



GOTCHA Covered....

Volume 19 Issue 3

November 6, 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

Carla Buma
Jeannie Upright
Barbara Kressler, CIC,
CPCU, CPIW, DAE
Dee Musgrave,
CISR, CPIW

WEB-SITE

www.ipsv.net

Inside this issue:

Legislation	3
Education	5
Safety	4
Program & Menu	6
Membership	3
Misc	6

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

The Holidays are fast approaching and it is a time to give thanks for all of our blessings.

October's program was very informative thanks to Carla's husband and his great winter driving tips. Thanks to Carla for getting him to take the time to come and speak to us.

Pam is getting together the November program and the December meeting will be held on Wednesday **DECEMBER 9th** due to a scheduling conflict. We will be having our Chinese Auction again this year so bring a couple of wrapped gifts to auction off. We elected to have Camp Victory as our charity for this year so I will have a representative come to a future meeting to accept whatever we collect from our auction. In January Ted Wampole will again present a program to be announced at a future meeting.

We need to start thinking about the Christmas Party/Soup Kitchen on December 19th and Pam will let us know what is needed and we will

decide on what we will be serving so put that on your calendar to help the less fortunate at Christmas time.

I want to once again welcome our newest member Jennie. Please be sure to introduce yourself to Jennie and make her feel welcome as she will undoubtedly be overwhelmed at all of our activities until she understands what we are all about. Jennie please feel free to ask any of us questions. We sometimes forget that new members have no idea what NAIW does and we tend to take things for granted so be sure and help her along.

If you have any good fund raising ideas to build our general fund please be sure to share them at the next meeting.

" The greatest mistake we make is living in constant fear that we will make one"

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

Association Monthly Meeting

October 23, 2009

The regular monthly meeting of the Insurance Professionals of Susquehanna Valley was held at Portabella's Inn in Lightstreet on 10/21/2009. President Gail Bradley called the meeting to order at 6:10pm. Carla Buma introduced our speaker, David Buma, from M & M Repair Garage in Stillwater, PA. Gail also announced that we had an anniversary cake for dessert in honor of IPSV's 20th year!

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

Secretary Minutes Continued from Page 1

Gail read the collect and everyone had dinner.

After the meal, our speaker Dave Buma presented a program on Winter Preparedness for our vehicles. It was a great presentation with handouts, visual aids and lots of patience answering our questions.

The secretary's report of the September meeting, as printed in the newsletter, was reviewed, a correction was made to the date of the "Crazy Sexy Cancer" from 10/08 to 10/18, and accepted. Pam handed out the Treasurers report and it was reviewed and accepted and will be filed for audit.

Business Meeting: Committee Reports:

Membership – Donna, Membership/Public Relations Chair, welcomed our new member, Jenny Stuart and advised we will get her a name tag. Donna is still working on website sponsors and still waiting to talk to Vince Phillips regarding his doing a class in March.

Education – Dee, Education Co-Chair, advised that she took the CE class on Workers Compensation at State Council Day and that Barbara and Pam taught a class on CWC. Remember to let Dee know when you take classes.

Safety – Carla, Safety Chair, handed out an amended Flu vs. Cold Symptoms sheet as some people could not open the attachment to the newsletter. She reminded everyone that October is Breast Cancer Awareness month and Jeannie passed out handouts and mints for everyone to take to their offices. Carla also announced that IPSV won 1st Place for Safety at State Council Day and reminded everyone to let her know when you do anything safety related, whether with our group or individually.

Legislative – Patsy, Legislative Chair, reminded everyone to vote in the Primary Election on November 3rd and announced that IPSV won the 1st Place Legislative Award at Council Day.

Sunshine – Jeannie sent a card to Jean MacDermott.

Programs – Pam has someone speaking on Diabetes for November 18. December is our Holiday Party and will be on 12/9 at the Pine Barn Inn. We will have our charity auction and Brenda has agreed to be our auctioneer again so please remember to bring gifts. Barbara advised Ted Wampole will be our speaker for January.

Old Business: Charity – Everyone in attendance voted on the following: Bloomsburg Women's Center, Beyond Violence in Berwick, Hospice, Camp Victory and EOS Riding Center. After the votes were counted our new charity is Camp Victory.

We all gave a Thank You to Dee for the afghan that was part of our fundraising at Council Day. Gail passed around a photo of the anniversary cake we had at Council Day and reminded everyone that next years meeting is in Lancaster, PA. She also handed out the Delegates Report and copies of the Legislative report, Horizon Plan and Bylaws.

Fund Raising for General Fund – Pam is checking on the Weis and Giant gift cards and will email the information to the membership and put in the newsletter.

New Business: Anyone interested in attending the Tea and Fashion Show in Danville, please see Pam.

Dave Buma won the 50/50 - \$12.50.

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 8:30pm.

Respectfully submitted,
Patsy Lachat, Secretary

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

We are thrilled to welcome our newest member, Jenny Stewart. In honor of the occasion, I would like to start a new feature for this column – A member “snapshot”. I will send a simple questionnaire to our newest members, and to the ones we don’t get to see at our meetings. Beginning with the next issue, I will feature one of these members each month.

Did you know? As a local association member, you qualify to receive a 10% discount on any on-line education program or materials from the American Institute for CPCU or the Insurance Institute of America. Just use promo code “NAIW10” when you are placing your order.

I was honored to attend The Women’s Center’s annual awards luncheon on behalf of the United Way of

Columbia County. This year was a celebration of their 35th year in existence. As Rev. Andrews said in his prelude to the blessing, it is wonderful that we can celebrate a women’s shelter strongly supported by the community for 35 years, and sad that one is needed. Our members will be happy to know that as I was greeting various Women’s Center employees and volunteers, one of the shelter managers said “I know you. You brought us cleaning supplies & paper products. Thank you so much”. I told her that I would pass that expression of gratitude on to the members of the Insurance Professionals of Susquehanna Valley. I’m sure that our newly adopted charity, Camp Victory, will be just as grateful for our donations.

Legislative....Patsy Lachat, AAI, CPIW

Congratulations to Insurance Professionals of Susquehanna Valley for winning the 1st Place Legislative Award at PA Council Day with a total of 1095 points! The 2nd place winner, Insurance Women of York had 525 points. I would like to thank everyone who wrote letters, emails, made phone calls, worked for elections, etc. Once again we have proven that if we all work together great things can happen.

While work on the Federal Government’s Health Insurance Proposal continues, I want to remind everyone of the website Vince gave us to see the up to date amendments, etc. It is www.pahu.org. Also, please continue to contact your legislators with any concerns you may have.

A reminder that you can go to www.legis.state.pa.us to find contact information for your Representatives and Senators as well as texts of all bills from the Electronic Bill Room.

The PA Council Legislative Committee is working with Vince on scheduling another Day on Capitol Hill in Harrisburg in the spring – details to follow.

Last, but certainly not least, remember that Tuesday, November 3 is Election Day. Please educate yourself on the candidates and issues and then cast your vote. It is your privilege and responsibility.

Safety....Carla Buma

~ November 26th is Thanksgiving Day and below are some turkey safety tips ~

Thawing Safely

Thaw the turkey in its original wrap on a tray in the fridge. Allow about 24 hours of defrost time for every 5 pounds of turkey. Do not thaw on the counter. Thawing at room temperature increases the risk of bacteria growth. At room temperature, bacteria on the turkey can grow rapidly when the outside portion of the bird begins to thaw. These bacteria can multiply to dangerously high levels producing toxins that cooking may not destroy.

Microwave thawing is another option. Make sure your microwave oven is large enough to hold the turkey especially if it has a rotating tray. Microwave defrosting is irregular, creating hot spots, which may encourage bacterial growth. Cook the turkey immediately after defrosting.

Stuffing Safely

Never stuff the turkey in advance. Wash the cavity just before placing the bird in the oven. Stuffing needs room to expand during cooking, so do not over stuff. Stuffing must be cooked to a minimum temperature of 165 degrees to be safe.

Stuffing can contain potentially hazardous ingredients, such as broth, eggs and meat, etc. That means these ingredients could cause illness if not properly cooked and stored.

Do not leave stuffing and other leftovers out for more than 2 hours. Refrigerate leftovers immediately following the meal.

Cooking Turkey Safely

Decide how much turkey you will need before you shop. Buy one pound per person or 1 1/2 pounds per person if you have hearty eaters or want ample leftovers.

Make sure you have a roasting pan large enough for the turkey.

Allow an adequate number of days to refrigerator-defrost a frozen turkey.

Wash hands, sinks, counters, utensils and platters thoroughly with soap and hot water before and after working with raw turkey.

Remember to remove the giblet bag from inside the turkey.

Stuff just before roasting .

Allow the cooked turkey to sit for at least 20 minutes before carving. During this time, juices will be redistributed and the turkey will be easier to carve.

Leftover turkey will keep in the fridge for 3-4 days.

From the Urban Illinois web site

Happy Thanksgiving

Education...Dee Musgrave, CISR, CPIW

PA DOG BREED EXCLUSION

Some insurers tend to exclude certain dogs from homeowners' or other liability insurance policies based on the breed rather than the biting history of the dog. We want to know whether the practice is or is not allowed in the state where the policy is issued.

In response to complaints received from residents of the Commonwealth, the Insurance Department reviewed the relevant provisions of the Unfair Insurance Practices Act (40 P.S. 1117.5 a9 and the Dangerous Dog Law. The Department's latest interpretation is that there is no statutory prohibition against an insurer refusing to issue a policy based on the breed of dog in a home. However once a policy has been issued and has been in force for 60 or more days, there is a prohibition against the termination of a policy based solely on the breed of dog in the home.

The biting history of a dog or its dangerous propensity, regardless of its breed, is an acceptable factor for nonrenewal of a policy based on an increase in hazard.

Statutory references

3 P.S. 459-507 A – Insurance coverage discrimination – No liability policy or surety bond issued pursuant to this act or any other act may prohibit coverage from any specific breed of dog.

40 P.S. 1117.5 a 9 – Unfair insurance Practices Act – Canceling any policy of insurance covering owner – occupied private residential properties or personal property of individuals that has been in force for 60 days or more or refusing to renew any such policy unless the policy was obtained through material misrepresentation, fraudulent statement, omissions or concealment of fact material to the acceptance of the risk or to the hazard assumed by the company; or there has been a substantial change or increase in the risk assumed by the company subsequent to the date the policy was issued.

This information was obtained from the IA&B website.

This is interesting to me, as I know people we have insured who have purchased certain breeds of dogs that we feel are dangerous. But since the homeowner's policy has been in force for more than 60 days, we as the agency representing our insurance company cannot do anything about it. Only to inform the owner that if the dog starts to bite, they could be at risk of being non renewed.

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
Gail Bradley
570-458-5621
brado@ptd.net
Newsletter Editor
Barbara A. Kressler
570-473-2814
bkressler@keystoneinsgrp.com

We are on the web
www.ipsv.net

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



Charity Up Date

We have elected Camp Victory as our Charity. The proceeds from our Chinese Auction will be donated to them. We will have a representative from Camp Victory attend a future meeting.

Upcoming Events....

Association Meeting **November 18, 2009**

FYI: IPSV Holiday Party has been rescheduled to

December 9, 2009 at the Pine Barn in the Library at 6pm

Annual Christmas Soup Kitchen **December 19, 2009**

Program & Menu....

November 18, 2009 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 Nov 16. Last minute adds are ok. If you need to cancel your reservation the day of please call Jeannie at 570-326-2343.

Birthdays....

December - 12/3 Debra Musgrave
12/8 Christina Bowman
12/30 Patricia Mackey-Strock

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
- Save those aluminum soda and beer, etc., tabs for the Ronald McDonald House