



# GOTCHA Covered....

Volume 18 Issue 10

June 5, 2009

## Leadership

### President

Gail Bradley, AAI,  
CPIW DAE

### Vice President

Donna Coombs,  
LUTCF, AAI,  
CPIW

### Secretary

Patsy Lachat, AAI, CPIW

### Treasurer

Pam Stetler, MBA

### Board of Directors

Brenda Weaver, ACSR,  
CPIW, DAE  
Jeannie Upright  
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....Gail Bradley, AAI, CPIW, DAE

I can't believe that a year has passed already and the summer will soon be here! Where did the time go?

I want to thank everyone for the great job they have done this past year and each and every member counts no matter what amount of time they have to contribute to our association. When we meet again in the Fall be sure and invite someone to join you.

Dee and I are getting ready to go to New Orleans for the National Convention and we will let you know what new things are in the air at National when we return. I hope to see all of you at the picnic in June at my house and if it is warm - bring your bathing suits and take a dip in the pool after the meeting!

I also want to thank all of the new officers and board members to agreeing to serve for next year. We will meet late summer for an organizational board meeting so begin to think of some speakers or program ideas that you can contribute as I will be asking each one to prepare a meeting program.

All committee chairmen need to have a year end wrap up report on what your committee has done throughout the past year.

I look forward to seeing you all on June 17th as we wind down another successful year.

# June

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

Association Monthly Meeting  
May 20, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's Inn in Lightstreet on 05/20/2009. President Gail Bradley called the meeting to order at 6:05pm and welcomed our guests; PA Council Director Pat Egges, her assistant Michelle Grace and Carolyn Ritter.

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Carla Buma, Barbara Kressler, Cindy Kline, Gail Bradley and Betty Rafalko.

Gail presented everyone in attendance with a bookmark with the collect printed on one side and we all read it together and had dinner. Thank you Gail!

Gail read a proclamation from the Town of Bloomsburg, Mayor Daniel D. Knorr, II  
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proclaiming NAIW week May 17-23, 2009. She also read another from Commonwealth of PA House of Representatives, David R. Millard, Rep, congratulating and recognizing May 17 – 23, 2009 as NAIW Week. Both will be on display at the June picnic.

Pat Eggles, PA Council Director then gave a presentation from National on membership retention, goals of your association, teamwork and we worked on a handout to help change our association to make it better. Jeannie asked her about the President's Challenge and was going to email all members the information to complete and fax to National.

The secretary's report of the March meeting, as printed in the newsletter, was reviewed and accepted after Jeannie made the motion and Donna seconded. There was no treasurer's report.

Business meeting: Donna, Membership/Public Relations Chair, read a letter that was in the Press Enterprise about the hard economic times affecting our adopted charity, the Women's Center, and reminded everyone to continue to bring in items for them. Barbara collected money from everyone in attendance and will shop for items and bring them to the June picnic. Membership renewal forms are due. Give to Pam at the picnic or mail them to her. Also check out our website as we have a new sponsor – 1<sup>st</sup> General and Donna is soliciting Swartz Collision and is still pursuing Enterprise.

Barbara (in Dee's absence) - Education – reported that she has received several emails about the INS class and everyone is enjoying it and really learning. There is already interest in the next 2 classes.

Jeannie, Safety chair, had nothing to report.

Patsy, Legislative chair, asked who voted on May 19. Please email her with this information if you were not at the meeting.

Sunshine – Jeannie reminded everyone about Carla and Gail's birthdays and also that Pam had surgery for carpal tunnel and she will send a card.

Pat Eggles installed the following officers for the 2009 – 2010 year:

President – Gail Bradley

Vice President – Donna Coombs

Secretary – Patsy Lachat

Treasurer – Pamela Stetler

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

Pat also announced that there will be a Leadership Training and Development day in Mechanicsburg at the Erie Building on June 27, 2009. Emails will follow with further details.

Old Business: there was none to be discussed.

New Business: A reminder of the June picnic at Gail's – a sign up sheet went around for food. If you were not at the meeting, please contact Jeannie with what you want to bring. Also Gail reminded everyone about Membership renewals.

Gail made a presentation to Jeannie and gave her an "Outstanding Member Award" for all she does for our association.

Correspondence – none

There was no 50/50.

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 8:03pm.

Respectfully submitted,  
Patsy Lachat, Secretary

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

It's membership renewal time again! By now, all of you should have received your renewal forms and many of you have already completed and returned them to our treasurer, Pam with your check for \$105.50. If you have not received your renewal form, or if you have any questions about renewing, please contact me at my office during the day at 458-6015 or my email anytime at [donna@gordnerinsurance.com](mailto:donna@gordnerinsurance.com). Completed renewal forms and checks in the amount of \$105.50 are due no later than 7/1/2009 and can be sent directly to:

Pam Stetler  
Stetler Insurance  
1217 Bloom Rd  
Danville PA 17821

**PR CHALLENGE:** Since I did not have much to deliver to the Women's Center after last month's meeting, I am willing to make another trip to the shelter after our June picnic. At the meeting, Barb Kressler volunteered to go to a discount store and several members gave her money to do so – THANK YOU! You would be surprised to see how grateful they are at the shelter when I walk in carrying even one box of cleaning & personal hygiene supplies! If you haven't already given, or even if you have and can afford to do a little more – PLEASE bring an item to donate to our June picnic! I know that we are all busy and it's easy to forget – but I have found it a matter of moving my donation to our "chosen charity" into a high priority position on my long "to do" list. This will be our last opportunity to donate in this fiscal year. Please give generously!

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## Safety....Jeannie Upright

*I would like to congratulate Carla Buma as our newly elected Safety Chairperson. Thank you, Carla!*

## Preparing for an Emergency

The likelihood that you and your family will survive a house fire depends as much on having a working smoke detector and an exit strategy, as on a well trained fire department. The same is true for surviving a terrorist attack or other emergency. We must have tools and plans in place to make it on our own, at least for a period of time, no matter where we are when disaster strikes. Just like having a working smoke detector, preparing for the unexpected makes sense.

### 1 Get a Kit of Emergency Supplies

### 2 Make a Plan

### 3 Be Informed about what might happen

### 4 Get Involved in Preparing Your Community

Find out how by visiting [www.ready.gov](http://www.ready.gov) or call 1-800-be-ready

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

### Health-care reform endangers agent/ broker role

The Obama Administration's health-care reform proposal may lead to the elimination or severe curtailment of the agent/broker role in sales, as reported in last week's Agent Headlines. Key presidential advisors have touted that their single-provider, public plan will save costs by cutting out agents and brokers, and they have mentioned the inclusion of workers' compensation coverage as well. Any government effort to replace or supplant the private industry in the sale and delivery of health insurance, and possibly workers' compensation, will have disastrous effects on independent agents, as well as the consumers they serve. Members should watch Agent Headlines for updates and grassroots-action opportunities in response to this quickly evolving issue, which has been fast-tracked by the Obama Administration.

### Kanjorski alludes to federal regulation of insurance

At a U.S. House Financial Services Committee meeting last week, Chairman Paul Kanjorski (D-Pa.) stated that the federal government "should have a role in regulating the industry." He continued, "As such, we now must ask how the federal government should oversee insurance going forward.... At the very least, Congress has to address insurance as it establishes a system to regulate systemic risk." It is clear that discussions about the federal regulation of insurance are prominent in Washington, D.C. What isn't clear is a concrete proposal for the form of that regulation. From complete federal chartering to limited systemic risks, many different plans exist. While it is hard for the industry to react when no boundaries exist, IA&B feels strongly that state regulation continues to best serve the industry, and the association will continue to advocate on that behalf.

Above was taken from IA&B Weekly email bulletin

Also, thank you to everyone who took the time to vote in the May Primary.



*Congratulation Jeannie!*

*IPSV*

*Outstanding Member Award*

## Education....Dee Musgrave, CISR, CPIW

**If you've never taken a class taught by Jerry Milton, you are definitely missing his southern wit and humor. I came across this article on the IA&B website and thought it was fitting to our business. I know I've been asked this question, I bet you have too.**

**What did you do?**

### **Am I liable?**

This article is going to be basic. Maybe too basic. Just humor me in this advanced stage of my life and allow me to pontificate a little.

I talk to a lot of people. I get asked a lot of questions. I try to answer most of those questions. Some I can't. But one I can always answer is, "Will I be liable if ...?" My answer is always, "I don't know, talk to a lawyer."

I'm an insurance person. I assume you are too. We don't determine liability. We determine insurance coverage for liability. Judges and juries determine liability.

Being liable and being covered – they're not the same. I may be:

1. Not liable, but covered;
2. Not liable and not covered;
3. Liable and covered; or
4. Liable and not covered.

The Insuring Agreements of most liability insurance policies usually state something similar to the following:

"We will pay those sums that the insured becomes legally obligated to pay as damages to which this insurance applies. We will have the right and duty to defend the insured against any suit seeking those damages. However, we will have no duty to defend the insured against any suit seeking damages to which this insurance does not apply. We may, at our discretion, investigate any occurrence and settle any claim or suit that may result."

When you boil it down, liability Insuring Agreements are pretty simple.

If the insurance company feels that you're not liable for the loss, but you're covered for that loss, they'll probably do nothing unless the injured party files a claim against you. Then they'll defend. Whether you're liable or not may have to be settled by the court. However, if you're not covered for that loss, they'll do nothing.

If you are liable and the loss is covered, the insurance company has the option of defending or settling the claim. It's their choice. You have no say. They will probably try to settle. But if the claimant makes unreasonable demands, they may decide to take it all the way to the courtroom. The court will then determine the extent of your liability and how much you owe. The worst scenario – you're liable, but you're not covered. Bad situation. The insurance company will do nothing. You're on your own. Defend yourself. Pay the loss out of your pocket. Then sue your insurance agent or the insurance company or both.

The worst thing we as insurance people can do is answer a "Will I be liable if" question with a "yes" or a "no." We should answer, "I don't know if you'll be liable or not, but if you are, you'll be covered," or "I don't know if you'll be liable or not, but if you are, you won't be covered."

I know we want to be all-knowing. I know we want to answer our clients' questions. But one question we need to stop answering is, "Will I be liable if ...?"

As Barney Fife used to say, "Nip it in the bud!" In other words, stop doing it!

Y'all take care!

*Jerry Milton, CIC, contributed this resource. The legal profession recognizes him as an expert on insurance coverages. He is also an education consultant for IA&B, working with CISR, CIC and continuing education programs.*

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We are on the web  
[www.ipsv.net](http://www.ipsv.net)

State Council on the Web  
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## 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 June 17, 2009

**SUMMER BREAK**

Associaiton Meeting September 16, 2009

## Program & Menu....

June 17 we will hold our last meeting of the year at Gail's pavilion. We will be having a picnic with members bringing their favorites. Please plan to be there by 6:00 PM.

If you need directions, please call.

## Birthdays....

June - 6/15 Charlotte Stetler  
6/29 Pam Stetler  
July - 7/21 Jeannie Upright  
7/27 Lori Reese  
August - 8/1 Betty Rafalko  
August - 8/4 Donna Coombs

## 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

## 2009 National Delegate Report

Wednesday May 27th began the National NAIW convention in New Orleans, La. Dee Musgrave and I registered for the convention and signed in at the Delegates table and we had Officially arrived. Since no meetings were held on Wed. we decided to take a River Boat cruise down the Mississippi. Dee will give you more details on that in her FUN report.

Thursday we attended the Delegates briefing and meet the Candidates meeting which was followed by the first General Meeting.

The first business meeting was opened with the Mardi Gras Indians performing. Tamre Hileman then introduced Int'l Nat'l President Janelle Duffy. Pres. Duffy welcomed everyone to the 68th annual convention. She recognized 94 First Timers followed by the introduction of the 9 past Nat'l Pres., the Insurance Women of Lincoln Nebraska which is Pres. Duffy's association , her husband and son & girlfriend. She discussed the Community service project which was on Wed. with 75 members participating where they cleared, cleaned and created usable space for habitation and the 2 mile walk that was held on Wed. evening to benefit the Gulf Coast libraries.

Elena Ifkovitz then gave a report of the Credentials committee and reported that 147 Associations had registered and 2 Members At Large giving a total voting strength of 149 delegates being certified.

The convention Rules were then adopted.

After a correction of the program times for seminars - the printed program was adopted.

Gloria Bruno gave the following report of the Nominating Committee and presented the following slate of recommended names:

for Sec'y - Penny Haworth-Rich  
Vice Pres. - Joi Wilson  
Int'l Pres. Elect - Margaret Wilde

Mark Adams, Exec. VP, gave a report from national office and he introduced the staff from Corporate headquarters and went over the highlights of the year which included expense reductions(\$50,000 savings over last year), IRS form 990N filings, and education updates.

Marie Myers, President of Ins Prof of Greater New Orleans welcomed everyone to the "Big Easy".

Int'l Sec'y Joi Wilson read messages and announcements and the first business meeting was then adjourned at 7:13PM

Friday morning began at 8AM with 9 CWC contestants giving 9 great speeches. I would not have wanted to be a judge for that one!

At 10:02 AM Pres. Duffy called the second business meeting to order and recognized all of the Corporate Sponsors.

Chairman of the Credentials committee, Elena Ifkovitz gave her second report and reported that there were 148 associations represented and 2 MAL giving a total voting strength of 150.

Janice Lovett then introduced the Keynote Speaker, Dr. W. Cyd Young PHD whose theme was "The Sun is always shining". To have successful relationships he said there were 3 things needed - 1. decide - don't slide 2. make it safe to connect - 3. do your part  
He referred to the Collect and the word Act - meaning Accept - Compassion - Trustworthiness

The Keynote Speaker was followed by the Election of Officers as follows:

Sec'y - Penny Haworth-Rich  
VP - Joi Wilson

Int'l Pres. Elect - Margaret Wilde

The 2009-2010 new officers which included Linda Wilson as the new Int'l President was then presented to the members.

Joi Wilson read announcements and the 2nd meeting was then adjourned at 11:56 AM.

The Awards Luncheon followed and the following awards were presented:

POC Scholarship - Elizabeth M Bolaris - Florida

Rookie of the Year - Robin Railsback - RegV

CWC winner - Jennifer Scarberry- Reg III

Claims Professional - Florence Nagy - Reg IV

Insurance Professional - Taffy Troup - Reg IV

Risk Management Professional - Lynn Runyan - Reg VII

Professional Underwriter - Tamre Hileman - Reg IV

AAMGA - NAIW Pres. Award - E Faye Evans

Arlene DeSemone Life/Health Award - Diane Zeman

Insurance Women of Ocean Co Scholarship - Ruth Phillips

The Presidents Challenges to RVP'S - Laura Bush Contribution to Golf Coast - Phyllis Gogel - Reg V, Highest Member

Retention - Bonnie Adams Reg 1 - Region with the most New Members - Bonnie Adams Reg 1 and Most Participation

on Presidents Challenge - Robin Fawkes Reg 8

There were 22 scholarships given and there were a few more that no one applied for and they hope to give more next year.

The CPIW/CPIM and DAE's were recognized. And the winner of the First Timers award went to a member from Puerto Rico.

As you can see Region 1 members did not fair too well!

Exhibitors winners and door prize winners were drawn

The luncheon was then dismissed after the announcements were read.

Saturday morning's final business meeting was delayed about 30 minutes for a medical emergency of a member and an ambulance had to be called.

The meeting was finally called to order at 8:57AM and Tom Crawford CEO of Crawford and Co was introduced as the Keynote Speaker. He gave a very uplifting talk on the balance of life, love of family and making connections. There needs to be respect of people at all levels of life and that when asked what is wrong with leadership today - the number one answer was Greed - forgotten was integrity and character. He also said that he has never seen any organization that he has ever been involved in with as much passion and enthusiasm and education as NAIW. He also said that communication and education are the keys to being a successful CEO and you need to build a connection between leadership and employees.

Nancy Noe Nichols then gave the ISFA report. The goal of the ISFA is to promote and underwrite education. The Spring of 2009 gave 3 professional scholarships and 3 college scholarships.

President Duffy then gave her farewell address and went over her goals of the past year which where education - had to change Comm. with Confidence to CWC and then decided to make it Confidence While Communicating, new courses where developed and updated, made a partnership with WEB CE, and the first Webinar will be held in June - a one hour CE Ethics Class, another goal was to update the Website and finally membership retention where the 10% increase was not met but the membership eligibilty was broadened and College Chapters were re-visited.

A construction company has been hired to construct the Brick Wall with the Legacy Bricks, additional advertising was done and an affiliation was made with the Users Group.

Pres. Duffy thanked all of her RVP's, her local association, members and NAIW staff and all previous leaders that came before her. She sent best wishes to the new incoming board and then a slide show was presented viewing all of her conferences attended over the past year.

A slide show of this years Convention in review was presented. She also reported that over \$10,000 had been collected for the Laura Bush Foundation.

The new officers where then installed and Linda Wilson, new Int'l Pres. was presented with a slide show "Road to Washington DC" and showed her down though the years. She gave her acceptance speech and her theme for the new year will be "NAIW Bridge to Your Horizons".

Her 2009-2010 Literacy project will be The Dictionary Project which gives a dictionary to all Third Graders. Her 3 goals for the year will be : 1- be fiscally responsible, 2 - focus on membership development , 3- focus on a marketing plan for local associations.

She asked everone to focus on membership and 2 free registrations will be given to next years Nat'l Convention to the 2 renewing members that bring in the most new members between 7-1-09 and 2-15-2010

2010 will mark the 70th Anniversary of NAIW and she thanked Janelle for her leadership and wisdom.

Janelle then passed the gavel to Linda and announcements where read.

The meeting was adjourned at 11:35 AM to reconvene on June 9-12,2010 at the Crystal Gateway Marriott Hotel in Washington DC.

It was an honor to serve as your delegate and I would recommend that everyone attend at least 1 National Convention. Ask our First Timer,Dee!

Gail Bradley

**NAIW INTERNATIONAL CONVENTION  
ALTERNATE DELEGATE  
FUN REPORT  
5/27/09 TO 5/30/09**

We left Gail's house at 3:15 am, uneventful drive to Wilkes-Barre airport. When arriving at the airport, I found a soda machine for \$1.25 bought a Pepsi and headed to check in, not knowing I couldn't take it past security, the guard left me have a swallow before she took it. Said I could buy another soda in the airport, yep that soda cost \$3.00. While I was looking for a drink, Gail was busy collecting boyfriends, she had 2. One sat with her on the plane, but he left her in Newark for Vegas. The flight was on time, from Newark NJ to New Orleans, good thing we had a short lay-over, was able to get a bite to eat as I was starved, had riding lessons the night before, and did not eat supper. Before I knew it we were in New Orleans and on our way to the hotel. Got a cab right away, but the driver was not very talkative, after seeing his driving skills, Gail & I decided to be quiet.

We arrived Tuesday about 1:30 pm, unpacked then we were off to explore. We decided to buy lunch at the hotel bar, boy was that a mistake. We ordered a Shrimp PO Boy (really big shrimp hoagie) and an appetizer, which we shared with 2 glasses of wine, our bill was almost \$50. Needless to say we didn't eat there again. Turned in early as we were both beat, slept for 10 hours, I don't think Gail even rolled over during that whole time. The next day we headed out to find a famous café for breakfast, The Café Dumond for beniets as Gail said we had to eat them; well we walked about 7 or 8 blocks, & still didn't see the café. I was getting tired, when I spied an IHOP. Guess Gail was tired too, because IHOP it was. (Later we found Café Dumond's 2<sup>nd</sup> location right next to our hotel). After breakfast we hopped a street car back to the hotel. Around 1:30 we took a river boat tour to Mardi Gras World, they showed us how the floats were assembled, and that they were all owned by private owners and were all funded by those clubs. The clubs also buy all the beads and other things they throw off the floats, the tour guide said they spend over a thousand dollars on these things.

The best part was the boat ride on the Mighty, Muddy, Mississippi River. The river really is muddy, it is a heavy brown color, and you can't see anything in the water, not even the fish. The food was fabulous but everything was spicy, they kind of looked at Gail & I funny when we asked if it was spicy before we ordered as we don't like spicy food. I think they thought we really came to the wrong place.

Can you believe there were 94 First timers! Going to the bathroom at break time was still a hassle if you were #94. I collected so much stuff from the vendors; I think my suitcase weighed 10 lbs more. CWC was Awesome!!!, those judges must have had a really hard time, But I totally agreed with them on the person they picked to win.

Gail won a \$100 Chico gift card from one of the vendor drawings at the luncheon. We skipped right over to the Riverwalk shopping area to spend her \$100. Can you believe Chico sells women's

clothes in sizes 0-3. But Gail was able to get jewelry and a nice wrap, and she got a gift for spending \$100 in the store, which she gave to me. It was a silver heart necklace. We went out for a nice dinner, met up with a mother & 2 daughters that were visiting from Georgia. They were a riot; the one daughter shared her hurricane drink with us. Gail & I split it, and it was still too strong. I think you could get a buzz from the smell.

We lucked out for the meetings as there was not anything pending to come before the members. So the meeting flowed at an easy pace and most of the time ended a little early. All too soon it was time to pack up and head home, we left the hotel again at 3:30am, had some excitement as there were 2 Cab Drivers fighting over who would take us. I was a little worried taking my bag to be weighed at the counter, thought I might have to pay extra. But I was safe it weighed 47 lbs. they give you up to 50. Our seats were the very last ones in the plane on the flight from New Orleans to Newark, and again on the plane from Newark to Wilkes-Barre, told Gail I was tired of sitting in the ass end of the air planes. The flight to WB was fun for me, not so much for Gail, as it was almost like a roller coast ride. Good thing it was only a ½ flight. We made it home safe and sound.

On a more personal note: I would like to Thank IPSV for paying the registration. The National Convention was a wonderful experience, which I would not have been able to do without your support.

Submitted by:

Dee Musgrave

Alternate Delegate