



GOTCHA Covered....

Volume 18 Issue 9

May 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

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Presidents Message....Gail Bradley, AAI, CPIW, DAE

I want to begin by thanking everyone for their cards and well wishes while I was off work. It is great to have such a wonderful support system behind you.

A special thank you to Donna for presiding over the April meeting and to Pam & Patsy (AKA PASTY) for presenting the program. I heard that you did a great job!

It sounds like the CE class has had a good response and I am sure it will be a huge success. We will have Barbara report on the progress after a few classes have been held.

Remember that Council Director Pat Egges will be at our May meeting to install the new officers and to speak to us on what is happening at NAIW.

Dee and I will be attending National Convention in New Orleans the end of May. Dee will be our Alternate Delegate since she will be the only other member attending the convention.

I can't believe that a year has almost come and gone since I became your

President - time sure flies when you are having fun!

I would like all committee chairman to have a wrap up report at our June picnic meeting to report on the years activities - so just a bit of a heads-up on that.

Speaking of our June picnic - we will decide what we would like to do at that meeting - still at my house - other ideas?

I heard that Dee has a fund raising idea about selling raffle tickets for her afghans - sounds like a great idea and we will discuss that further at our meeting so put on your thinking caps.

Enjoy the tastes of spring that we have been teased with and see you at the meeting.

Remember - " If it is to be - it is up to me"

May

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

Association Monthly Meeting
April 15, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's Inn in Lightstreet on 04/15/2009. Vice President Donna Coombs called the meeting to order at 6:05pm and read the collect.

Members in attendance: Jeannie Upright, Patsy Lachat, Donna Coombs, Carla Buma, Debra Musgrave, Barbara Kressler and Pamela Stetler.

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Secretaries Minutes Continued from Page 1

The secretary's report of the March meeting, as printed in the newsletter, was reviewed and accepted. Pam handed out copies of the Treasurers Report and we discussed the extra money coming in from the INS course. Barbara is going to be the teacher and Patsy made a motion that in lieu of paying her we will pay her State Day Registration. Pam seconded the motion and it was passed. Also discussed was the total budget amount for our delegate each year for State Council Day, Regionals and Nationals. Pam will put together the total costs for this year and the matter will be discussed at the next board meeting as to an amount for next year's budget. The report was then accepted and filed for audit.

Pam then gave a very informative presentation on the US Government and the Constitution and Patsy gave a presentation on How Our Laws are made.

Business meeting: Donna, Membership Chair, had received an email forwarded by Jeannie from Puroclean. The may be interested in sponsoring the website. Per Mike the VP Bill emailed Donna and asked for a list of IPSV members and companies. After a brief discussion we decided that we would give general information, not names and companies, just geographical area and counties. Donna still had not received a check from 1st General yet. She is going to double check with Jean MacDermott to see if she is still interested in becoming a member as NAIW has broadened their criteria. Dee brought in an afghan she crocheted and is going to donate for a future fundraiser. Jeannie is going to try to bring in Cathy from her office to our May meeting or June picnic. Also, Donna reminded everyone to bring in donations next month for the Women's Center.

Dee, Education Co-chair advised that she has 9 students taking the INS 21 class. Barb handled the signups and ordering of materials and did a great job. Also, Dee recently earned her CPIA designation – congratulations!

Jeannie, Safety chair, had nothing to report.

Patsy, Legislative chair, went over some items in the IA&B bulletin and reminded everyone of the Breakfast meeting on 4/24 with Rep. Mirabito. She also thanked everyone who took part in the Tea Party on 4/15. Nominating Committee: Patsy presented the following slate of officers and board and conducted the election for 2009 – 2010, congratulations and thank you to all:

President – Gail Bradley
Vice President – Donna Coombs
Secretary – Patsy Lachat
Treasurer – Pamela Stetler
Board – Jeannie Upright, Carla Buma, Debra Musgrave and Barbara Kressler

Old Business: there was none to be discussed.

New Business: Our May speaker will be PA Council Director Pat Eggles, who will also perform the installation of officers. We will also present the Insurance Woman of the Year award, if there are any submissions.

Correspondence – Patsy read a letter from the Women's Center thanking us for our donations. Pam had received a similar letter.

Barbara Kressler won the 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 Vice President Donna Coombs at 8:25pm.

Respectfully submitted,
Patsy Lachat, Secretary

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

This month, the spotlight is on Public Relations – and from our adopted charity, The Women’s Center Inc’s April newsletter:

There is a children’s Art Exhibit entitled “No More Monsters at My House” at the Northern Columbia Community & Cultural Center from April 6th through May 31st.

This exhibit “...showcases artwork created by children who experienced domestic violence. Their images reflect what it is like for these children to no longer live with domestic violence.”

TWC is also promoting an “adopt-a-room” event. They are “seeking individuals and organizations who are willing to

refurbish a shelter bedroom with items such as bed linens, comforters, pillows, alarm clocks, table lamps, and throw rugs.” For more info, contact Ann at 784-6631.

Something to think about for our next fiscal year...? And while we’re thinking about The Women’s Center, let’s make one BIG last effort for our May meeting and everyone bring an item to donate. The list of possibilities appears elsewhere in this newsletter. Just add one item to your shopping list... PLEASE...

I look forward to seeing you all at our May meeting – and why not bring along a new friend...?

Safety....Jeannie Upright

Water Heater Safety

Water Heater Safety Check

Most water heaters last 10 to 15 years. The combination of hot and cold temperatures and frequent use make it a vulnerable appliance that should be checked periodically.

Plumbing

Check both inlet and outlet pipes. If the plumbing system is installed in the walls, consider infrared thermography to inspect hidden plumbing.

The Tank

Periodically check the tank for rust and for wet spots. Rust will promote failure of the water heater and possible water damage to your home.

Drainage

A water heater should be next to a floor drain in the lowest level of your home to assure fast and simple expulsion of water if a leak occurs. If a drain is not available, install a drain pan under the unit with a drain line to carry the water away from your home.

Drain the water from your tank, and remove sediment periodically. Rust or corrosion will promote leaks in the bottom valve. A regular inspection of the tank and routine cleanouts will significantly reduce the chance of failures.

Legislative....Patsy Lachat, AAI, CPIW

The Insurance Professionals of Susquehanna Valley held a breakfast meeting with Rep. Richard Mirabito, 83rd Legislative District, PA House of Representatives on Friday April 25, 2009 at Portabella's. Those in attendance were Jeannie Upright, Barbara Kressler, Betty Rafalko, Patsy Lachat, Donna Coombs, Gail Bradley, Pam Stetler and guest Jean MacDermott.

Rep. Mirabito gave us his bio which included being newly married, for the first time, 2 years ago. His Father passed away when he was 2 days old and his Mother raised him and his 4 siblings alone, as a teacher. All 5 children went on to get college educations. He went to Cornell and worked as a Union Organizer for nursing home workers for 7 years and then went to law school at Boston College. After practicing law for several years he and his brother started a Real Estate Business in Williamsport, owning rental units and student housing. He ran for State Rep in 2006, lost but re ran in 2008 and won. He was the first Democrat in the 83rd district to win in over 30 years. He considers himself a strong advocate for rural PA, education, health care, employment and increasing individual incomes.

He serves on 4 committees: Finance (he is the secretary), Agriculture and Rural Affairs, Commerce and Aging & Older Adult Services.

Regarding the drilling for natural gas, he believes the government should make sure a portion of the royal-

ties go back to the communities where they drill.

He already has sponsored a bill (HB 1089) to extend COBRA coverage to employees of small business. He handed out a copy of the bill and I have extras if anyone wants one.

When asked about his first 100 days, he said it was exciting, educational (like graduate school), involved lots of information to read and sort through. He is learning to listen more, build relationships and is looking for honest influential members to learn from. He stated that one needs to respect others points of view while keeping your own opinions and being an advocate for what you believe in. The only disturbing part so far was the fact that in the House chambers the republicans and democrats sit on opposite sides of the room.

Regarding PA's budget, he feels we need the federal stimulus money for now for 2 years to close the gap in the current budget. If the economy revives, we will then be able to generate our own income to make up for the stimulus money in year 3.

If you want to check out his website go to www.pahouse.com/Mirabito, or you can check out your own representative by inserting their name.

Finally, a reminder that PA's primary election is 5/19/09.



Rep. Mirabito and Patsy

Education....Dee Musgrave, CISR, CPIW

Pa Limited Tort and Serious Injury Definition

Legal brief

Long v. Mejia Pa Superior Court No. 1032 EDA 2005 March 30,2006

Facts: Plaintiff Long was struck from behind by a car driven by Defendant Majia. The damages to Long's car totaled \$1,720. Long additionally injured his neck, back, left shoulder and wrist in the accident. Long had selected the limited tort option with his automobile policy.

Procedure: The case went to trial, where the Common Pleas Court held, due to the testimony of Long and his doctor, that the injuries represented a "serious impairment of a bodily function" so as to exceed the limited tort threshold. The Court awarded Long \$10,000 in non-economic damages, in addition to his property damage.

Defendant appealed this decision to the Superior Court.

Issue: While there is no set definition for a "serious injury", the impact an injury has on an individual is now a key factor.

Reasoning: The most severe and lasting of Long's injuries was the wrist injury, Long was diagnosed with Reflex Sympathetic Dystrophy (RSD). The problem with Long's wrist were considered permanent and as a result of the auto accident.

Because of the wrist injury, Long, a construction worker, could no longer control tools like jackhammers and compressors he used. Long had no training to do anything other than be a laborer and the wrist injury limited his ability to lift anything over 35 pounds. Long had to use extreme caution when playing with his grandchildren, and was unable to perform recreational activities he was involved in prior to the accident.

In an interesting analysis, the Court examined a hypothetical injury of a broken pinky finger. The Court stated that such an injury is not likely to present a significant impairment for the average person. However, quoting the Court, "if that broken finger is suffered by a person who requires fine motor skills to retain employment, a concert violinist or neurosurgeon for example, then what is of little import to one person becomes hugely significant to another."

The importance that comes out of this case is that the focus is not on the injury itself, but how the injury affects a particular body function. The Superior Court indicated that this notion was previously unstated by the courts.

Comments: Agents should be aware of this case so as to provide a better understanding to clients when discussing the full tort, limited tort option. Agents should explain that the limited tort option is not a complete bar to non-economic damages. It should be explained that where an injury has a severe impact on one's livelihood, a court may be more inclined to award damages.

It must be noted that the court only awarded \$10,000 of non-economic damages in this case, a relatively small amount. It will be interesting to see how courts will apply this standard when much higher damages are sought. It can also be anticipated that the courts will seek to narrow and further define this issue, as more limited tort plaintiffs will now sue for such damages.

Taken from the IA&B website.

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We are on the web
www.ipsv.net

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



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	May 20, 2009
National Conference	May 27-31, 2009 New Orleans, LA
Association Meeting	June 17, 2009-Annual Picnic at Gail's

Program & Menu....

May 20 dinner meeting to be held at Portabella Catering with dinner being served at 6:00 PM.

Please e-mail Jeannie at ottiss98@yahoo.com to make your reservations by April 18th. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

Birthdays....

May - 5/20 Carla Buma
5/24 Gail Bradley

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