



GOTCHA Covered....

Volume 17 Issue 5

January 3, 2008

Leadership

President
Jeannie Upright

Vice President
Gail Bradley, AAI, CPIW,
DAE

Secretary
Donna Coombs, LUTCF,
AAI, CPIW

Treasurer
Pam Stetler, MBA

Board of Directors
Brenda Weaver, ACSR,
CPIW, DAE
Patsy Lachat, AAI, CPIW
Barbara Kressler, CIC,
CPCU, CPIW, DAE
Dee Musgrave, CISR, CPIW

WEB-SITE

www.ipsv.net

Inside this issue:

Legislation	2
Education	3
Safety	4
Program & Menu	5
Membership	3
Misc	5

Presidents Message....Jeannie Upright

I would like to thank all of the IPSV members, family, and friends who "spent" their time at the Danville soup kitchen "giving" our guests a wonderful dinner and a memorable Christmas party! The "spirit" you all brought with you was a tribute to what we can accomplish together!

Now, as we move into the New Year, I hope we can continue this quality of community service, member education, and high standards that NAIW has come to expect from IPSV! The board members will be meeting this month to plan the remainder of the year. If there is any one who would like to make any suggestions or has any ideas to add to our agenda, please get in touch with me.

As you enter 2008 and make your resolutions, I hope one of them will include your commitment to IPSV. Maybe you can come to a meeting or participate in one event this year! We need "you"!

"Life isn't about waiting for the storm to pass, it's about learning to dance in the rain"

HAPPY NEW YEAR...2008



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

Association Monthly Meeting 12 December 2007

The regular monthly meeting and annual Christmas party of the Insurance Professionals of Susquehanna Valley was held at the Pine Barn Inn in Danville on 12/12/2007. After enjoying drinks, appetizers, and some social time, the meeting was called to order by president Jeannie Upright at 6:45pm.

Guests in attendance: Jean MacDermott

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

The secretary's report of the November meeting as printed in the newsletter was reviewed and accepted without corrections. There was no treasurer's report. Jeannie read the Collect and we all enjoyed a delicious holiday meal of our choice.

After dinner, there was short business meeting. The upcoming holiday soup kitchen at the Mahoning Presbyterian Church in Danville was discussed. We have 20 volunteers signed up to help on Saturday at 12/22/2007. Brenda and Donna volunteered to make fruited jello salad for 100 people and all members volunteering at the soup kitchen will bring a batch of home baked cookies.

Public relations chair, Gail said that the Women's Center representative will be coming to the February meeting, in lieu of January. Photos of the members decorating at Treefest were sent to the Press-Enterprise for publication. Please bring all of the lottery tickets, sold & unsold to the January meeting. Another reminder: Please bring used Christmas cards to the next meeting.

January's program will be one of the NAIW 30 min. programs – TBA.

Continued Page 2

Secretary Minutes continued from page 1

The 50/50 drawing was waived for this month. Instead, the members enjoyed playing two holiday games. Afterwards, a Chinese auction was held with Brenda acting as the auctioneer. All members donated wrapped gifts which were up for bid. The total proceeds were \$359.25. We will "round" that amount to an even \$400 and present that to the Women's Center representative at the February meeting.

After the good of the cause and there being no further business to discuss, the meeting was adjourned by president Jeannie at 9:10pm.

Respectfully submitted,
Donna Coombs, Secretary

Legislative....Patsy Lachat, AAI, CPIW

Farm Bill

The farm bill is considered by the U.S. Congress every five years. The House of Representatives recently passed a farm bill and the Senate Conference Committee is now working on a version of it.

According to Farmers Union President Tom Buis, it is time for senators to stand up in support of rural America, our producers, consumers and their families, and vote to proceed on this important bill. Buis said action on the bill is important because producers need to know what kind of farm programs they will be operating under in 2008.

If the Senate does pass the bill, leaders of the House and Senate will work together to mesh the two bills, then send it to their respective houses for ratification. The House bill, as well as the bill crafted by the Senate Agriculture Committee, contains several progressive provisions supported by the National Farmers Union.

The bills include a mandatory country of origin labeling, or COOL, record investment in specialty crops, organic farming and biofuels initiatives, conservation and safety net features such as the Milk Income Loss Contract program, crop insurance and disaster relief.

Mandatory country of origin labeling has been a major issue with the union. The NFU is steadfast that if something gets the USA label, it has to be born, raised and slaughtered in the United States. With all the food scares and recalls, people need to know where their food comes from. Because the United States is a producer of quality, safe food – which is becoming a major concern of consumers – country of origin labeling will benefit domestic producers. Farmers recognize it as a great marketing tool, but

consumers want to know where their food is coming from and are willing to pay a little more for something grown by their neighbors.

Both bills also provide record investment in specialty crops. Specialty crops are non-commodity crops such as fruits, vegetables, tree nuts, dried fruits and nursery crops. Investment in those crops will help make family farms profitable by fueling the Buy Fresh Buy Local marketing initiative that encourages consumers to buy produce and other farm products from local producers.

Investment in alternative energy is another facet of the bill that could improve the economic viability of farmers. Farmers are not only giving us food, but lessening our dependence on foreign oil and giving us energy security. Corn ethanol has come a long way and has become a crucial stepping stone.

The bill continues the Milk Income Loss Contract program, or MILC, which compensates farmers when domestic milk prices fall below a certain level. Extending the program is a disappointment to some farm advocates, who want to see the system changed so that milk processes are tied to production costs. In doing so, farmers will receive a fair price for their milk and will not have to rely on subsidies. The Federal Milk Marketing Improvement Act of 2007, which was crafted by Meshoppen farm activist Arden Tewksbury and supported by U.S. Senators Bob Casey and Arlen Specter, was an attempt to do away with MILC in favor of a system tied to production costs.

According to Sarah Gallo, National Farmers Union governmental relations representative, it is not a perfect bill but if you wait for the perfect bill you will be waiting a long time.

Please take the time to contact Senators Specter and Casey and encourage them to vote for this bill.

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

Thanks to all who helped out at the Danville Jubilee Soup Kitchen Christmas meal on Saturday December 22nd. It went very smoothly thanks to Donna's suggestion & Pam's implementation of the plan!! Job well done ladies! They want us to do the Christmas event again next year!

There was a photo of some of the carolers in the paper on Dec.23rd and another one of our group will follow!

Remember to bring all of your lottery tickets and money to the January meeting and PLEASE try to sell all that you have as this is our only fund raiser this year!

We will be following up with a date for the Blood drive at the Columbia Mall.

Also there is a Mall Community Day which is February 9, June 21st & October 18th - and I think the February 9th

date would work best for us but we will need to discuss! We would set up a FREE table Saturday from 7AM to 9:45 AM and tear down 9PM to 9:30 PM - think about it. I need to send in the reservation by January 18th so I will temporarily reserve us for February 9th and if we do not wish to set up a table I will cancel it.

Remember that Regional Conference is fast approaching and it is always a good thing to have as many of our members attend as possible. It is close by this year in Lancaster so let one of the officers know if you wish to attend so that we can set up car pools and reserve rooms for everyone!!

Also remember to invite another insurance professional to a meeting and share the joys of belonging to NAIW.

Gail Bradley
PR & Membership Chairman

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

EDUCATION Courses from IA&B.

You don't have to be a member.

CISR-Personal Auto series starts off the 2008 CISR course program! After taking this course, you will be able to help clients analyze their auto policies by advising them on who is insured and recommending policy endorsements if needed. **Register** now for upcoming program locations.

Turn to IA&B for training in E&O prevention techniques and attend seminars -- **Best Practices of E&O Loss Control** and **10 Ways to Get Sued (Sources of E&O Claims)**. These programs also satisfy loss-control credits depending on your policyholder status. **Register** for program locations in the new year.

Search. Register. Confirm ... in REAL TIME! Now, when you register for any IA&B program, you will receive automatic confirmation after you pay online. No more waiting for a confirmation receipt. Get a head start in registering for **professional training** programs in the new year by using this new online feature!

Contact Information: IA&B 5050 Ritter Road, P O Box 2023, Mechanicsburg, PA 17055



Jubilee Soup Kitchen, Christmas Meal, Dec 22, 2007

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

Clothes Dryer Venting Safety

Lint and additional debris can build up in your clothes dryer vent and may cause your dryer to exhaust at less than optimum efficiency. This creates potentially hazardous conditions including carbon monoxide intrusion and the possibility for exhaust fires. If a gas clothes dryer is improperly vented or the exhaust duct itself is blocked by lint or debris, carbon monoxide can be forced back into your living space.

When a certified technician inspects and cleans a dryer vent, they also verify that the correct type of duct is in use. For example, plastic transition ducts (joining the dryer to the wall) should be replaced with metal duct, because it is non-flammable, unlike plastic.

Annual dryer exhaust vent inspections (also known as dryer exhaust duct inspections) are more necessary than ever before due to the complex construction of homes built today. Newer homes tend to have dryers located away from an outside wall in bathrooms, kitchens and in hall closets which is convenient, but potentially dangerous from a safety standpoint. These new locations mean that dryers tend to be vented longer distances and vents are generally installed with more bends to accommodate the extended path they must take through the home. As a result, dryer ducts are harder to access and this additional length creates more places where lint can collect and animals and birds can hide.

The Chimney Safety Institute of America recommends that CSIA Certified Dryer Exhaust Technicians® (C-DET) perform dryer vent inspections on an annual basis to ensure efficient operation of your clothes dryer system. Certified Dryer Exhaust Technicians have passed an extensive exam on the proper inspection and maintenance of dryer vents, including applicable codes and standards relating to these systems.

In addition to these safety considerations, annual clothes dryer exhaust inspections by a CSIA Certified Dryer Exhaust Technician® can also increase the efficiency of your clothes dryer and decrease the wear on your appliance:

Appliance Efficiency

A clean exhaust duct prevents heat, moisture and, in the case of gas clothes dryers, carbon monoxide from being trapped in your home. When this type of spillage occurs, energy, natural resources and time are all wasted because your appliance works too hard and runs longer than necessary.

Wear on Your Clothes Dryer

If your dryer takes twice as long to dry clothes as it should, the number of loads that it will dry in its lifetime is cut in half. When the dryer runs at higher than designed temperatures, the life of your clothes dryer decreases even more. This can lead to the heating element burning out or a fire could ignite as a result of overworked safety controls.

Copyright of Chimney Safety Institute of America

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
Jeannie Upright
570-326-2343
ottiss98@yahoo.com
Newsletter Editor
Barbara A. Kressler
570-473-2814
bkressler@keystoneinsgrp.com

We are on the web
www.insp.net

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



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 &

Upcoming Events....

January 16	Association Meeting
January 23	Board Meeting
February 20	Association Meeting
March 6-9	Regional Conference, Lancaster, PA

Program & Menu....

January's dinner meeting will be held at Portabella Catering in Lightstreet, @ 6PM on January, 16, 2008.

Please e-mail brenda@gordnerinsurance.com and make your reservation by January 14th. 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 Soup du jour, choice of fresh garden salad or the famous waldorf salad, tasty lemon chicken on the bold and hearty beef tips, served with green beans. Dessert is chef's choice. Cost is \$13.00 per person

Birthdays....

January - 1/13 **Brenda Weaver**
1/30 **Kathryn Caputo**

Reminder....

- **Board Meeting, January 23, 2008**
- **January 31, Regional Registration deadline to avoid late fee.**
- **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**