pink ribbon mints in her office also.

Patsy, Legislative chair, reminded everyone to take action on the ACS alert she had emailed to the members. Jeannie will resend the email to Barb Karchner. She also gathered information on who voted and what else they may have done regarding the November 4th election.

Old Business: Gail mentioned our fundraising that we did at Council day, which we had already discussed and also the awards we won! Reminder of the Soup Kitchen on December 20th. Gail passed around the sign up sheet for volunteers. Jeannie is in charge of the menu – same as last year. We will all bake cookies and Pam will check on the approximate number to expect. Brenda will buy gifts. Pam is trying to find out about donations and will email us. If you see things, get

Continued on page 4

Legislative....Patsy Lachat, AAI, CPIW

This was an editorial in our local newspaper:

Taking region's priorities to Harrisburg and Washington

They were elected on a day when voter turnout throughout the region was like no other election day.

They may have been the undercard to the presidential race, but the victors in state House and Senate races as well as Congressional contests will be watched very closely and somewhat skeptically by an anxious electorate as they head off to Harrisburg and Washington in January.

So what does this electorate want?

They are worried about the state's burgeoning budget shortfall and how it might be reflected in tax increases next year.

They are concerned by public education funding and the local impact on education.

They likely want the tolling of Interstate 80 permanently stalled and perhaps would like their lawmakers to actively promote leas-

ing of the turnpike as a way to generate a reliable revenue source for future road and bridge improvements and repairs.

They would like Congressional representatives of this region to do their part to bring a federal budget bleeding red ink by the barrel under control.

They would like the wars in the Mideast to end, but in a victory that brings that region under more control than it was prior to the entanglement.

They want health care costs and energy solutions.

They want their gun rights protected and are concerned of the impact of a new president on the abortion issue.

And how can the newly elected leaders of our region – most of them elected by wide margins – be sure of these priorities?

They can listen to constituents like never before.

After all, the interest, as measured by this election's turnout, has never been greater.

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

And we're off! The frantic rush we call the holiday season has begun. As my co-worker said recently, "we (mothers/women) make Christmas happen". In the midst of it all, I hope we can all find the time to appreciate the little things, the moments that mean so much as we grow older. One of those "little things" is our annual Chinese auction, the main attraction at our December meeting/ Christmas party. Please bring a gift our two to be auctioned, and please bid generously. All of the proceeds will be given to the Women's Center, and their needs are greater than ever. Our monthly donations of paper and cleaning supplies have been so very much appreciated – and this month's larger cash donation will do much to make the lives of the women in the shelter more comfortable. No donation is too small.

Next on the public relations agenda, is our participation

in the Jubilee Soup Kitchen's holiday meal with gifts and a carol sing on Saturday, December 20th. I know that we are all busy this close to Christmas, but if you can free up a few hours in the morning into the early afternoon, it is a very worthwhile cause. Last year was my first time participating, and I walked away with much more in smiles and thank yous than I gave in donations of time and money. We would love to have your help! Please contact Pam to get a job assignment (erieins@verizon.net or 275-5764).

On the membership front, we are up one member and looking for more. Please bring a friend – a co-worker or the person you sit next to at a CE class – to any meeting. We would sincerely love to have them!

I wish you all some time to enjoy the "little things" this holiday season.

Education....Dee Musgrave, CISR, CPIW

Pa Loan Value v. Replacement Cost
taken from the IA&B website

Mortgage lenders systematically request borrowers to provide proof of insurance for the residence being financed. They regularly attempt to require borrowers to insure the building for the full loan value rather than for the replacement cost of the building. But, is this legal?

State-chartered bank

IA&B spearheaded the Mortgage Property Insurance Coverage Act (Act 51 of 2008) which was signed into law on July 4, 2008. The act applies to owner-occupied residential property and restricts lenders from requiring a borrower (as a condition for obtaining or maintaining a secured loan) to obtain property insurance coverage which exceeds the replacement value of building and structures situated on the land used to secure the loan. In other words a borrower on a loan secured by real property may not be required to insure the value of the land.

What to do if the bank requires insurance for the full amount of the loan:

1) If the financial institution is state-chartered:

Refer the lender to the Mortgage Property Insurance Act. If the bank does not change its position, encourage the client to file a complaint with the banking commissioner, or with the client's consent, file it on their behalf.

To file a complaint, the client simply needs to write a letter or use IA&B's sample form to the Pa Dept of Banking and attach any supporting documents.

If you are dealing with a national bank (It will have the word "national" in its name or N.A. after its name), the bank will be regulated by the office of the Comptroller of the Currency. The OCC does not currently provide any guidance for lenders on this issue. If your client wishes to make a complaint, a complaint form is available on the IA&B website.

Minutes....continued from page 2

them, small amounts, kids stuff, etc. Gordner Coombs Insurance is once again donating their Christmas fund towards the gifts. Pam is donating \$100 towards the food. Any amount over that Gordner Coombs and Barbara Kressler will take care of. Pam will assign our jobs and coordinate all through email.

New Business: Gail reminded everyone to think about applying for the Insurance Professional of the Year, Rookie of the Year and Claims Professional of the Year for Regionals.

Correspondence – Patsy read letters from Peggy Duffy, State Council Director Elect, thanking us for making her feel welcome at our table at the New Director's Dinner at Council Day. She also read a Thank you letter from The Women's Center, Inc, for our donations.

Our December Christmas Party is being held at Pine Barn Inn in Danville on 12/17/08 at 6:00 PM in the Library. We will have a Chinese Auction so bring wrapped gifts and money! Jeannie will be the host and Brenda the auctioneer.

The January meeting will be a 1 hour CE class with Vince Phillips on 1/14/09. The class will start at 6:30. Our cost is \$4.50. If you invite a guest, their cost would be \$20.00 and will include dinner.

After all present participated in For the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by President Gail Bradley at 8:05pm.

Respectfully submitted,
Patsy Lachat, Secretary

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Ted with the crew



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	December 17, 2008
Danville Soup Kitchen Christmas Meal	December 20, 2008
Association Meeting	January 14, 2009 (a week earlier)

Program & Menu....

December 17th dinner meeting to be held at the Pine Barb Inn, Danville at 6:00 PM. We will order from the regular menu

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by December 15th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

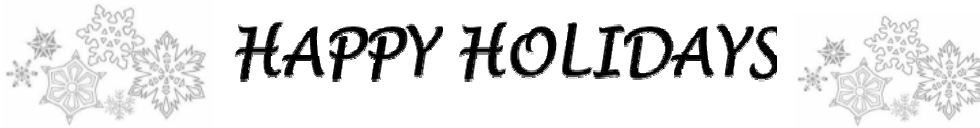
Birthdays....

December - 12/3 Debra Musgrave
12/30 Patricia Mackey-Strock

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**
- **Christmas Soup Kitchen is December 20th, please mark you calendars.**

Safety.... Jeannie Upright



The winter holidays are a time for celebration, and that means more cooking, home decorating, entertaining, and an increased risk of fire and accidents. Following these guidelines will help make your holiday season safer & more enjoyable...

Holiday decorating & lighting

Use caution with holiday decorations and whenever possible, choose those made with flame-resistant, flame-retardant or non-combustible materials.

Keep candles away from decorations and other combustible materials, and do not use candles to decorate Christmas trees.

Carefully inspect new and previously used light strings and replace damaged items before plugging lights in. Do not overload extension cords.

Don't mount lights in any way that can damage the cord's wire insulation (i.e., using clips, not nails).

Keep children and pets away from light strings and electrical decorations.

Turn off all light strings and decorations before leaving the house or going to bed.

Holiday entertaining

Unattended cooking is the leading cause of home fires in the U.S. When cooking for holiday visitors, remember to keep an eye on the range.

Provide plenty of large, deep ashtrays and check them frequently. Cigarette butts can smolder in the trash and cause a fire, so completely douse cigarette butts with water before discarding.

Keep matches and lighters up high, out of sight and reach of children (preferably in a locked cabinet).

Test your smoke alarms, and let guests know what your fire escape plan is.

Trees

When purchasing an artificial tree, look for the label "Fire Resistant."

When purchasing a live tree, check for freshness. A fresh tree is green, needles are hard to pull from branches and when bent between your fingers, needles do not break.

When setting up a tree at home, place it away from fireplaces, radiators or portable heaters.

Place the tree out of the way of traffic and do not block doorways.

Cut a few inches off the trunk of your tree to expose the fresh wood. This allows for better water absorption and will help to keep your tree from drying out and becoming a fire hazard.

Be sure to keep the stand filled with water, because heated rooms can dry live trees out rapidly.

Make sure the base is steady so the tree won't tip over easily.

Lights

Never use electric lights on a metallic tree. The tree can become charged with electricity from faulty lights, and a person touching a branch could be electrocuted.

Before using lights outdoors, check labels to be sure they have been certified for outdoor use.

To hold lights in place, string them through hooks or insulated staples, not nails or tacks. Never pull or tug lights to remove them.

Make sure all the bulbs work and that there are no frayed wires, broken sockets or loose connections.

Plug all outdoor electric decorations into circuits with ground fault circuit interrupters to avoid potential shocks.

Turn off all lights when you go to bed or leave the house. The lights could short out and start a fire.

Decorations

Use only non-combustible or flame-resistant materials to trim a tree. Choose tinsel or artificial icicles of plastic or nonleaded metals.

Never use lighted candles on a tree or near other evergreens. Always use non-flammable holders, and place candles where they will not be knocked down.

In homes with small children, take special care to avoid decorations that are sharp or breakable, keep trimmings with small removable parts out of the reach of children.

Avoid trimmings that resemble candy or food that may tempt a young child to eat them.

Fireplaces

Before lighting any fire, remove all greens, boughs, papers, and other decorations from fireplace area. Check to see that the flue is open.

Use care with "fire salts," which produce colored flames when thrown on wood fires. They contain heavy metals that can cause intense gastrointestinal irritation and vomiting if eaten.

Do not burn wrapping papers in the fireplace. A flash fire may result as wrappings ignite suddenly and burn intensely.

Toys and Ornaments

Purchase appropriate toys for the appropriate age. Some toys designed for older children might be dangerous for younger children.

Electric toys should be UL/FM approved.

Toys with sharp points, sharp edges, strings, cords, or parts small enough to be swallowed should not be given to small children.

Place older ornaments and decorations that might be painted with lead paint out of the reach of small children and pets.

Children and Pets

Poinsettias are known to be poisonous to humans and animals, so keep them well out-of-reach, or avoid having them.

Keep decorations at least 6 inches above the child's reach.

Avoid using tinsel. It can fall on the floor and a curious child or pet may eat it. This can cause anything from mild distress to death.

Keep any ribbons on gifts and tree ornaments shorter than 7 inches. A child could wrap a longer strand of ribbon around their neck and choke.

Avoid mittens with strings for children. The string can get tangled around the child's neck and cause them to choke. It is easier to replace a mitten than a child.

Watch children and pets around space heaters or the fireplace. Do not leave a child or pet unattended.

Store scissors and any sharp objects that you use to wrap presents out of your child's reach.

Inspect wrapped gifts for small decorations, such as candy canes, gingerbread men, or mistletoe berries, all of which are choking hazards.

Security

Use your home burglar alarm system.

If you plan to travel for the holidays don't discuss your plans with strangers.

Have a trusted friend or neighbor to keep an eye on your home.