



GOTCHA Covered....

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Inside this issue:

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

Presidents Message....Jeannie Upright

As we all await the arrival of **Spring** and the end of our "loooong" Winter, I would like to remind all of our members that we have 4 meetings left in our year; put IPSV on your calendar and try to attend a meeting! We have some great

speakers still to come. Last month we had Kathleen Russell, Executive Director of the Women's Center in Bloomsburg. This month Ted Wampole is coming back to discuss another safety issue.

Regional Conference is next week in Lancaster, I will be going as your Delegate, and Gail Bradley will be the alternate. I will send a Delegate's report out when we return and Gail will give you the "FUN" report!! Hopefully, IPSV will be recognized for all our

hard work and dedication!

Happy Easter and Passover.

"Education is the ability to listen to almost anything without losing your temper or your self-confidence"



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

Association Monthly Meeting

The Insurance Professionals of Susquehanna Valley met on Wed. February 20th at Portabella's in Lightstreet.

Members attending were Jeannie Upright, Patsy Lachat, Brenda Weaver, Gail Bradley, Carla Buma, Barbara Kressler, Pam Stetler & Charlotte Stetler.

President Jeannie Upright called the meeting to order at 6:07 PM and introduced our guest speaker Kathleen Russell, Executive Director of the Bloomsburg Women's Center.

The Secretary's report was reviewed and accepted as printed in the newsletter.

The Treasurer's report was reviewed and accepted as handed out and will be filed for audit.

After Jeannie read the Collect, dinner was enjoyed by all in attendance.

Our guest speaker for the evening, Kathleen

Russell from the Bloomsburg Women's Center presented a very informative program about the center and all of the services provided by the center. In Columbia County, domestic violence is the #1 unnatural killer of women which was a shocking thing to find out. They are also presenting programs at all of the schools in Columbia & Montour county at varying levels depending on the grade in regards to the different aspects of abuse. Abuse can happen to anyone and a person that you would least expect may be being abused as you read this.

There are many ways that we can volunteer our time from reading to children to folding flyers and we will be looking into further ways that our association can help.

After the program the committee reports were given as follows:

Membership & PR - Gail reported that the Feb. 9th mall weekend was cancelled due to lack of paperwork that was needed in order for us to have a table there. Also we will be helping out at Camp Victory on

Saturday April 19th with clean-up and painting, etc so if you would be willing to help let Gail know. We will discuss further at the March meeting. The Blood Mobile is still set for Sunday May 4th at the Columbia Mall with more complete details to follow along with a sign up sheet. Gail also mentioned that Barb Karschner's husband recently had surgery and it would be nice to send him a card as a card shower was listed in the newspaper for his speedy recovery.

Education - No report

Safety - Barb Kressler reported that February was Heart Health month and she distributed pamphlets with some heart facts that she printed from the Geisinger website. Pam said that perhaps next Feb. she would be able to get a speaker to come and speak on heart health.

Legislative - Patsy reported that she emailed John Gordner's assistant for a date for a breakfast meeting with him. She also reminded everyone that April 22nd is primary election and Pa may be an important state for the Democratic Presidential candidates.

Continued on Page 8

Legislative....Patsy Lachat, AAI, CPIW

Open Records Law

On February 14, 2008, Governor Rendell signed Senate Bill 1 into law.

The following is an excerpt from State Rep. David Millard's newsletter:

What Does the Open Records Legislation do?

The legislation updated Pennsylvania's 51-year-old Right to Know Law so that all state and local government and court records are presumed to be public, unless they fall within an exception or are protected by another law.

It also reduces the amount of time allotted for responses to requests, and creates a dedicated Office of Open Records.

Closing Open Pathways for Identity Theft

Every four seconds, someone has their identity stolen. According to the National Association of State Secretaries of State, unfettered access to birth dates, home addresses and signatures can lead to identity theft.

While additional work needs to be done in protecting the identities of all PA residents, a portion of the law passed will protect the name, date of birth and address of minors. The legislation also now includes an exception that prohibits the release of records that threaten the personal security of our citizens.

Protecting Our Senior Citizens

Senior citizens and people with disabilities who use various social services will not have their names and personal information released to the public. This will include individuals who receive Meals on Wheels.

Ensuring Safety with Domestic Violence Reporting

Domestic violence advocacy groups were very concerned about victims' addresses becoming open records. The new bill contains an amendment that includes an exception that prohibits the release of records that threaten the personal security of our citizens.

Solidifying Privacy of 911 Calls

All 911 recordings will only be released if the agency or court believes it's in the public interest to do so. These recordings will not automatically be made public as was the case under the previous version of the bill. This move was necessary to ensure that 911 tapes and transcripts do not compromise the integrity of any ongoing law enforcement investigation and further encourage citizens to report crimes. Additionally, if a neighbor or any innocent bystander were to call 911 because they heard or suspected domestic violence or another crime, that person's identity will now not be a public record unless determined to be in the public interest.

Promoting a Functional Real Estate Market

Especially in an age where so many prospective home buyers are pre-shopping on the Internet, a major resource for real estate agents and anyone who buys or sells a home is preserved under this legislation. Multi Listing Services (MLS) will continue to be able to distribute their information which will help all home buyers and home sellers. This bill preserves the ability of agents to price homes and provide accurate information.

Making Legislative Audit Reports Public

It also makes clear that the reports of the Legislative Audit Advisory Commission would be public, except for any working documents of the committee.

Continued Page 4

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

I would like to thank everyone again for selling the raffle tickets. We have had many winners this time so our profits are not as good as we had hoped. Put on your thinking caps for another fund raiser for next fall.

Thanks to everyone who brought in items for the Bloomsburg Women's Center. Kathleen Russell took them with her after the meeting.

We had to cancel the Feb 9th booth at the Columbia Mall as they required a certificate of insurance that I was not able to get to them in time.

We are set to help at Camp Victory on Saturday April 29th to help with clean-up, painting and other various chores. Please let Gail know if you can help and we can discuss further at the March meeting. Barb will post the wish list again in the next newsletter so that we can take some items out to the camp with us when we go.

The Blood mobile is still set for Sunday May 4th and we will get more details along with passing a sign-up sheet for that at a later meeting.

We decided to send a get well card to fellow member Barb Karschner's husband who is recuperating from recent surgery. Remember that if you know of any of our members that we should send cards to please contact our Sunshine chairman Patsy Lachat.

We are all looking forward to attending Regional Conference and will fill everyone in on the conference at the next meeting.

Keep up the good work and remember to invite a guest to the next meeting!

Gail Bradley
Membership & PR Chairman

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

American Institute for CPCU and Insurance Institute of America are offering:

Online Classes

The Institutes offer online classes for busy insurance professionals who cannot find time for a traditional class. Online classes give you the pace and structure of a weekly class, the camaraderie of other students, and the learning assistance of a knowledgeable instructor. The instructor and students interact several times weekly on their own time schedules to discuss course material, participate in learning activities, and learn from each other. You can visit a demonstration class below.

Note: Continuing education credits are not available for *Institutes Online Learning* class participation. However, passing the national exam provides eligible CE credits in most states, regardless of method of study.*

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E-mail us at customersupport@cpcuia.org to tell us what online courses you are interested in or to explore online teaching opportunities. Be sure to tell us the best way to contact you.

Legislative continued from page 2....

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

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

Simple Steps Can Help Beat Identity Theft

Don't let the bad guys pilfer your personal information

In the 2006 movie, "Firewall," action hero Harrison Ford took on a slightly more sedate role as a white collar guy battling crooks who have swiped his identity to break into the bank where he works and steal millions.

In the real world, thieves do not have to go to that extreme to cause a major disruption in your life and hurt your business's financial future. The often, frantic information age calls for extra diligence to protect our assets and reputation. Luckily, there are easy steps you can take and insurance solutions available to help keep the saboteurs at bay.

The Many Guises

So what constitutes Identity Theft? The most common form, according to the Federal Trade Commission (FTC), is credit card theft, followed by phone, utility, bank and employment fraud. Electronic Fund Transfer related ID theft was the most frequent type of bank fraud in 2005.

Not an "ageist" crime, every age group is susceptible. The FTC reports that of the more than 300,000 complaints they received from 2003 through 2005, the bulk were from consumers in the 30-49 year-old range. Those in their early 20's were also greatly targeted.

More Costly Than A Hollywood Production

Identity theft is one of the fastest growing crimes today, with the dubious distinction of being the top consumer complaint five years running with the FTC. According to a study conducted by Gartner Inc., in the 12 months ending August 2006, 15 million people were victimized - an increase of more than 50% since 2003.

What's the overall cost of identity theft? One study estimates that ID theft cost U.S. businesses and consumers more than \$56 million in 2005 alone. However, since business owners have greater access to lots of credit lines and financial transactions, they are particularly toothsome targets. Small businesses need to be especially diligent, since many are busy trying to keep their livelihood afloat, and so may not take the time to adequately guard their information. "Mom and Pop" shops could also find it harder to recover than larger companies, because they have more at stake.

Do Not Feed the Dumpster Divers

So if you aren't a movie star hero, how can you protect your personal and business interests? These tips can help.

- Make sure you shred records, bills or credit applications before they get trashed.
- Protect your Social Security Number by not carrying your card with you and not offering it up unless absolutely necessary.
- Don't give out personal information on the phone via mail or over the Internet unless you are sure you know who you are dealing with.
- Keep your purse and wallet in a secured location while at work.
- Carry only the credit or debit cards you really need, and do not use easy passwords such as your mother's maiden name or your birth date for your online accounts.

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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....

March 6-9	Regional Conference, Lancaster, PA
March 19	Association Meeting
April 16	Association Meeting
May 4	Bloodmobile, Columbia Mall
June 4-8	67th NAIW National Convention, Scottsdale, AZ

Program & Menu....

March dinner meeting will be held at Portabella Catering in Lightstreet, @ 6PM on March 19, 2008.
Menu: Soup, Chef's Choice, Waldorf Salad, Toss Salad, Tasty Beef Tips, Chicken Marsala, Au gratin Potatoes & Green Beans

Please e-mail brenda@gordnerinsurance.com and make your reservation by March 17th. Last minute adds are ok. If you need to cancel your reservation the day of please call me at GordnerCoombs Insurance 570-458-6015.

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....

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**
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Secretary Minutes....continued from page 2

Jeannie ask if everyone that was registered for Regional Conference had received there confirmation letters. She had sent in the credentials form and reminded everyone to bring any awards that were won last year with them to the conference - even if we are just bringing them back with us! Brenda is handling the door prize that we are donating and Jeannie also reminded everyone attending to bring their business cards with them. Jeannie, Patsy, Brenda & Gail will meet at Gail's house at 8:30 AM on March 6th and Barb, Pam & Donna will join us on Friday. It was also thought to be a good idea if we put a letter with the Legislative award about how we had updated all the winning labels that had been stuck on the back since they had run out of room on the face of the plaque.

The fund raiser was discussed and the profits appeared to be lower than last year as we were having more winners this time. A final tally will be reported at the March meeting.

Brenda won the 50X50 drawing and gave her winnings back to the Women's Center along with the check that Jeannie presented to Kathleen.

Carla won the President's gift which was a nice NAIW stadium blanket.

Our speaker for March will be Ted Wampole and he will be speaking to use on gas savings.

Jeannie also knows of a lady who will look at our banner and perhaps embroider it for us.

Gail gave the invoice to Pam for our website domain fee for the next year.

After For the Good of the Cause - the meeting was adjourned at 8:15 PM.

Respectfully Submitted
Gail Bradley, Acting Sec'y

Safety....continued from page 4

- Pick up new checks at the bank instead of having them mailed to you.
Order a credit report at least once a year.

Should you become the victim of identity theft, close the accounts you believe were tampered with, immediately file a report with the local police, and file a complaint with the [FTC](#). Also, notify customers or business associates whose information or records may have been breached.

“The Cavalry” of Insurance Solutions

Carriers such as The Hartford offer Identity Theft Coverage for small business owners and their full-time employees. The Hartford's coverage is included as part of Spectrum®, its top-quality small business insurance policy, and combines identity theft insurance with services that help a business owner and full-time employees restore his or her individual credit history and identity records if ever necessary.

Thanks to the magic of Hollywood, Harrison Ford's character worked out a solution to his dilemma in the span of a few frenetic hours. However, the reality is you could spend many months trying to untangle a case of identity theft. Taking steps now means you can come out a hero in your own right!

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