



GOTCHA Covered....

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Leadership

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DAE

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Presidents Message....Jeannie Upright

The Board met last week to plan the programs for the up-coming monthly meetings and we do have some good speakers and events to finish out the year. So, please, put our monthly meetings on your schedule now so you don't miss a program.

The Board also finished putting together the award forms for the Regional Conference and I think each chairperson has done a wonderful job again this year. When you put all of our accomplishments collectively on paper from 2007, it's impressive and you should all be proud to be members of IPSV! Thank you to each chairperson for again giving IPSV your time, talents, and leadership to keep us moving forward and being recognized as a leading association in NAIW!

The Nominating Committee Chairperson, Brenda Weaver is preparing the list of leadership candidates for our upcoming elections. If you want to fill a position in 2008-2009, please contact Brenda. "IPSV is only as strong as the leadership its members elect", so please "step up" and be heard!

"one person can be a crucial ingredient on a team, but one person can not make a team"



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

Association Monthly Meeting 16 January 2008

The first regular monthly meeting for 2008 of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 1/16/08. The meeting was called to order at 6:10pm by president, Jeannie Upright.

Members in attendance: Jeannie Upright, Gail Bradley, Brenda Weaver, Carla Buma, Charlotte Stetler, Pam Stetler, Donna Coombs, Patsy Lachat

The secretary's report of the December meeting as printed in the newsletter was reviewed and accepted without corrections. The treasurer's report was handed out and reviewed. Treasurer, Pam explained that when she calculated our proceeds from the Chinese auction, she came up with \$304 in lieu of the \$359.25 reported immediately after the auction. After a brief discussion, Gail made a motion to round the amount down to \$300 to donate to the Women's Center and Patsy seconded. The motion carried. Jeannie read the Collect and all enjoyed their dinner.

After dinner, an NAIW 30 minute program titled The

Wheels of Misconception was presented by Donna Coombs. The program was about the coverage exclusions for certain miscellaneous vehicles under the personal auto and homeowners programs, and inspired a lively discussion among all of the members.

Brenda won \$9 in our monthly 50/50 drawing.

Business meeting: There was a discussion about the lack of timeliness of the national office reimbursing IPSV for the local portion of the annual dues. As a result of the discussion, Pam will email a letter to the national office removing IPSV from direct dues billing. Pam also agreed to fasten our Pinnacle patch to our NAIW banner.

Gail, PR chair has signed up IPSV for a Community Day table at the Columbia Mall on 2/9/2008. It was suggested that we dispense safety info from the table and make it into a safety committee project. Set up is from 7-9:45am and tear down is from 9-9:30pm. Gail passed around a sign up sheet for volunteers. She also reminded the group about the bloodmobile scheduled for May 4th at the Columbia Mall.

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Barb, Safety committee chair asked for any safety info/activity from members to complete the regional award form.

Patsy, Legislative chair also requested any additional info for completion of the regional award form for the legislative award. She reminded the members that the Supreme Court has backed out of the Sacket UM/UIM ruling and to be alert for our company responses to that decision.

Jeannie reminded us that Gail needs all of the lottery raffle tickets – sold or not – by the end of January.

For our February program, we will ask a representative from the Women's Center to talk about their work. We will present them with a check for \$300. Members are asked to bring items from the wish list in the newsletter to the meeting to give to the Women's Center.

After all members participated in the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by president Jeannie Upright at 7:59pm.

Respectfully submitted,
Donna Coombs, Secretary

Legislative....Patsy Lachat, AAI, CPIW

Pennsylvania's Late Primary

Surprise! Fluid races could make state's late primary important. The conventional wisdom: PA's primary election is so late that it relegates the state's voters to spectator status in the presidential nominating battles. The reality: Maybe not this year.

With this state's primary still months away, no candidate has set up a Pennsylvania campaign organization and key people in both parties say the odds still are that the nation's sixth most populous state won't really matter until the general-election phase of the campaign.

But a growing number of people say that the longer that uncertainty lingers – especially if there are no clear front-runners by February 5, when two dozen states vote – the more likely one or both nominations will be settled in one of a handful of major later-voting states, such as March 4 in Texas and Ohio or even April 22 in PA.

February's big multi-state showdown will determine how important PA is in the nomination process. But even after Iowa, New Hampshire, South Carolina and Florida, nothing much is happening on the ground in PA.

To draw attention to the Legislature's failure to move up the primary date to enhance the state's clout, the Morning Call newspaper in Allentown has been urging PA visitors to its Web site to participate in a series of "Pretend You Matter" straw polls.

Gov. Ed Rendell urged lawmakers last winter to move PA's primary to February 5, alongside other major states such as California, New York and Illinois, argu-

ing that the state's voters are entitled to a more influential role in choosing the presidential nominees. The Democratic Party endorsed the move, but opponents including that state GOP and local government advocates said it would cause problems for county elections officials and public school budgets. A bill to move the primary to February 12 passed in the House, but it languished in the Senate until it was too late to change the date.

Even if PA's primary proves irrelevant in the nominating process, it is traditionally a crucial battleground in the general election campaign. It was so important to President Bush that he visited the state more than 40 times before the 2004 election. Bush won a second term, but lost PA to Democratic Sen. John Kerry of Massachusetts, also a frequent visitor.

The state is also a major source of campaign cash and home to more than a few nationally prominent politicians. Tom Ridge, the former two-term PA governor and the nation's first homeland security chief, is the national co-chairman of McCain's campaign. Some of Ridge's closest political advisers also are involved.

Rendell, who has three years left in his second term, remains officially neutral in the Democratic contest. A former general chairman of the Democratic National Committee, he has said repeatedly he is not interested in being a presidential running mate.

Keystone Dates to remember:

March 24, 2008 – deadline to apply to register to vote in the '08 PA presidential primary

April 22, 2008 – ballots cast in PA's 2008 presidential primary

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

PR & Membership report

I would like to thank everyone who took the time and effort to sell the February lottery tickets. We should have a report at the February meeting as to how well we did with that fund raiser.

On Saturday February 9th we will have a booth at the Columbia Mall for the 2008 Community Day. Thanks to those who volunteered to help man the table during the day. Any exposure that we get is good exposure!!

Remember that our tentative date for the Red Cross Blood Mobile is May 4th at The Columbia Mall. Jeannie will let us know when the final arrangements have been

made and then we can pass a sign-up sheet as the time nears.

We will have a guest from the Bloomsburg Women's Center at our February meeting and we ask that you all check the wish list and bring items to give to the representative at the meeting along with our donation from our Christmas Chinese Auction that we had at our December meeting. A big thanks to all for making that such a generous donation!

As always I ask that you invite a guest to a meeting and introduce them to the benefits of belonging to NAIW.

Gail Bradley

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

REMIND CONSUMERS TO GIVE INSURANCE NEEDS AN ANNUAL CHECK-UP

HARRISBURG — The beginning of the year is an ideal time for consumers to review the adequacy of their insurance coverage, acting Insurance Commissioner Joel Ario advises.

"Many changes can take place in our lives over the course of a year, so now is the perfect time to take such changes under consideration, get your policies in order and do some comparison shopping".

Ario recommends that consumers who have made any home improvements, additions or other renovations in the past year should consider updating their homeowner's insurance policies.

"Renovations or additions to your home will increase your property value, and your policy should reflect that change," he said. "This also holds true for any new interior content, like a television or an upgraded countertop. Keeping a running inventory of home possessions is a great idea and the beginning of a new year is a great time to start that inventory."

Growing families also are encouraged to review their insurance needs.

"When your baby is born, check with your health plan to confirm how long you have to add him or her to your health plan -- generally, it's only 30 days," he said. "Unfortunately, there have been instances when parents forgot to add their child to their health plan, or they assumed the child would be automatically added, only to find out that there was no coverage available for the child. If you're planning to expand your family during 2008, you should keep that in mind."

Auto insurance needs also should be reviewed, especially for drivers who are looking for ways to reduce costs.

"Reviewing the need for optional coverage's -- including comprehensive, collision, uninsured and/or underinsured motorist coverage and the choice of full or limited tort -- can help consumers to shape their policies to better meet their specific needs".

It's important the consumer understands what they are buying.

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

Accident Prevention Begins with Individual Awareness

Whether you drive a car, SUV, RV or long haul truck, it's vital to always bring along one item ... "safety awareness"! The safe operation of any vehicle is determined by the attentiveness, alertness and ability of an individual to focus on the task at hand. Increasing your own driver awareness can go a long way to help prevent the costly accidents, fatalities and material losses that affect us all.

Drowsy or Distracted, Both Are Deadly

Impaired mental faculty due to limited sleep, mixed with high demands on alertness and attentiveness, makes for a dangerous combination, one that has been attributed to some \$12 billion in yearly costs and thousands of deaths (U.S. Department of Transportation). Driver distraction, or more precisely, driver lapses in attention caused by cell phones, MP3 players, GPS devices and other in-vehicle entertainment, has been named one of the leading safety hazards in the transportation industry. There is no shortage of overwhelming data supporting the need for more safety solutions to mitigate the horrific accidents and fatalities occurring as the result of drowsy or distracted driving. While new technologies are bringing better safety products to market, life saving changes can be made by increasing your individual knowledge about the causes of preventable accidents. Education is a powerful tool, understanding the dangers of unfocused driving may help you think twice. Before you end up on the wrong side of a senseless driving disaster, consider there were 43,443 deaths from motor vehicle accidents in 2005! My guess is numerous were preventable...

The Problem is Everyone's

Over the last 50 years much has been discussed about the perils of sleep-deprived truck drivers, tired individual drivers and drivers not paying attention. Further complicated by the ever increasing number of trucks on the road, additional concerns arise as a result of the dramatic shortage of qualified drivers, moving an ever growing supply of consumer and consumable products. Moreover, the problem is not limited to truck drivers as is clearly detailed in a report from the NHTSA (National Survey of Distracted and Drowsy Driving Attitudes and Behavior, April, 2003). The survey findings show that most drivers at least occasionally engage in behaviors that draw some percentage of their attention away from their driving task. These behaviors include talking with other passengers (81%), changing radio stations or CDs (66%), and eating or drinking while driving (49%). making outgoing & taking incoming cell phone calls (25%) and dealing with children riding in the rear seat (24%). While it is estimated that more than a billion driving trips are made weekly by drivers engaging in each of these behaviors, fewer than one in four drivers perceive these particular activities as distracting or as making driving much more dangerous! Don't take the risk of ignorance; always give your full attention to driving whenever you navigate a motor vehicle.

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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.

Upcoming Events....

February 9	Columbia Mall Booth, Community Safety Day
February 20	Association Meeting
March 6-9	Regional Conference, Lancaster, PA
March 19	Association Meeting
April 16	Association Meeting
May 4	Bloodmobile, Columbia Mall

Program & Menu....

February's dinner meeting will be held at Portabella Catering in Lightstreet, @ 6PM on February, 20, 2008.

Please e-mail brenda@gordnerinsurance.com and make your reservation by February 18th. Last minute adds are ok. If you need to cancel your reservation the day of please call me at GordnerCoombs Insurance 570-458-6015.

Dinner will be . **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.**

Birthdays....

February - March

3/30 Patsy Lachat

Reminder....

- Region 1 Conference, March 6 thru 9, 2008
- Bring donations for Women's Center 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

NAIW HISTORY

In 1938, Elsie B. Mayer and C. Bertha Rachofsky joined nine other Denver insurance women to form an organization for insurance education purposes. Two of the toughest challenges facing Insurance Women of Denver in those first years were soliciting members and convincing employers that the association's purpose was truly educational not a cover for union activities. The first dinner meetings cost 65 cents and were dominated by discussion of insurance education and the need and potential for a national insurance women's organization.

By 1940, it was determined that the time for such an association was ripe. The organizational meeting was held June 21-23, 1940, in the Cosmopolitan Hotel in Denver. The registration fee was \$7.50, \$1.53 of which paid for the closing night's dinner. Elise Mayer served as general chairman for the event and 19 groups, representing some 1,500 individual member, were among the attendees. Total registration was 187, of which 65 were delegates. States represented at this first meeting included Arizona, California, Colorado, Georgia, Iowa, Kansas, Minnesota, New Jersey, Ohio, Oklahoma, Tennessee, Texas and Washington.

The Result of this meeting was the formation of the National Association of Insurance Women. An Executive Board was appointed, and national committees—Organization, Membership Welfare, Ways and Means, Education, and Employment—were identified. The chartering groups were 17, representing 2,000 individual members. Annual dues were set at 25 cents. A constitution and bylaws were adopted as well as a national creed: Fellowship, Loyalty, Education. The first annual convention site was selected as well: Nashville, Tennessee.

COLLECT

Take us, O God, under thy divine protection. Make us to act as thy messengers for peace and contentment, for harmony and understanding. Grant that we may see more clearly the point of view of other men and women in all lines of insurance. Realizing the highly competitive nature of our business, teach us to respect competition at all times. Keep us free from pettiness and unwise discrimination. Let us do our work willing, honestly, and thoroughly, giving service graciously at all times. Teach us, O Lord to know and realize that by thy grace we can live in perfect peace with one another. And grant that through this organization we may become closer I friendship and understanding.

Marie Franzen

CPIW/CPIM CODE OF ETHICS

In accordance with the established goals and ethical standards on the National Association of Insurance Women (International), I pledge: To respect competition in our industry. To work willing and in an honest and thorough effort to give service graciously and professionally in the best interest of those I service, and to perform in a manner that will reflect and credit our industry through superior service to the public.

The pessimist sees difficulty in every opportunity.

The optimist sees the opportunity in every difficulty.
Winston Churchill

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Dangerous Vehicles, Large & Small

It is a well known and documented fact (Commercial Motor Vehicle Facts, Federal Motor Carrier Safety Administration, April 2005) that commercial motor vehicle (CMV) driver alertness/drowsiness is a major safety hazard in modern day society. There are approximately 7.9 million large trucks on our roads today, some driven by drivers working excessive hours, complicated by a shortage of qualified truck drivers. Large trucks alone make up over 400,000 accidents a year with an average cost of over \$62,000.00 per incident. In 2002 alone the Total Cost of Fatigue-Related Crashes (in 1999 Dollars) exceeded \$2.3 billion! What is a lesser known and reported danger is the ever increasing number of overworked, overtired and highly distracted individuals driving noncommercial trucks, SUV's and cars numbering over 220 million vehicles. While these automobiles are smaller in size and weight, they are no less dangerous in the hands of a sleep deprived or inattentive driver.

Education Enhances Safety Awareness

There are many sources of vehicle safety and accident prevention information available from the US government, such as the National Highway Traffic Safety Administration (NHTSA) and the Federal Motor Carrier Safety Administration (FMCSA). If you are limited in time, I recommend reviewing the Essential Data articles listed on the Mobile Awareness web site as a convenient reference. The information is updated frequently and covers many critically important driver safety topics. By taking the time to learn about the hazards and risks associated with driving, it becomes apparent how increased attentiveness can lead to accident avoidance.

Clearly a driver's ability to safely control a vehicle and be "aware" will continue to be tested as a result of the ever increasing distractions in our highly mobilized society. The fact remains that the safe operation of any motor vehicle is the responsibility of the driver. Doing your part to increase your alertness while driving, will not only make you a safer driver, it will benefit all that share our roads.

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Gary S. Rothstein is the President of Mobile Awareness (www.mobileawareness.com), a company which designs and markets vehicle safety products. He has 25 years experience in the design application and engineering field of high technology electronic systems and can be reached at: Mobile Awareness, 34305 Solon Road, Solon, Ohio 44139, 866-653-5036, gsrc@MobileAwareness.com Copyright© August 2006



Just around the corner, days are getting longer!
