



GOTCHA Covered....

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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 can't believe the time is here to celebrate the installation of our officers-elect! Please try to attend and show support for our incoming leadership. It takes everyone to make an association successful!

Our guest will be State Director Polly Jones. She will perform the installation and give us an update on State Council.

Our members recently met with Senator John Gordner for breakfast to discuss legislative issues. Patsy Lachat, our legislative chairperson, hosted the breakfast at Portabella's, Lightstreet. Please see her report on the topics discussed with the Senator.

It is important that we continue to let our legislators know how we feel about topics such as: the tolling of Rt. 80, health care, and insurance liability limits.

Our Blood Mobile is coming up on May 4th at the Columbia Mall. Try to attend and bring friends and family. Miranda Church, Blood Services Coordinator, from the Red Cross will be in charge and IPSV will be the sponsor.

Thank you to Gail Bradley for last month's speaker, the editor from The Press Enterprise newspaper. He gave us tips on how to promote our association!

I look forward to seeing all of you at the meeting.



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

Association Monthly Meeting

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's in Lightstreet on 4/16/2008. The meeting was called to order at 6:04pm by president, Jeannie Upright. Jeannie briefly introduced and welcomed our guest speaker, Jim Sachetti.

Guests in attendance: Jim Sachetti, Editor of the Press Enterprise

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

The secretary's report of the March meeting as printed in the newsletter was reviewed and accepted without corrections. The treasurer's report was handed out and reviewed. Treasurer Pam Stetler explained the donations to the Arthritis Foundation in memory of Donna Coombs' mother and the Yellow Rose Award in memory of Charlotte Stetler's mother, both of whom passed away recently. Pam also asked for a discus-

sion of our CD accounts at the end of the business meeting. Jeannie read the Collect and all enjoyed a pasta dinner.

After dinner, Gail introduced Jim Sachetti who gave us tips, both general and specific, on how to get the maximum press exposure for our (or any) non-profit organization. Jim also gave us an overview of how the news and editorial departments operate at the Press Enterprise.

Pam won \$11 in our monthly 50/50 drawing.

Business meeting: PR chair, Gail asked for volunteers for Saturday, April 19th, to do some spring cleaning/painting at Camp Victory in Millville. In addition to Gail, Patsy, Barbara, and Donna said they will be there (along with a husband or two). Gail also passed around a sign-up sheet for the Red Cross blood drive that IPSV is sponsoring at the Columbia Mall on Sunday, May 4th. The flyers and posters were dropped off at Gordner Coombs Insurance and will be distributed to members and

Continued Page 2

Minutes.... continued from page 1

throughout the community, as time allows.

Jeannie asked for volunteers to make phone calls to potential donors – no one volunteered.

The education committee did not have a report at this time.

Barbara, Safety chair, reminded the members that April 22nd is Earth Day and passed out a history of Earth Day as well as a sheet of Earth Day tips that we can all use to make our world “greener”. Pam suggested “going green” as a future program topic.

Patsy, Legislative chair, reminded the members that we are having “Breakfast with Senator John Gordner” next Friday, April 25th, 8:30am at Portabella's. The cost is \$9 per person and a hot breakfast buffet will be served. All members should try to bring a guest and RSVP Patsy no later than Thursday, April 24th. Pam thanked all members (6) who attended the League of Voters luncheon at Mulberry's in Danville earlier this month. Patsy also mentioned that citizens are finally going to get some school property tax relief via casino proceeds.

Secretary, Donna, read a thank you letter from Kathleen Russell, director of the Women's Center, for our \$300 donation from our holiday Chinese auction in December. She also read a thank you card from Charlotte & Pam Steller for the cards, flowers, and donation in memory of their mother/grandmother.

Treasurer, Pam initiated a discussion of our group's finances. Pam stated that we have a balance of \$431.97 in our general fund and we have a

Legislative....Patsy Lachat, AAI, CPIW

Breakfast Meeting with Senator John Gordner

Those in attendance were Gail Bradley, Donna Coombs, Barbara Kressler, Patsy Lachat, Betty Rafalko and Jeannie Upright. For those who could not attend last Friday's meeting, here are the highlights of what we discussed:

1. Gas prices – when questioned about repealing or lowering the gas taxes we were informed that Pennsylvania needs these taxes for road work and that the tax is based on a per gallon basis not price.
2. Cell phone use while driving – a bill had passed the Senate but died in the House – too many legislators and their staff depends on their cell phones while driving.
3. The Senator is up for re election this November but is running unopposed
4. Gas Leases – fairly new in PA and we asked him to check into the environmental impact.
5. PHEAA – cutting funds to college students and also cutting staff. No government money ever went to administrative costs it all goes to grants, regardless of what has been printed in the papers. The new cuts are due to a federal bill.
6. Smoking Ban – it is a battle between the House and Senate and is not going well. They had a bill put together last year with some compromise but the American Heart Assoc. and American Cancer Assoc. wanted all or nothing.
7. I 80 tolls – Governor Rendell is expected within a month to award a bid to lease the turnpike out to a

partnership and then will repeal the move to toll I 80.

8. CHIP (Children's Health Insurance Program) is still going good in PA. If you know of anyone who could benefit from this, please let them know about this program.

9. Health insurance for adults – currently has a 16 – 17 month waiting period for basic coverage. The Governor's CAP (Cover all Pennsylvanians) may not be the answer either.

10. PLCB (PA Liquor Control Board) – The Senator is apposed to changing as he believes that it keeps a better control on Sunday sales, underage buying, drinking, etc.

SB 250/HB 2428 - Legislation that would prohibit lending institutions from requiring mortgage borrowers from carrying property insurance in excess of the replacement cost – the Senator was not familiar with this but would check on it.

This was a great chance to talk with the Senator and it is wonderful that he took the time to meet with us. It was a good follow up to the Legislative Luncheon that Gail, Barbara, Patsy, Pam and Jeannie attended on April 10 in Danville. I had made notes then and could discuss the issues further at our Breakfast meeting.

One final note – Please consider attending NAIW Legislative Committee's Day on Capitol Hill in Harrisburg on Tuesday, May 20. Deadline for registration is May 9. If you need a form or more information, please let me know.

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

We have had a great year and have made IPSV known with all of our good works and photos we have had in the paper.

I would like to thank everyone for the time they have put into all of our endeavours.

Patsy, Barbara, Donna & Rod & I had a beautiful day to do our painting at Camp Victory. We painted about half of one of the enclosed pavilions and enjoyed a nice lunch which they provided for us.

Thank you to all who helped with the Blood Mobile at the

mall on May 4th. Just another way that we can give back by donating our time to another worthy cause.

Patsy did a great job with the breakfast with Senator Gordoner also.

Next year we will continue to get the word out about IPSV and attract some new members to join our cause.

Enjoy the summer and see you at the June picnic.

Gail Bradley

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

Best Practices of E&O Loss Control

This one-day seminar emphasizes the positive aspects of adopting a best practices approach to agency management. Participants can expect to learn risk management approaches to E&O, review current industry and agency management issues that can impact E&O claims and learn how highly automated agencies maintain a credible source of information.

- [Who should Attend](#)
- [Course Times](#)
- [Continuing Education Approvals](#)
- [Registration Fee](#)
- [Search & Register](#)
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[Seminar Confirmations & Policies](#) (this document will also be emailed with your official confirmation upon payment)

Who should attend:

All agency personnel from both management and operational sides who have an impact on E&O exposures will benefit from attending.

This seminar is approved for Loss control Credit for Westport policyholders in Pennsylvania and UTICA policyholders in Pennsylvania, Maryland and Delaware. Not affiliated with any designation program.

Course Times

Registration 7:30 a.m. – 8:00 a.m.
Seminar 8:00 a.m. – 3:00 p.m.

Continuing Education Approvals

You are never given a dream without also being given the power to make it true. You may have to work for it, however.

Richard Bach

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

May is Blood Pressure Awareness Month

Blood Pressure Management Tools

High blood pressure (HBP or hypertension) is defined as:

- Systolic pressure of 140 mm Hg or higher or diastolic pressure of 90 mm Hg or higher; or
- Taking medicine to lower blood pressure; or
- Being told twice by a doctor or other healthcare professional that you have hypertension.

High blood pressure is a major risk factor for heart attack, stroke, heart failure and kidney failure. The longer it's left untreated, the more serious its complications can become.

We have a complete suite of tools to help you learn and manage the risks to your health from high blood pressure. Just follow these simple steps:

1. **Get your blood pressure tested.** It can be done in a doctor's or dentist's office, hospital clinic, school, nurse's office, company clinic or at a health fair. Or ask your doctor to work with you on a **home monitoring plan.**
2. **Learn your risk with our High Blood Pressure Risk Calculator.** Enter your latest reading to learn your risk of dying from a heart attack, dying from a stroke, developing heart failure, and developing kidney disease. You'll also learn how a few lifestyle changes can lower your blood pressure and your health risks. You can print your risk report to review and discuss with your healthcare professional.
3. **Learn what treatments can help you manage your blood pressure with the Heart Profilers.** Enter your blood pressure and other information from your doctor in this free, confidential online tool to get a personalized report of treatment options – with pros and cons – to discuss with your healthcare team.
4. **Monitor and keep track** of your blood pressure to see your success. Ask your doctor to teach you to **monitor your blood pressure at home.** Use our **online Blood Pressure Management Center** to enter your blood pressure numbers at each reading – and also track your weight, physical activity and more. Download our **printable blood pressure tracker** for an easy, portable record of your readings wherever you have them done.
5. **Stay on top of the latest information** with our free High Blood Pressure e-newsletter. Every month, you'll get a new recipe along with recent news about blood pressure and other tips and tools to help you stay healthy. **Sign up today.**

This information was found on the **americanheart.org** web site. There you can get access to the tools outlined above.

This content is reviewed regularly. Last update 4/28/08.

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State Council on the Web
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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....

May 4	Bloodmobile, Columbia Mall
May 20	PA State Council Day on the Hill
May 21	Association Meeting, PA Council Director, Polly Jones
June 4-8	67th NAIW National Convention, Scottsdale, AZ
June 18	Association Meeting, Annual Picnic at Bradley's Pavilion

Program & Menu....

May dinner meeting will be held at Portabella Catering in Lightstreet, @ 6PM on May 21, 2008.

Menu: White Fish with Seasoning, BBQ Chicken, Macaroni, Potato and Fruit Salad, Green Beans and Soup Du Jour.

Please e-mail brenda@gordnerinsurance.com and make your reservation by May 19. 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....

May	
5/20	Carla Buma
5/24	Gail Bradley

Reminder....

- Bring donations for Women's Center and **Camp Victory** 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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Minutes....continued from page 2

\$2,000 CD that has matured. We need money to cover our president's/delegate's travel expenses over the next year. Gail made a motion that we deposit \$1,000 in our general fund and \$1,000 in a 1 year CD and Donna seconded the motion. Discussion: a year is too long to tie up the second \$1,000. Patsy re-framed the motion, stating that we deposit \$1,000 in our general fund and the second \$1,000 in a six month CD, Brenda seconded, and the motion carried. By consensus, all agreed that any interest should also be deposited in the general fund. It was noted that we have another 1 year CD for \$1,076.65 that will mature on 4/11/2009.

After all members participated in For the Good of the Cause, and there being no more business to discuss, the meeting was adjourned by president Jeannie Upright at 8:07pm.

Respectfully submitted,
Donna Coombs, Secretary

Association Events in April, Legislative Lunch and Painting at Camp Victory



IPSV Regional Awards with Members

